

**MINUTES OF THE REGULAR MONTHLY MEETING OF THE
BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOURTEEN
January 17, 2023**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Fourteen was called to order by President Melody at 1:00 p.m. on Tuesday, January 17, 2023, followed by the *Pledge of Allegiance* via Zoom Video and Building 5, Conference Room B.

SHAREHOLDER COMMENTS

Several shareholders made a comment.

ROLL CALL

Present: President Melody, Vice President Stefun, Secretary Simon (via zoom), Chief Financial Officer Rosenfeld, Director Nevin, Directors Supple, Shaddow, and Moore

Guests: Six Mutual Fourteen shareholders (via zoom)
Nine Mutual Fourteen shareholders (in-person)

Staff: Ms. Hopkins, Mutual Administrative Director (via zoom)
Mr. Meza, Building Inspector
Ms. Barua, Portfolio Specialist
Ms. Equite, Assistant Portfolio Specialist

MINUTES

The Regular Meeting Minutes of December 20, 2022 were approved by general consent of the board, as written.

BUILDING INSPECTORS REPORT

Building Inspector Meza presented his report (attached).

Following questions Mr. Meza left the meeting at 1:21 p.m.

SECRETARY/CORRESPONDENCE

One correspondence received.

PRESIDENT'S REPORT

President Melody presented his report (attached).

VICE PRESIDENT'S REPORT

Vice President Stefun provided no update.

CHIEF FINANCIAL OFFICER'S REPORT

Chief Financial Officer Rosenfeld presented her report (attached).

UNFINISHED BUSINESS

No unfinished business.

CONSENT CALENDAR

Following a discussion and upon a MOTION duly made by Chief Financial Officer Rosenfeld and seconded by Director Shaddow, it was,

RESOLVED that the Board authorizes the following transfers funds, per detailed and dated resolutions, by consent calendar.

Transfer/ Invoice Date	Amount	Originating/Destination Accounts or Payee
12/17/2022	\$10,394.00	Invoice # 12-17-22-14 Check # 11554 – J & J Landscaping
12/22/2022	\$33,195.50	US Bank Checking to US Bank Restricted Money Mkt.
01/05/2023	\$118,886.75	US Bank Checking to GRF – US Bank Checking
01/05/2023	\$166,649.93	ACH – Direct Debit from Multiple Shareholders to US Bank Checking

The MOTION passed unanimously.

NEW BUSINESS

Following a discussion and upon a MOTION duly made by Director Shaddow and seconded by Chief Financial Officer Rosenfeld, it was

RESOLVED to respectfully accept the resignation of Susan Simon as Secretary and Director from the Mutual Fourteen Board of Directors.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by President Melody and seconded by Director Shaddow, it was

RESOLVED to appoint Maryann Moore as a Director to the Mutual 14 Board of Directors for the remaining 2022-2023 term in office.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by President Melody and seconded by Director Shaddow, it was

RESOLVED to appoint Maryann Moore as Secretary to the Mutual 14 Board of Directors, effective immediately, for the remaining 2022-2023 term in office.

The MOTION passed unanimously.

**BOARD OF DIRECTORS
MUTUAL FOURTEEN**

January 17, 2023

Following a discussion and upon a MOTION duly made by Chief Financial Officer Rosenfeld and seconded by Director Supple, it was

RESOLVED to approve that the review of the Mutuals' operating accounts, reserve accounts, current year's actual operating revenues and expenses compared to the current year's budget, the latest account statements prepared by financial institutions where the mutual has its operating and reserve accounts, and the income and expense statement for the mutual's operating and reserve accounts have been approved; and, further, that per Civil Code Section 5500(a)-(f), the check register, monthly general ledger, and delinquent assessment receivable reports have been reviewed for the month of December 2022.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by Chief Financial Officer Rosenfeld and seconded by Vice President Stefun, it was

RESOLVED to propose a rule change by amending Article III – Architectural Guidelines, Section 3.2 – GRF Permit for Building Alterations/Additions Fine Increase and exhibit “D” Fine Schedule of the Rules & Regulations and approve 28-day posting of notice of the proposed rule change. The proposed rule change will be considered by the board at the next scheduled meeting following review of any shareholder comments received.

The MOTION passed with one “no” vote (Supple) and six “yes” votes (Melody, Stefun, Moore, Rosenfeld, Shaddow, Nevin)

Following a discussion and upon a MOTION duly made by Director Shaddow and seconded by Chief Financial Officer Resenfled, it was

RESOLVED to approve the GCARP (General Counsel Attorney Retainer Program) with Roseman & Associates, effective immediately, at a cost not to exceed \$500 per year, and authorize the Mutual President to sign the necessary documentation.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by Secretary Moore and seconded by Director Shaddow, it was

RESOLVED to authorize Mutual Administration to mail out an Opt-Out Notice to Mutual 14 shareholders, allowing the shareholder to remove their name, property address, mailing address, and/or email address from the membership list, per Civil Code §5220 Membership List Opt-Out.

The MOTION passed with one “no” vote (Stefun) and six “yes” votes (Melody, Supple, Moore, Rosenfeld, Shaddow, Nevin)

**BOARD OF DIRECTORS
MUTUAL FOURTEEN**

January 17, 2023

Following a discussion and upon a MOTION duly made by Secretary Moore and seconded by Director Shaddow, it was

RESOLVED to approve 50-1644-4A Caregiver Pass Application (Part-Time Health Care Provider) and 50-1644-4B Permitted Health Care Resident Application (Full-Time Health Care Provider) for Mutual Fourteen to be implemented in the Stock Transfer Office.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by President Melody and seconded by Chief Financial Officer Rosenfeld, it was

RESOLVED to propose a rule change by amending Article II – Operating Rule Change, Section 2.6 – Health Care Providers (Permitted Health Care Residents/Caregivers) of the Rules & Regulations and approve 28-day posting of notice of the proposed rule change. The proposed rule change will be considered by the board at the next scheduled meeting following review of any shareholder comments received.

