

**MINUTES OF THE REGULAR MONTHLY MEETING OF
THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOUR
December 14, 2022**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Four was called to order, following the Open Forum for shareholders to address the Board, by President Levitt at 8:46 a.m. on Wednesday, December 14, 2022, in Conference Room A and via Zoom Conference Call.

PLEDGE OF ALLEGIANCE

President Levitt called for the Pledge of Allegiance.

ROLL CALL

Present: President Levitt, Vice President Conley, Secretary Kuhl, Chief Financial Officer Smith, Directors Smith, Glasser and Green.

GRF Representative: GRF Representative Gerber (via zoom)

Staff: Mr. Quental, Building Inspector (via zoom)
Ms. Barua, Portfolio Specialist
Ms. Duarte, Assistant Portfolio Specialist

MINUTES

Following a discussion and upon a MOTION duly made by Vice President Conley and seconded by Director Smith, it was

RESOLVED to approve the Regular Meeting Minutes of November 09, 2022, as written.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by Vice President Conley and seconded by Director Smith, it was

RESOLVED to approve the Special Meeting Minutes of November 22, 2022, as written.

The MOTION passed unanimously.

BUILDING INSPECTOR'S REPORT

Building Inspector Mr. Quental presented his report (attached).

**BOARD OF DIRECTOR
MUTUAL FOUR**

December 14, 2022

Following a discussion and upon a MOTION duly made by Vice President Conley and seconded by Director Smith, it was

RESOLVED FAILED to approve LW Décor proposal for screened-in patio enclosure at unit 52-E at the shareholder's expense.

The **MOTION FAILED** with three "no" votes (Green, Mr. Smith, Kuhl), three "abstentions" (Ms. Smith, Levitt and Glasser) and one "yes" vote (Conley).

Following questions, Mr. Quental left meeting at 9:24 a.m.

GRF REPRESENTATIVE

GRF Representative Gerber provided a verbal report.

Following questions, Ms. Gerber left meeting at 9:35 a.m.

SECRETARY'S REPORT / CORRESPONDENCE

Secretary Kuhl received no correspondences.

CHIEF FINANCIAL OFFICER'S REPORT

Chief Financial Officer Smith presented the financial report (attached).

UNFINISHED BUSINESS

Following a discussion and upon a MOTION duly made by Director Smith and seconded by Director Green, it was

RESOLVED to ratify proposed rule change by amending Rule 04-7425-1 Garden Areas, Trees and Shrubs; the 28-day posting requirement has been met.

The MOTION passed with one "no" vote (Kuhl).

NEW BUSINESS

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

RESOLVED to acknowledge, that per the requirements of Civil Code Section 5500(a)-(f), a review has been completed of the Mutual's reconciliations of the operating and reserve accounts, operating revenues and expenses compared to the current year's budget, statements prepared by the financial institutions where the Mutual has its operating and reserve accounts, income and expense statement for the Mutual's operating and reserve accounts, the check registers, the monthly general ledger and delinquent assessment receivable reports for the month of

November 2022.

The MOTION passed unanimously.

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

RESOLVED to approve the Swedelson, Gottlieb reviewed and amended 50-1644-4 Permitted Health Care Resident Application for Mutual Four to be implemented in the Stock Transfer Office.

The MOTION passed unanimously.

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

RESOLVED to propose a rule change amending Rule 04-7557-1 Caregivers to "Permitted Health Care Resident(s)" 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.

On November 22, 2022, Mutual 4 approved the contract with SuperWire to provide bulk service to Mutual 4 residents, to give SuperWire access to Mutual 4 property for the installation of necessary hardware and for the Mutual 4 President to sign contract.

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

RESOLVED FAILED to continue with the turf replacement reimbursement reward program offer from Municipal Water District of Orange County (MODOC).

The **MOTION FAILED** passed unanimously.

Vice President Conley left the room at 10:14 a.m.

Vice President Conley returned at 10:16 a.m.

PORTFOLIO SPECIALIST'S REPORT

Portfolio Specialist Barua presented her report (attached).

