TROPIC ISLES CIVILITY PLEDGE

A commitment to fostering a climate of open discussion and debate, mutual respect, and tolerance between all who live in, work in, and visit Tropic Isles.

- 1. We expect each individual, whether a resident, guest, board or committee member, community association manager, staff member, business partner, or contractor, to be accountable for his or her own actions and words.
- 2. We believe all interactions in the community should be civil despite any differences of opinion on a particular issue. We believe in finding common ground and engaging in civil discussion about community issues important to each of us.
- We vow to respect all points of view and will strive to provide a reasonable opportunity for all to
 express their views openly—without attacks and antagonization. We agree to keep our
 discussions focused on the business issues at hand, as well as on the ideas and desired
 outcomes.
- 4. We urge all residents to be engaged and informed. Get to know your neighbors, your board members, and your community manager. Attend meetings, join a committee, or serve on the board. Understand the community's rules, regulations, and covenants, and the value they add. Ask questions and share your opinions.
- 5. We also encourage all residents to review Tropic Isles Rights and Responsibilities for a Better Community. The principles laid out in the document can serve as important guideposts for all those involved in our community: residents, guests, board and committee members, community association managers, staff members, business partners, and contractors.
- 6. We believe these commitments to civility, as well as engaged and informed residents, are a vital part of our shared goal of being a vibrant, thriving community. These commitments are guiding principles.

Rights and Responsibilities for a Better Community

Principles for Tropic Isles Residents and Community Leaders

Our goal is to establish Tropic Isles as a place people want to call home and where they feel at home.

This goal is best achieved when our residents and association leaders recognize and accept their rights and responsibilities. This entails striking a reasonable balance between the preferences of individual residents and the best interests of the community as a whole.

It is with this challenge in mind that Tropic Isles has developed Rights and Responsibilities for a Better Community. Rights and Responsibilities can serve as an important guidepost for all those involved in our community—board and committee members, community managers, residents.

RESIDENTS HAVE THE RIGHT TO:

- A responsive and competent community association.
- Honest, fair and respectful treatment by community leaders and managers.
- Participate in governing the community association by attending meetings, serving on committees and standing for election.
- Access appropriate association books and records.
- Prudent expenditure of fees and other assessments.
- Live in a community where the property is maintained according to established standards.
- Fair treatment regarding financial and other association obligations, including the opportunity to discuss payment plans and options with the association before foreclosure is initiated.
- Receive all documents that address rules and regulations governing the community
 association—if not prior to purchase and settlement by a real estate agent or attorney, then
 upon joining the community.
- Appeal to appropriate community leaders those decisions affecting non-routine financial responsibilities or property rights.

RESIDENTS HAVE THE RESPONSIBILITY TO:

- Read and comply with the governing documents of the community.
- Maintain their property according to established standards.
- Treat association leaders honestly and with respect.
- Vote in community elections and on other issues.
- Pay association assessments and charges on time.
- Contact association leaders or managers, if necessary, to discuss financial obligations and alternative payment arrangements.
- Request reconsideration of material decisions that personally affect them.
- Provide current contact information to association leaders or managers to help ensure they receive information from the community.
- Ensure that those who reside on their property (e.g., tenants, relatives, friends) adhere to all rules and regulations.

Accept the resolution to issues regardless of resident's position.

COMMUNITY LEADERS HAVE THE RIGHT TO:

- Expect owners and non-owner residents to meet their financial obligations to the community.
- Expect residents to know and comply with the rules and regulations of the community and to stay informed by reading materials provided by the association.
- Respectful and honest treatment from residents.
- Conduct meetings in a positive and constructive atmosphere. Receive support and constructive input from owners and non-owner residents.
- Personal privacy at home and during leisure time in the community.
- Take advantage of educational opportunities (e.g., publications, training workshops) that are directly related to their responsibilities, and as approved by the association.