The MOTION passed unanimously.

PORTFOLIO SPECIALIST’S REPORT

Portfolio Specialist Barua presented the Portfolio Specialist Report (attached).

COMMITTEE REPORTS

Physical Property Committee

Vice President Stefun provided an update.

Landscape Committee

Director Nevin provided an update.

Emergency Information Committee

Director Shaddow provided an update (attached).

Parking Report

Director Shaddow provided an update (attached).

Caregivers

Secretary Simon submitted her report and provided updates (attached).

Pet Committee

Secretary Simon submitted her report and provided updates (attached).

GRF GENERAL PROJECT UPDATES

President Melody provided updates.

DIRECTORS COMMENTS

Several Directors made a comment.

ANNOUNCEMENTS

- a. **NEXT BOARD MEETING:** Tuesday, February 21, 2023, at 1:00 p.m. held in Building 5, Conference Rm B and Zoom/Video Conference Call.

ADJOURNMENT

President Melody adjourned the meeting at 2:43 p.m. and announced that there would be an executive session following the meeting.

National Suicide Prevention Hotline Link and phone number -
<https://988lifeline.org/current-events/the-lifeline-and-988/>
Phone Number # 1-800-273-TALK (8255)

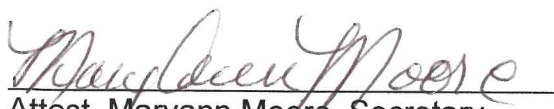
EXECUTIVE SESSION SUMMARY

The Mutual Board met in Executive Session on, January 17, 2023, at 3:00 p.m., and took the following actions:

The Board approved the Executive Session Meeting Minutes of December 20, 2022.

1. Legal Matters
 - a. Several legal matters were discussed.
2. Contracts
 - a. No contracts were discussed.
3. Assessments / Delinquencies
 - a. Several letters were drafted.
 - b. Several files were closed.
 - c. Several files to monitor.
4. Disciplinary Hearings
 - a. No disciplinary hearings occurred.

The Executive Session was adjourned at 4:00 p.m.



Attest, Maryann Moore, Secretary
SEAL BEACH MUTUAL FOURTEEN
RB/DE 01/17/23

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: (14) Fourteen	INSPECTOR: Mike Meza
MUTUAL BOARD MEETING DATE: January, 2023	

PERMIT ACTIVITY

UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	PERMIT ISSUE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR
02-D	CART PAD AND WALK	GRF	12/01/22	02/01/23	NONE		J&J LANDSCAPING
02-F	FLOORING	GRF	12/30/22	01/30/23	NONE		KARY'S CARPETS
14-A	PATIO	GRF	01/01/23	03/01/23	NONE		VICKERS CONSTRUCTION
19-F	UNIT REMODEL	BOTH	04/01/22	01/30/23	Yes	BROWN COAT 10/24/22	GRECO
23-C	FLOORING	GRF	01/01/23	02/01/23	NONE		KARY'S CARPETS
25-E	KITCHEN REMODEL	BOTH	11/21/22	01/21/23	NONE	PLUMB/FRAME 11/15/2022	OGAN CONSTRUCTION
25-E	UNIT REMODEL	BOTH	01/03/22	04/03/23	NONE	FRAME/ELEC. 12/02/22	OGAN CONSTRUCTION
30-H	ABATEMENT	GRF	01/30/23	02/01/23	NONE		BERGKVIST
48-G	PATIO AND COVER	GRF	11/10/22	01/20/23	NONE		LOS AL BUILDERS
49-I	NEW PATIO	GRF	01/16/22	03/03/23	NONE		BERGKVIST
50-D	CENTRAL AIR SYSTEM	BOTH	12/21/23	03/21/23	NONE		GREENWOOD

ESCROW ACTIVITY

Unit #	NMI	PLI	NBO	FI	FCOEI	ROF	ACTIVE, CLOSING, CLOSED, NMI
							8 0 0 0
2-F		11/02/22					
13-E		11/16/22					
17-B		01/06/23					
19-H		07/27/22					
23-F		10/26/22					
24-B		01/06/23					
24-E		08/25/22					
32-H		09/02/22					
33-B		12/27/22					
53-E		12/27/22					

NMI = New Member Inspection
 PLI = Pre-Listing Inspection
 NBO = New Buyer Orientation
FI = Final Inspection
 FCOEI = Final COE Inspection
 ROF = Release of Funds

CONTRACTS

CONTRACTOR	PROJECT
J&J LANDSCAPE OCTOBER 31, 2024	Landscaping & Irrigation
EMPIRE PIPE DECEMBER 31, 2022	Annual inspection Out going line only
FENN MAY 31, 2023	Pest and rodent control services
FENN PEST AND TERMITE JUNE 30, 2023	Bait station maintenance
MP CONSTRUCTION	Electrical panel installation Start date 12/12/22 71 Electrical panels completed

SPECIAL PROJECTS/ REQUEST

Contractor	Discription of Work

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: (14) Fourteen		INSPECTOR: Mike Meza
MUTUAL BOARD MEETING DATE: January, 2023		