COMMITTEE REPORT

Mutual Administration Committee

Secretary Kuhl provided an update.

**BOARD OF DIRECTOR
MUTUAL FOUR**

December 14, 2022

Recreation Committee

Secretary Kuhl provided an update.

Physical Property Committee

Vice President Conley provided an update.

Landscape Committee

Chief Financial Officer Smith provided an update.

Special Events Committee

Director Smith provided an update.

Electric Vehicle Committee

Director Green provided an update.

ANNOUNCEMENTS

NEXT MEETING: Wednesday, January 11, 2023, Open Forum begins at 8:30 a.m. and the Meeting begins at 8:45 a.m. in the Administration Building, Conference Room A and via Zoom Conference Call.

DIRECTOR'S COMMENTS

One director made a comment.

SHAREHOLDER COMMENTS

No shareholders made comments.

ADJOURNMENT

There being no further business to conduct, President Levitt adjourned the meeting at 10:39 a.m. and announced there would be an executive session following the meeting to discuss member issues.



Attest, Jan Kuhl, Secretary
SEAL BEACH MUTUAL FOUR
ND 12/14/22

RESOLUTIONS IN THE REGULAR MONTHLY MEETING
OF DECEMBER 14, 2022

RESOLVED to approve the Regular Meeting Minutes of November 09, 2022, as written.

RESOLVED to approve the Special Meeting Minutes of November 22, 2022, as written.

RESOLVED FAILED to approve LW Décor proposal for screened-in patio enclosure at unit 52-E at the shareholder's expense.

RESOLVED to ratify proposed rule change by amending Rule 04-7425-1 Garden Areas, Trees and Shrubs; the 28-day posting requirement has been met.

RESOLVED to acknowledge, that per the requirements of Civil Code Section 5500(a)-(f), a review has been completed of the Mutual's reconciliations of the operating and reserve accounts, operating revenues and expenses compared to the current year's budget, statements prepared by the financial institutions where the Mutual has its operating and reserve accounts, income and expense statement for the Mutual's operating and reserve accounts, the check registers, the monthly general ledger and delinquent assessment receivable reports for the month of November 2022.

RESOLVED to approve the Swedelson, Gottlieb reviewed and amended 50-1644-4 Permitted Health Care Resident Application for Mutual Four to be implemented in the Stock Transfer Office.

RESOLVED to propose a rule change amending Rule 04-7557-1 Caregivers to "Permitted Health Care Resident(s)" 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.

RESOLVED FAILED to continue with the turf replacement reimbursement reward program offer from Municipal Water District of Orange County (MODOC).

**MINUTES OF THE SPECIAL MEETING OF THE
BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOUR
November 22, 2022**

The Special Meeting of the Board of Directors of Seal Beach Mutual Four was called to order by President Levitt on Tuesday, November 22, 2022, at 9:00 a.m. in Conference Room A

ROLL CALL:

Present: President Levitt, Vice President Conley, Secretary Kuhl, Chief Financial Officer Smith (via zoom), Director Smith and Director Green

Absent: Director Gerrity

SHAREHOLDER COMMENTS

No Comment made.

PURPOSE OF THE MEETING:

To accept the resignation of a director. To appoint a director for the remaining 2022-2023 term of office.

Following a discussion, and upon a MOTION duly made by President Levitt and seconded by Director Smith, it was

RESOLVED to regretfully accept the resignation of Tom Gerrity from the Mutual Four Board of Directors.

The MOTION passed unanimously.

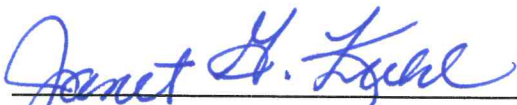
Following a discussion, and upon a MOTION duly made by President Levitt and seconded by Director Smith, it was

RESOLVED to appoint Judy Glasser to the Mutual Four Board of Directors.

The MOTION passed unanimously.

ADJOURNMENT

There being no further business to conduct, President Levitt adjourned the meeting at 9:30 a.m.