COMMUNITY LEADERS HAVE THE RESPONSIBILITY TO:

- Fulfill their fiduciary duties to the community and exercise discretion in a manner they
 reasonably believe to be in the best interests of the community.
- Exercise sound business judgment and follow established management practices.
- Balance the needs and obligations of the community as a whole with those of individual homeowners and residents.
- Understand the association's governing documents and become educated with respect to applicable state and local laws, and to manage the community association accordingly.
- Establish committees or use other methods to obtain input from owners and non-owner residents.
- Conduct open, fair and well-publicized elections.
- Welcome and educate new members of the community—owners and non-owner residents alike.
- Encourage input from residents on issues affecting them personally and the community as a whole.
- Encourage events that foster neighborliness and a sense of community.
- Conduct business in a transparent manner when feasible and appropriate.
- Allow homeowners access to appropriate community records, when requested.
- Collect all monies due from owners and non-owner residents.
- Devise appropriate and reasonable arrangements, when needed and as feasible, to facilitate the ability of individual homeowners to meet their financial obligations to the community.
- Provide a process residents can use to appeal decisions affecting their non-routine financial responsibilities or property rights—where permitted by law and the association's governing documents.
- Initiate foreclosure proceedings only as a measure of last resort.
- Make covenants, conditions and restrictions as understandable as possible, adding clarifying
 "lay" language or supplementary materials when drafting or revising the documents. n Provide
 complete and timely disclosure of personal and financial conflicts of interest related to the
 actions of community leaders, e.g., officers, the board and committees. (Community
 associations may want to develop a code of ethics.)

HOSTILE ENVIRONMENT HARASSMENT

Tropic Isles Co-op, Inc. is committed to maintain a community environment that encourages appropriate conduct among our residents and respect for individual values and sensibilities. Accordingly, Tropic Isles Co-op, Inc. intends to enforce discriminatory actions of residents who harass or create a hostile environment harassment for other residents, guests, board or committee members, community association manager, staff members, business partners, or contractors.

In 2016, the US Department of Housing and Urban Development (HUD) created new regulations pertaining to HOSTILE ENVIRONMENT HARASSMENT.

Tropic Isles is committed to educate their board members, managers and employees about the types of conduct that could result in discrimination claims under the Fair Housing Act. Associations should enact anti-discrimination policies and act promptly to address any complaints. Your associations will use the enforcement provisions in our governing documents to correct and end discriminatory conduct, and mediate disputes between residents.

What is hostile environment harassment?

HUD rules define hostile environment harassment as unwelcome conduct that interferes with the availability, sale, rental, or use or enjoyment of a dwelling and other housing-related activities. These discriminatory actions are further defined as:

- (a) *General*. Quid pro quo and hostile environment harassment because of race, color, religion, sex, familial status, national origin or handicap may violate sections 804, 805, 806 or 818 of the Act, depending on the conduct. The same conduct may violate one or more of these provisions.
- (b) Quid pro quo harassment. Quid pro quo harassment refers to an unwelcome request or demand to engage in conduct where submission to the request or demand, either explicitly or implicitly, is made a condition related to: the sale, rental or availability of a dwelling; the terms, conditions, or privileges of the sale or rental, or the provision of services or facilities in connection therewith; or the availability, terms, or conditions of a residential real estate-

related transaction. An unwelcome request or demand may constitute quid pro quo harassment even if a person acquiesces in the unwelcome request or demand.

- (c) *Hostile environment harassment*. Hostile environment harassment refers to unwelcome conduct that is sufficiently severe or pervasive as to interfere with: The availability, sale, rental, or use or enjoyment of a dwelling; the terms, conditions, or privileges of the sale or rental, or the provision or enjoyment of services or facilities in connection therewith; or the availability, terms, or conditions of a residential real estate-related transaction. Hostile environment harassment does not require a change in the economic benefits, terms, or conditions of the dwelling or housing-related services or facilities, or of the residential real-estate transaction.
- (d) *Type of conduct*. Harassment can be written, verbal, or other conduct, and does not require physical contact.

The above are excerpts from the regulations. The complete regulations are found in Title 24 CFR 100.600 Discriminatory Conduct Under The Fair Housing Act.

Safe Environment For Employees

In 2017, Tropic Isles adopted Resolution #28 whereby the Association is committed to provide a safe, hostile and harassment free work environment for its employees. The Association is resolute that there will be no discrimination based on race, creed, religion, ethnicity, national origin, sex, disability, age or familial status.

Board of Directors Civility Code

In 2019, the Board of Directors adopted a Civility Code for all Board Meetings.

Enforcement Actions By Tropic Isles

If a dispute results in hostile environment harassment, Tropic Isles will take prompt action and use the authority it has under our governing documents to end the harassment. This authority is fully described in Article 12 of our Bylaws.