SHAREHOLDER AND MUTUAL REQUEST

05-I Inspect panel	Inspect mutual sidewalks
02-A Leak near kitchen skylight	Empty unit inspection
18-F No hot water	Post units for electrical panel installation
13-L HVAC issues	Open doors for contractor (electrical panels)
31-H Termite inspection	Leak near building 17
24-B Rodent activity	Inspect fire avert installation
30-B Bath heater not workinh	
19-K Bath heater not working	
19-K Light not working in bedroom and kitchen	

1014 Seal Beach Mutual No. Fourteen
Financial Statement Recap
12/31/2022

P.O. Box 2069
Seal Beach CA 90740

Dec Actual	Dec Budget		2022 Y-T-D Actual	2022 Y-T-D Budget
93,040	93,045	Carrying Charges	1,116,485	1,116,485
38,753	38,745	Reserve Funding	465,039	465,039
131,794	131,790	Total Regular Assessments	1,581,524	1,581,524
432	582	Service Income	6,113	7,006
2,126	124	Financial Income	5,979	1,378
1,000	2,233	Other Income	51,743	26,686
3,559	2,939	Total Other Income	63,836	35,070
135,352	134,729	Total Mutual Income	1,645,360	1,616,594
56,424	56,424	GRF Trust Maintenance Fee	666,263	677,110
9,073	10,041	Utilities	122,760	120,481
10,285	1,162	Professional Fees	27,247	13,933
81	43	Office Supplies	551	472
25,423	18,852	Outside Services	244,129	226,202
3,155	9,451	Taxes & Insurance	106,998	113,357
38,753	38,745	Contributions to Reserves	465,039	465,039
143,194	134,718	Total Expenses Before Off-Budget	1,632,987	1,616,594
(7,842)	11	Excess Inc/(Exp) Before Off-Budget	12,373	0
13,458	0	Depreciation Expense	159,246	0
(21,300)	11	Excess Inc/(Exp) After Off-Budget	(146,873)	0
Restricted Reserves				
(2,755)	0	Appliance Reserve Equity	26,781	0
4,467	0	Painting Reserve	197,659	0
12,274	0	Contingency Operating Equity	175,265	0
13,857	0	Roofing Reserve	390,587	0
2,393	0	Infrastructure Reserve	37,984	0
30,234	0	Total Restricted Reserves	828,276	0

January CFO Report

Per the December year end financials statement, mutual 14 is under budget by (\$12,373), which translates into your finance committee doing a great job at determining our budget for 2022. Our total reserves are \$828,276 and our reserves in Dec 2022 ended at \$608,319.

In 2023, the mutual is in the process of replacing all older model electrical panels and that is the only significant project scheduled so far.

Our electric usage at the end of 2022 increased by \$926.79 due to rate increases and our 2022 laundry income decreased to \$5,727.70 from \$6,174.25 in 2021. I expect our laundry income will continue to decrease in 2023 as new shareholders install washer and dryers in their units.

Respectfully submitted

Adrienne Rosenfeld

Laundry Income National

	2020	2021	2022
Jan		\$477.10	\$460.80
Feb	\$657.00	\$469.20	
March	\$554.40	\$497.20	\$522.00
April	\$519.30	\$633.10	\$522.20
May	\$521.40	\$461.15	\$595.80
June	\$497.90	\$498.20	\$552.60
July.	\$591.90	\$496.70	\$496.50
Aug	\$585.40	\$507.60	\$544.80
Sept	\$430.70	\$595.00	\$528.90
Oct	\$483.00	\$489.50	\$513.90
Nov	\$644.00	\$567.60	\$474.80
Dec	\$469.20	\$481.90	\$515.40
total	\$5,954.20	\$6,174.25	\$5,727.70

ELECTRIC BILL COMPARISON JAN THRU DEC

	2017	2018	2019	2020	2021	2022	VARIANCE
JAN	\$1,406.10	\$1,297.33	\$1,203.49	\$1,033.61	\$1,066.20	\$1,337.43	\$271.23
FEB	\$1,751.76	\$1,232.69	\$1,268.94	\$1,108.00	\$1,072.60	\$1,292.06	\$219.46
MARCH	\$1,591.39	\$1,355.87	\$1,124.56	\$1,019.87	\$1,235.37	\$1,458.43	\$223.06
APRIL	\$1,342.57	\$1,132.27	\$950.30	\$915.84	\$1,067.16	\$714.63	(\$352.53)
MAY	\$1,322.57	\$1,132.27	\$1,026.45	\$862.55	\$1,047.88	\$1,213.65	\$165.77
June	\$1,524.82	\$1,304.71	\$1,028.58	\$1,076.73	\$1,080.61	\$1,401.97	\$321.36
July		\$1,270.12	\$1,027.00	\$1,278.49	\$1,268.72	\$1,414.99	\$146.27
AUG	\$1,421.54	\$1,169.90	\$1,339.82	\$1,059.19	\$1,193.41	\$1,305.80	\$112.39
SEPT	\$1,441.68	\$1,256.73	\$1,120.00	\$1,044.43	\$1,247.42	\$1,423.11	\$175.69
OCT	\$1,243.76	\$1,084.37	\$1,030.65	\$1,178.27	\$1,309.93	\$836.17	(\$473.76)
NOV	\$1,197.59	\$1,065.98	\$1,038.19	\$1,055.28	\$1,170.70	\$1,193.49	\$22.79
DEC	\$1,370.84	\$1,259.03	\$1,023.69	\$1,167.51	\$1,373.22	\$1,468.28	\$95.06
							\$926.79

Mutual 14
Montly Board Meeting
January 17, 2023

Welcome to the January meeting. Happy New Year everyone. Let us pray that it is a healthy and happy new year for us all.