Attest Jan Kuhl, Secretary
SEAL BEACH MUTUAL FOUR
ND: 11/22/2022

MONTHLY MUTUAL INSPECTOR REPORT

MUTUAL:

(04) FOUR

DATE:

DECEMBER

INSPECTOR:

RYAN QUENTAL

PERMIT ACTIVITY

UNIT #	WORK DESCRIPTION	GRF/CITY PERMIT	START DATE	FINISH DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR
39-C	HVAC	BOTH	12/06/22	03/06/23	NO		GREENWOOD
39-D	HVAC	BOTH	10/25/22	12/22/22	NO	12/1/22 - FINAL	ALPINE
40-J	ENTRY DOOR	BOTH	06/09/22	12/09/22	NO		RYDEN CONSTRUCTION
42-E	ADDITION	BOTH	08/11/22	03/30/23	NO	11/21/22 - FOUNDATION	MP CONSTRUCTION
44-K	HVAC	BOTH	12/14/22	03/14/23	NO		GREENWOOD
45-G	HVAC	BOTH	11/16/22	02/16/23	NO		GREENWOOD
47-B	ADDITION	BOTH	07/23/22	03/31/23	NO		MP CONSTRUCTION
47-G	TILE	GRF	10/01/22	11/30/22	NO	(Permit Not Returned)	BERGKVIST
47-I	REMODEL	BOTH	06/27/22	10/01/22	YES	11/28/22 - DRYWALL	HANDYCREW
47-J	ADDITION	BOTH	07/15/22	07/15/23	NO	11/28/22 - ROUGH MEP	L & S CONSTRUCTION
47-L	WINDOWS	BOTH	07/30/21	07/29/22	YES	(Material Back Order)	ROBERTS CONSTRUCTION
48-K	HVAC	BOTH	10/11/22	01/11/23	NO		GREENWOOD
50-B	AWNING	GRF	12/24/22	01/24/23	NO		AAA AWNINGS
50-H	REMODEL	BOTH	04/22/22	08/31/22	YES	10/6/22 - FINAL (Recall)	TOP DOWN
50-K	SHOWER CUT DOWN	BOTH	12/29/22	01/29/23	NO		NUKOTE
50-K	PAVERS	GRF	09/22/22	11/25/22	NO	12/1/22 - FINAL	ANGUIANO LAWN CARE
75-H	SHOWER	BOTH	12/06/22	03/15/23	NO		LW DÉCOR
75-L	FLOORING	GRF	11/28/22	12/20/22	NO		BIXBY PLAZA CARPETS
80-D	SKYLIGHT	BOTH	12/01/22	02/28/23	NO		SOCAL HOME
81-L	BLOCK WALL	GRF	09/26/22	10/26/22	NO		MJ JURADO
82-G	1/2 BATH	BOTH	07/06/22	11/28/22	YES	8/18/22 - ELECTRICAL	LOS AL BUILDERS
83-G	WINDOWS	GRF	05/12/22	10/12/22	NO	(Material Back Order)	CAL CUSTOM
86-A	PATIO	GRF	04/11/22	08/31/22	NO	(Awaiting City Plan Check)	BA CONSTRUCTION
87-K	FLOORING	GRF	11/15/22	12/30/22	NO	12/7/22 - FINAL	KARYS CARPET

ESCROW ACTIVITY

UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	ACTIVE	CLOSING	CLOSED
45-G		08/26/22	10/13/22	10/24/22	11/03/22		9	4	31
49-I		10/13/22	12/07/22	12/08/22	12/20/22				
50-A		09/27/22							
51-D		11/07/22	12/07/22	12/08/22	12/20/22				
79-K		11/18/22							
81-E		11/01/22							
81-I		09/27/22							
87-K		08/09/22	10/24/22	10/27/22	11/08/22				
88-E		03/22/22							

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

CONTRACTS & PROJECTS

CONTRACTOR	PROJECT	EXPIRATION
Total Landscape	Landscape Maintenance	12/31/2023
Fenn Pest Control	Termites on Wednesday Only	4/30/2023
Empire Pipe	Sewer Cleaning (Invoice 3 of 3 Paid)	12/30/2022

SHAREHOLDER & MUTUAL REQUESTS

SHAREHOLDER	MUTUAL
84L Concrete trip hazard repair.	GAF Bus Bench Donation (On Hold - Awaiting Order)
47I Smoke detector on patio beeping.	
84F Concrete placement.	
73F Back to back stoppage.	
85A Underground leak.	
45G Lock box key.	