There have been many questions regarding the announcement from last meeting when the board approved Interact Solutions being allowed to install equipment in Mutual 14. This is all that the board approved. The contract with Superwire bulk TV with Spectrum ended December 31st. The GRF board approved an extension of that contract with the change that your monthly Superwire bill will be sent directly to you and not billed through Leisure World. GRF has approved Interact Solutions putting equipment on Trust Property. Neither GRF nor Mutual 14 are doing anything more than making Interact's service to Leisure World members available. It is the shareholder's choice. After March 31st, there will be no bulk cable available. The choices will be Spectrum retail, where your prices will increase, Frontier, Dish and Direct TV. As stated, this will be the shareholder's choice. At the present time, Interact is planning to be up and running by May. It is our understanding that Interact will be soliciting your business directly. This is all we know at the present time. I would be happy to take questions after the meeting.

The electrical panel installation is going well and should be completed shortly.

We had a major leak at the cross sidewalks of Mutual 12 building 11 and Mutual 14 building 17. It was found that a pipe from 60 years ago that had been capped was leaking. This has been repaired and Mutuals 12 and 14 will be splitting the cost.

I'm happy to report that there are no major projects on the horizon. Therefore, it is hoped that we will not have any major expenditures.

We currently have 10 units for sale, some of which have been on the market for quite a while. We have 2 units currently in escrow. In 2022 we sold 19 units.

Everyone has received their new Coupon Payment Information and passes. Mutual 14 now has the lowest monthly fees in LW and we still remain the Beverly Hills.

I'm sad to report that due to health reasons Susan Simon has resigned. I ask you all to keep her in your prayers.

The news reported yesterday that we are out of the drought. Praise God. I would encourage everyone to continue to be water wise.

Mutual 14 will be going into the election season in March with our Annual Election on May 18th. More information will be forthcoming.

Thank you all for attending your Mutual 14 Board Meeting. I would ask that you encourage your neighbors to attend either in person or on Zoom. We are in this together, and we may continue to best, lowest monthly cost mutual in LW.

As your GRF board member, I am, as always, available to answer any questions regarding GRF board decisions. The next GRF meeting is on January 24th and it will be live streamed.

Respectfully submitted,

Lee Melody
President

Mutual 14 Caregiver Report January 17, 2023

The Caregiver Data for our Mutual is being updated regularly. Hopefully it is correct.

Several Shareholders no longer have Caregivers. I would like to remind everyone that if/when you no longer have a Caregiver please notify Stock Transfer and the Director in charge of Caregivers. Caregiver IDs are to be returned to Stock Transfer if a particular Caregiver is no longer in your employ.

These regulations are intended for your safety.

All Caregivers are required to register/re register every January and June.

We currently have 37 Caregivers, one just added yesterday.

This is the only Mutual (to the best of my knowledge) that has taken photos of the Caregivers, their driver's license and helped them fill out an application. I have been doing this to help those who only work evenings or nights when Stock Transfer is closed. It is my hope that someone will continue this practice. It enables all Caregivers in our Mutual to have passes.

Respectfully submitted,

Susan D Simon, Chair Caregivers
Sdwsimon42@gmail.com

Mutual 14 Pet Report January 17, 2023

We have 2 Birds, 18 Cats, 45 dogs and 2 Emotional support animals in our Mutual

I would like to remind everyone that if you no longer have a pet, please notify me in order that we can remove it from our listings. As a result of telephone calls, we have learned that several pets are no longer with us, and others have been added.

It is necessary to reregister all dogs yearly at the end of December or January at the latest. I appreciate the cooperation of our shareholders in assisting me in this endeavor. If your animal is a service animal or emotional support animal it must be registered yearly as well. It is important for your pets to be inoculated against Rabies and have a current Seal Beach license. If you have not already done so, please reregister your pet, emotional support or service animal by the end of January of 2023.

There have been numerous sightings of coyotes in Leisure World. Please don't leave your pets unattended under any circumstance, confine your cats, and carry noise making devices when walking the pets for their safety as well as yours. Please be advised that cats must be registered as well, and no animal is to be left unattended.

If you no longer have a pet, please let the Director in charge and Stock Transfer know.

Thank you in advance for your cooperation

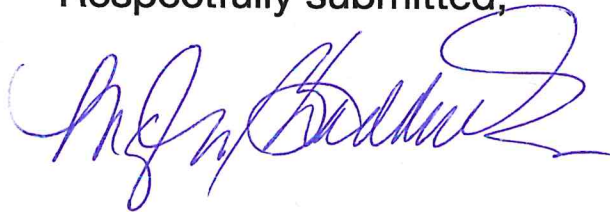
Respectfully submitted,

Susan D. Simon,
Pet Chairperson
Sdwsimon42@gmail.com

EMERGENCY PREP

WELCOME TO THE NEW YEAR....Just to start everyone off on the right foot I am going to resend the the emergency check list for you. Take the time to refresh your to go bag, and your plans in case of an emergency. It is also a great time to check on your prescriptions and replaced them as needed in your to go bag.

Respectfully submitted,



Maryann Shaddow

Emergency Prep Chair

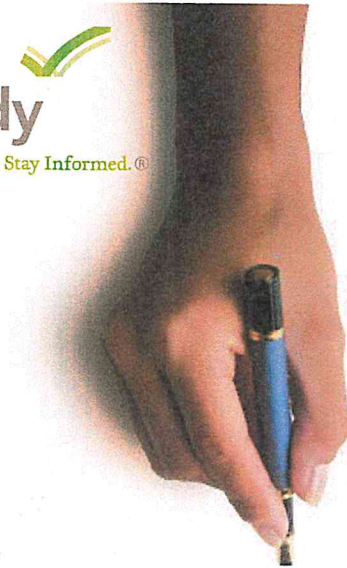


Additional Items to Consider Adding to an Emergency Supply Kit:

- Prescription medications and glasses
- Infant formula and diapers
- Pet food, water and supplies for your pet
- Important family documents such as copies of insurance policies, identification and bank account records in a portable waterproof container
- Cash and change
- Emergency reference material such as a first aid book or information from www.ready.gov
- Sleeping bag or warm blanket for each person. Consider additional bedding if you live in a cold-weather climate.
- Complete change of clothing including a long sleeved shirt, long pants and sturdy shoes. Consider additional clothing if you live in a cold-weather climate.
- Fire Extinguisher
- Matches in a waterproof container
- Feminine supplies, personal hygiene items and hand sanitizer
- Mess kits, Paper cups, plates and disposable utensils, paper towels
- Paper and pencil
- Books, games, puzzles or other activities for children

Ready

Prepare. Plan. Stay Informed.®



Emergency Supply List



FEMA

www.ready.gov



Recommended Items to Include in a Basic Emergency Supply Kit:

- Water and non-perishable food for several days
- Extra cell phone battery or charger
- Battery-powered or hand crank radio that can receive NOAA Weather Radio tone alerts and extra batteries
- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- Moist towelettes, garbage bags and plastic ties for personal sanitation
- Non-sparking wrench or pliers to turn off utilities
- Can opener (if kit contains canned food)
- Local maps

FEMA's Ready Campaign

educates and empowers Americans to take some simple steps to prepare for and respond to potential emergencies, including those from natural hazards and man-made disasters. Ready asks individuals to do three key things: get an emergency supply kit, make a family emergency plan, and be informed about the different types of emergencies that could occur and appropriate responses. Everyone should have some basic supplies on hand in order to survive several days if an emergency occurs. This list of emergency supply kit items is only a starting point. It is important that individuals review this list and consider the unique needs of their family, including pets, for items to include. Individuals should also consider having at least two emergency supply kits, one full kit at home and smaller portable kits in their workplace, vehicle or other places they spend time.



FEMA

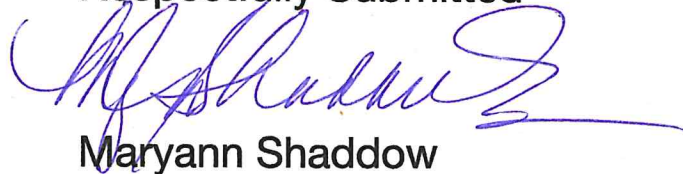
Federal Emergency Management Agency
Washington, DC 20472

PARKING

The New Year is here so please check your decals on your car to see if you have to renew them.

When parking please try to stay within the lines. In some areas of our mutual we are limited with parking because of Construction crews working. When we take up 2 spaces by not parking within the lines, it just creates an issue for other shareholders who are in need of parking space. Just be considerate.

Respectfully Submitted



Maryann Shaddow

Parking Chair

Portfolio Specialist Report January 2023



Wipes cause a pain in the drain!

Avoid sewer backups and protect your pipes!

Dispose of these items in the trash, NOT the toilet.

- Disinfecting Wipes
- Paper Towels
- Baby Wipes
- Towelettes
- Mop Refills
- Facial Tissue
- Diapers
- Sanitary Items



EVEN IF PRODUCT LABEL SAYS FLUSHABLE, THEY ARE NOT FLUSHABLE!!

Place the items listed above in a trash can

**Putting these items down toilets may plug sewers and cause raw
sewage to back up into YOUR HOME!**

Year-End Mail Out Information

The 2023 guest passes, and property tax and assessment information were mailed out in the beginning of January!

As a reminder, guest passes are intended for your trusted family and friends, and are not to be given to contractors, caregivers, neighbors, or someone you've hired to work in your home.

If you have not received your guest passes or payment coupons by mid-January or have questions about registering your Caregiver/PHCR or pet call the Stock Transfer Office at (562) 431-6586 ext. 346.

659 Service Maintenance personnel are normally dispatched the day following
660 the request, except that for emergency services, which are responded to as
661 soon as personnel is available. Examples of emergency services are: (1)
662 plumbing stoppages; (2) water line breaks; (3) and electrical outages.
663 Service Maintenance personnel are bonded and entry into an apartment
664 with a passkey can result in quicker and less costly service. Shareholders
665 should authorize passkey entry into their Unit for maximum service.

666 The Mutual requests that Shareholders do not make arrangements directly
667 with the individual servicemen with whom they come into contact with. The
668 Mutual requests that Shareholders do not contact the Service Maintenance
669 Superior directly, unless it is absolutely necessary; thus, ensuring the most
670 efficient and effective service.

671 Should the Shareholder request an appointment for repair from the Service
672 Maintenance department and cancel or fail to use such appointment, the
673 Shareholder will be charged the current hourly charge for such cancelled or
674 unused appointments.

675

676 **3. ARTICLE III – ARCHITECTURAL GUIDELINES**

677

678 **3.1. Section 3.1 – Contractor’s License.**

679 No Shareholder shall hire any unlicensed individual to perform repairs,
680 alterations and/or other such work in or to the Shareholder’s Unit.