FINANCIAL RECAP -NOVEMBER 2022

	Monthly Actual	Monthly Budget	Variance		YTD Actual	YTD Budget	Variance
Income	163,537	163,605	-68		1,809,435	1,799,641	9,794
Reserves	47,292	47,292	0		520,212	520,209	3
Expenses	116,384	116,314	70		1,418,554	1,279,451	139,103
Total Expenses	163,676	163,606	70		1,938,766	1,799,660	139,106
Income/Expense	-139	-1	-138		-129,331	-19	-129,312
Add Back							
Depreciation	14,175				141,714		
GRF Refund	0				0		
Adjusted	14,036				12,383		

Our unrestricted cash for month end is \$420,103; total reserves \$1,285,757

Reserves:

Appliance	\$5,996
Painting	\$121,870
Operating	\$25,000
Roofing	\$329,622
Emergency	\$92,000
Infrastructure	\$701,685
Capital Fund	\$9,584
 Total Reserves	 \$1,285,757

Under budget \$12,383 for the year. This is SO exciting for your bean counting CFO. Remember how we got a GRF rebate first part of the year? And remember it was \$13,095? So without that extra we are over budget \$712. Way cool! Especially since it is quite possible there will be no rebate for this year. Numbers are so much fun!!

LANDSCAPE

Reminder: Co chair Hughsten Smith takes care of landscape issues in buildings 73-89 call 214-354-8587; buildings 37-52 call Suzi Smith 562-296-8518. Feel free to call me with any questions. I may not be home but if you leave a message I WILL return the call or forward to the appropriate person for resolution. Email sgsmith430@yahoo.com. Phone calls 10-4 Monday through Friday only please; emails 24-7.

Susan A. Smith

Leisure World Mutual 4
Profit & Loss Budget vs. Actual Report A
November 2022

	Nov 22	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
ASSESSMENT			
Regular Assessment - Mutual 4	45,253.00	45,255.00	-2.00
Reserves Assessment	47,292.00	47,290.00	2.00
GRF Assessment	68,124.00	68,124.00	0.00
Total ASSESSMENT	160,669.00	160,669.00	0.00
FINANCIAL INCOME			
Interest Income - Other Taxable	35.00	42.00	-7.00
Interest Income - Taxable	9.00	12.00	-3.00
Late Charges	0.00	43.00	-43.00
Total FINANCIAL INCOME	44.00	97.00	-53.00
SERVICES INCOME			
Inspection Fees	2,000.00	1,833.00	167.00
Laundry Machines	799.00	1,002.00	-203.00
Miscellaneous	25.00	0.00	25.00
Total SERVICES INCOME	2,824.00	2,835.00	-11.00
Total Income	163,537.00	163,601.00	-64.00
Cost of Goods Sold			
GRF MAINTENANCE FEE	68,124.00	68,124.00	0.00
Total COGS	68,124.00	68,124.00	0.00
Gross Profit	95,413.00	95,477.00	-64.00
Expense			
PROFESSIONAL FEES			
Legal Fees	0.00	167.00	-167.00
Management Fee	222.00	221.00	1.00
Total PROFESSIONAL FEES	222.00	388.00	-166.00
SERVICES			
Landscape - Contract	15,500.00	15,749.00	-249.00
Landscape - Extras	120.00	2,060.00	-1,940.00
Miscellaneous Services	22.00	126.00	-104.00
Painting	0.00	126.00	-126.00
Pest Control	748.00	1,002.00	-254.00
Standard Service	964.00	4,581.00	-3,617.00
Structural Repairs	0.00	1,085.00	-1,085.00
Total SERVICES	17,354.00	24,729.00	-7,375.00
TAXES & INSURANCE			
Hazard/Liability Insurance	3,516.00	11,305.00	-7,789.00
State & Federal taxes	637.00	72.00	565.00
Total TAXES & INSURANCE	4,153.00	11,377.00	-7,224.00
UTILITIES			
Electricity	1,985.00	1,500.00	485.00
Trash	4,273.00	3,945.00	328.00
Water	6,098.00	6,249.00	-151.00
Total UTILITIES	12,356.00	11,694.00	662.00
RESERVE FUNDING			
Appliances	3,750.00	3,750.00	0.00
Paint	1,667.00	1,666.00	1.00
Roof	10,417.00	10,416.00	1.00
Emergency Reserve	208.00	209.00	-1.00
Infrastructure	30,833.00	30,834.00	-1.00
Capital Funding	417.00	416.00	1.00