681

682 **3.2. Section 3.2 – GRF Permit for Building Alterations/Additions.**

683 In order to conduct any construction for the alterations and/or additions in the
684 Shareholder’s Unit within the Mutual buildings, the Shareholder or contractor
685 shall submit an application for issuance of a building permit to the Physical
686 Property Department and obtain a GRF Permit for the alterations and/or
687 additions. The Shareholder must provide the Physical Property Department
688 with a written, signed proposal and contract between the Shareholder and
689 the contractor performing the work, which describes the work to be done by
690 the contractor, the fees to be paid, and the commencement and completion
691 dates of the work. Such contract must be in the form of the appropriate
692 Standard Form Contract provided by GRF and must be properly completed
693 and signed by the Shareholder and contractor proposing to do the work.

694 The Standard Form Contract will contain a per day penalty for every calendar
695 day that exceeds the completion date set forth in the Contract. Said penalty
696 to be paid by the Contractor to the Shareholder. The Mutual Board, or its
697 designee, may make an exception to the completion date and award an
698 extension to the contractor without penalty due to unforeseen delays or
699 problems. **“Should the shareholder commence work without the permits,
700 the shareholder will be fined \$1,000 and any alterations that are not
701 approved may be removed at the shareholders expense.”**

(Oct 2022)

702 Mutual requires the signature of the Mutual President or any designated
703 Director on any building permit, building plans, and change orders issued for
704 Unit remodeling and approved by GRF.

705 No Shareholder shall make any structural alterations in the Unit or Mutual
706 premises, or in the water, electrical conduits, plumbing or other fixtures
707 connected therewith, or remove any additions, improvements or fixtures from
708 the Unit or Mutual premises, without the prior written consent of the Mutual
709 and GRF. Detailed plans for a patio must be submitted to the GRF Building
710 Inspector at least three (3) weeks prior to a Board meeting and a building
711 permit must be obtained.

712 Contractors engaged in performing interior or exterior remodeling or installing
713 or removing appliances associated with such work will be permitted to do so
714 only between the hours of 8 a.m. and 5 p.m. Work will be permitted on
715 Saturday if the work does not create noise. Work will not be permitted on
716 Sunday or holidays.

717
718 **3.3. Section 3.3 – Mutual not Responsible for Damage.**

719 The Mutual is not responsible to any Shareholder, or any successor
720 Shareholder, for any damage to any Unit with permitted upgrades,
721 regardless of date of installation or cause of damage or failure.

722
723 **3.4. Section 3.4 – Installation of Showers/Bathtubs.**

724 Shareholders may install a bathtub within the Shareholder’s Unit at the
725 Shareholder’s own expense, so long as the bathtub meets the requirements
726 set forth in this section. The bathtub must have a minimum inside width of
727 nineteen (19) inches. A Shareholder may install a shower door (piano hinge)
728 within the Shareholder’s Unit, when shower cut downs are performed in the
729 Shareholder’s Unit, at the Shareholder’s own expense.

730
731 **3.5. Section 3.5 – Skylights.**

732 Subject to the approval requirements contained herein, a Shareholder may
733 install a skylight over specified locations in the existing roof structure of the
734 Shareholder’s Unit, at the expense of the Shareholder. The Shareholder and
735 contractor must utilize the Standard Form Contract prepared by the Physical
736 Property Department. The construction must conform to the plans and
737 specifications approved by the GRF and Mutual Board. The Shareholder
738 must obtain a building permit from the City of Seal Beach, California and the
739 GRF. All skylights must be maintained by the Shareholder. Installation or
740 replacement must observe all current roofing specifications.

741
742 **3.6. Section 3.6 – Microwave Ovens.**

743 A Shareholder may install a microwave in the kitchen of the Shareholder’s
744 Unit, at the Shareholder’s own expense, in place of the stove hood. The

(Oct 2022)

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33. Dwarf Citrus Trees (Citrus SPP)

EXHIBIT "C"
Non-Approved Plants

1. Asparagus Fern (Myer's Asparagus) Asparagus densiflorus, 'Myers' Cactus (Large) Cactus spp.
2. Ivy (Hedera helix)
3. Wild Mint (Mentha arvensis)
4. Citrus of any kind (Citrus spp.) Except Dwarf Citrus Trees
5. Spiderwort (Tradescantia virginiana)
6. Bamboo (Bambusa vulgaris)
7. Fruit of any kind Trees of any kind vegetables. Except Dwarf Citrus Trees
8. Ficus (Ficus spp.)
9. Palms
10. Elephant Ears Colocasia esculenta
11. Firestick Plant Euphorbia tirucalli Plastic Plants & Flowers
12. Split Leaf Philodendron (Jade)

EXHIBIT "D"
FINE SCHEDULE

Including, but not limited to property alterations and/or improvements made without approval, repair and upkeep of property, unauthorized signs, and all other violations of the Mutual's Governing Documents, except as otherwise set forth herein, may be assessed a monetary penalty in the following amounts:

(Oct 2022)

Violation	1st Offense	2nd and each subsequent and/or continuation of offense
Residency/occupancy violations (e.g. unauthorized occupants, guests residing longer than permitted)	Notice to Comply in 48 hours	Notice and hearing and fine of up to \$500 and up to \$100 per/day for each additional day of non-compliance, for a maximum of 20 days
Violation of Roof & Attic Access <u>and Non-Permitted Alterations</u>	Notice and hearing and up to \$1,000 and removal of unauthorized installation if non-compliant equipment <u>and alterations, if applicable, at the shareholders expense</u>	
Violation of Mutual Occupancy Agreement & all other Rules & Regulations	Written warning	Notice and hearing and fine of up to \$100 and up to \$100 per/day for each additional day of non-compliance, for a maximum of 20 days
Violation of Leasing Rules	Notice and hearing and fine up to \$2,500.00	Notice and hearing and fine up to \$5,000.00
Violation of Leasing Rules – Lease for less than Thirty Days (Short-Term Rental)	Notice and hearing and fine of up to \$5,000.00	Notice and hearing and fine of \$2,500.00 to \$7,500.00

**EXHIBIT “E”
RULES ON ELECTRIC VEHICLE CHARGING STATIONS**

1. Introduction

The Seal Beach Mutual No. Fourteen (“Mutual”) recognizes the benefits that electric vehicles have on the environment, promotes, and encourages the use of electric vehicle charging stations (“Charging Stations”) within the Community, and is committed to working with Shareholders¹ interested in installing a Charging Station.

The Mutual’s Board of Directors (“Board”) recognizes that in order to fulfill its responsibilities, it must impose reasonable restrictions on installations of Charging Stations. Therefore, the Mutual has adopted these Rules on Electric Vehicle Charging Stations (“EV Rules”), which places reasonable restrictions that do not

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(Oct 2022)

659 Service Maintenance personnel are normally dispatched the day following
660 the request, except that for emergency services, which are responded to as
661 soon as personnel is available. Examples of emergency services are: (1)
662 plumbing stoppages; (2) water line breaks; (3) and electrical outages.
663 Service Maintenance personnel are bonded and entry into an apartment
664 with a passkey can result in quicker and less costly service. Shareholders
665 should authorize passkey entry into their Unit for maximum service.
666 The Mutual requests that Shareholders do not make arrangements directly
667 with the individual servicemen with whom they come into contact with. The
668 Mutual requests that Shareholders do not contact the Service Maintenance
669 Superior directly, unless it is absolutely necessary; thus, ensuring the most
670 efficient and effective service.
671 Should the Shareholder request an appointment for repair from the Service
672 Maintenance department and cancel or fail to use such appointment, the
673 Shareholder will be charged the current hourly charge for such cancelled or
674 unused appointments.
675

676 **3. ARTICLE III – ARCHITECTURAL GUIDELINES**

677 **3.1. Section 3.1 – Contractor’s License.**

678 No Shareholder shall hire any unlicensed individual to perform repairs,
679 alterations and/or other such work in or to the Shareholder’s Unit.
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682 **3.2. Section 3.2 – GRF Permit for Building Alterations/Additions.**

683 In order to conduct any construction for the alterations and/or additions in the
684 Shareholder’s Unit within the Mutual buildings, the Shareholder or contractor
685 shall submit an application for issuance of a building permit to the Physical
686 Property Department and obtain a GRF Permit for the alterations and/or
687 additions. The Shareholder must provide the Physical Property Department
688 with a written, signed proposal and contract between the Shareholder and
689 the contractor performing the work, which describes the work to be done by
690 the contractor, the fees to be paid, and the commencement and completion
691 dates of the work. Such contract must be in the form of the appropriate
692 Standard Form Contract provided by GRF and must be properly completed
693 and signed by the Shareholder and contractor proposing to do the work.
694 The Standard Form Contract will contain a per day penalty for every calendar
695 day that exceeds the completion date set forth in the Contract. Said penalty
696 to be paid by the Contractor to the Shareholder. The Mutual Board, or its
697 designee, may make an exception to the completion date and award an
698 extension to the contractor without penalty due to unforeseen delays or
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33. Dwarf Citrus Trees (Citrus SPP)

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(Oct 2022)

SEAL BEACH MUTUAL NO. FOURTEEN

Mutual Operations

AMEND Rules and Regulations

Section 2.6 – Health Care Providers (Permitted Health Care Residents/Caregivers)

[PROPOSED] OPERATING RULE CHANGE

HEALTH CARE PROVIDERS (PERMITTED HEALTH CARE RESIDENTS/CAREGIVERS)

The Board of Directors of Seal Beach Mutual No. Fourteen hereby proposes to amend the *Rules and Regulations* (“Rules”) of Seal Beach Mutual No. Fourteen as follows:

Article II, Section 2.6 of the Rules is hereby deleted in its entirety and replaced with the following:

Section 2.6 – Health Care Providers (Permitted Health Care Residents/Caregivers).

Pursuant to California Civil Code Section 51.3, a Qualifying Resident shall be entitled to have a Permitted Health Care Resident, if the qualifications set forth in Civil Code Section 51.3 are met. The Mutual also allows Qualifying Resident’s to have a Caregiver, if the qualifications set forth in the Mutual’s Governing Documents are met. The following are the requirements that must be met by a Permitted Health Care Resident and/or a Caregiver to provide services to a Qualifying Resident.

2.6.1 Permitted Health Care Residents.

2.6.1.1 Definition. Pursuant to Civil Code Section 51.3, a Permitted Health Care Resident means a person hired to provide, or a family member of the Qualifying Resident providing, live-in, long-term, or terminal health care to a Qualifying Resident. The care provided by a Permitted Health Care Resident must be substantial in nature and must provide either assistance with necessary daily activities or medial treatment, or both. This person must be registered with GRF Stock Transfer.

2.6.1.2 Business License. The Mutual recommends that all Permitted Health Care Residents have a valid business license, issued by the City of Seal Beach and/or work for an agency with a valid business license, issued by the City of Seal Beach.

2.6.1.2.1 Exceptions to 2.6.1.2. A family member of a Qualifying Resident, who is acting in the capacity of a Permitted Health Care Resident is exempt from possessing a business license but must apply and receive a Permitted Health Care Resident pass and badge.

2.6.1.3 Driver's License. Any Permitted Health Care Residents providing health care to a Qualifying Resident in Mutual Fourteen must have a valid driver's license if driving a vehicle into Leisure World.

2.6.1.4 Pass and Badge Requirements. All Permitted Health Care Residents (including family members without a business license) as an individual, or through an agency, must apply and receive a Permitted Health Care Resident pass and clear badge holder through the GRF Stock Transfer Office. The Pass must: (1) be renewed every six (6) months; (2) be worn in clear sight at all times; and (3) may not be transferred or lent to anyone.

2.6.1.5 Permitted Health Care Resident's Use of Laundry Facilities.

2.6.1.5.1 Permitted Health Care Residents who serve as 24-hour caregivers, and live within the Qualifying Resident's Unit, may use washers and dryers for their personal use, but may not use the washers and dryers for other family members or friends.

2.6.1.5.2 Permitted Health Care Residents who do not live within the Qualifying Resident's Unit shall not use the washers and dryers for personal use and may only use laundry facilities for Qualifying Resident's laundry. Permitted Health Care Residents who do not live within the Qualifying Resident's Unit who use Mutual laundry facilities for their personal or family use will be permanently banned from the Mutual.

2.6.1.6 Qualifying Resident's Requirements. In order to establish that a Qualifying Resident requires live-in, long-term or terminal health care that is substantial in nature, providing either assistance with necessary daily activities, medical treatment or both, as set forth in Civil Code Section 51.3, the Qualifying Resident must present written documentation from a physician, stating that the care described herein, as set forth in Civil Code Section 51.3, is necessary. The written documentation must be on the physician's original letterhead and must be an original document.

2.6.1.7 Permitted Health Care Resident Actions. A Permitted Health Care Resident, as an invitee of the Qualifying Resident, must act in compliance with the Governing Documents of the Mutual, including without limitation, the Occupancy Agreement, the

Bylaws, the Rules and Regulations and Policies of the Mutual at all times. Specifically, a Permitted Health Care Resident must cease any noise that could be considered disruptive (i.e. no loud televisions, radios, or talking, so as not to disturb the quiet enjoyment of other Qualifying Residents and Shareholders), between the hours of 10:00 p.m. and 8:00 a.m. Permitted Health Care Residents are not allowed to have guests or invitees, including without limitation, family members or friends, to the Unit or anywhere within the Mutual. Permitted Health Care Residents shall not bring any pets into the Mutual and/or Leisure World. Permitted Health Care Residents shall not utilize any Mutual and/or GRF community facilities.

2.6.1.8 Permitted Health Care Resident Parking. If a Qualifying Resident does not own a vehicle, the Qualifying Resident's Permitted Health Care Resident may use the carport space associated with the Qualifying Resident's Unit, for purposes of parking their own vehicle, only after obtaining a temporary parking permit through the GRF Stock Transfer Office. Such temporary parking permit must always be clearly displayed on dashboard of the Permitted Health Care Resident's vehicle.

2.6.2 Caregivers.

2.6.2.1 Definition. A Caregiver shall mean a non-shareholder hired or identified by a Qualifying Resident as providing part-time or full-time support or care for the Qualifying Resident. This person must be registered with GRF Stock Transfer. Caregivers are not permitted to reside in the Mutual unless they qualify as a Permitted Health Care Resident pursuant to Civil Code Section 51.3 or are otherwise qualified as Co-Occupant or Qualified Permanent Resident pursuant to the Mutual Governing Documents.

2.6.2.2 Business License. The Mutual recommends that all Caregivers have a valid business license, issued by the City of Seal Beach and/or work for an agency with a valid business license, issued by the City of Seal Beach.

2.6.2.3 Driver's License. Any Caregiver providing support or care to a Qualifying Resident in Mutual Fourteen must have a valid driver's license if driving a vehicle into Leisure World.

2.6.2.4 Pass and Badge Requirements. All Caregivers, as an individual, or through an agency, must apply and receive a Caregiver's pass and clear badge holder through the GRF Stock

Transfer Office. The Pass must: (1) be renewed every six (6) months; (2) be worn in clear sight at all times; and (3) may not be transferred or lent to anyone.

2.6.2.5 Caregiver’s Prohibited from using Laundry Facilities.

Caregivers shall not use the washers and dryers for personal use and may only use laundry facilities for Qualifying Resident’s laundry. Caregivers who use Mutual laundry facilities for their personal or family use will be permanently banned from the Mutual.

2.6.2.7 Caregiver Actions.

Caregivers, as an invitee or the Qualifying Resident, must act in compliance with the Governing Documents of the Mutual, including without limitation, the Occupancy Agreement, the Bylaws, the Rules and Regulations and Policies of the Mutual at all times. Specifically, a Caregiver must cease any noise that could be considered disruptive (i.e. no loud televisions, radios, or talking, so as not to disturb the quiet enjoyment of other Qualifying Residents and Shareholders), between the hours of 10:00 p.m. and 8:00 a.m. Caregivers are not allowed to have guests or invitees, including without limitation, family members or friends, to the Unit or anywhere within the Mutual. Caregivers shall not bring any pets into the Mutual and/or Leisure World. Caregivers shall not utilize any Mutual and/or GRF community facilities.

2.6.2.8 Caregiver Parking.

If a Qualifying Resident does not own a vehicle, the Qualifying Resident’s Caregiver may use the carport space associated with the Qualifying Resident’s Unit, for purposes of parking their own vehicle, only after obtaining a temporary parking permit through the GRF Stock Transfer Office. Such temporary parking permit must always be clearly displayed on dashboard of the Caregiver’s vehicle.

Proposed and Adopted: _____ 2023