Leisure World Mutual 4
Profit & Loss Budget vs. Actual Report A
 November 2022

	Nov 22	Budget	\$ Over Budget
Total RESERVE FUNDING	47,292.00	47,291.00	1.00
DEPRECIATION	14,175.00		
Total Expense	95,552.00	95,479.00	73.00
Net Ordinary Income	-139.00	-2.00	-137.00
Net Income	<u>-139.00</u>	<u>-2.00</u>	<u>-137.00</u>

Leisure World Mutual 4
Profit & Loss Budget vs. Actual YTD Report B
January through November 2022

	Jan - Nov 22	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
ASSESSMENT			
Regular Assessment - Mutual 4	497,787.00	497,805.00	-18.00
Reserves Assessment	520,212.00	520,190.00	22.00
GRF Assessment	749,362.00	749,364.00	-2.00
Total ASSESSMENT	1,767,361.00	1,767,359.00	2.00
FINANCIAL INCOME			
Interest Income - Other Taxable	1,448.00	470.00	978.00
Interest Income - Taxable	99.00	141.00	-42.00
Late Charges	316.00	480.00	-164.00
Total FINANCIAL INCOME	1,863.00	1,091.00	772.00
SERVICES INCOME			
Inspection Fees	30,750.00	20,169.00	10,581.00
Laundry Machines	9,041.00	11,022.00	-1,981.00
Miscellaneous	420.00	0.00	420.00
Total SERVICES INCOME	40,211.00	31,191.00	9,020.00
Total Income	1,809,435.00	1,799,641.00	9,794.00
Cost of Goods Sold			
GRF MAINTENANCE FEE	736,269.00	749,364.00	-13,095.00
Total COGS	736,269.00	749,364.00	-13,095.00
Gross Profit	1,073,166.00	1,050,277.00	22,889.00
Expense			
PROFESSIONAL FEES			
Bank Service Fee	25.00	0.00	25.00
Legal Fees	8,798.00	1,829.00	6,969.00
Management Fee	2,442.00	2,440.00	2.00
Total PROFESSIONAL FEES	11,265.00	4,269.00	6,996.00
SERVICES			
Landscape - Contract	170,036.00	173,239.00	-3,203.00
Landscape - Extras	5,008.00	22,650.00	-17,642.00
Miscellaneous Services	1,376.00	1,395.00	-19.00
Painting	3,175.00	1,395.00	1,780.00
Pest Control	11,960.00	11,022.00	938.00
Standard Service	45,700.00	50,400.00	-4,700.00
Structural Repairs	7,409.00	11,935.00	-4,526.00
Total SERVICES	244,664.00	272,036.00	-27,372.00
TAXES & INSURANCE			
Hazard/Liability Insurance	122,880.00	124,365.00	-1,485.00
State & Federal taxes	4,743.00	783.00	3,960.00
Total TAXES & INSURANCE	127,623.00	125,148.00	2,475.00
UTILITIES			
Electricity	21,995.00	16,510.00	5,485.00
Trash	44,231.00	43,385.00	846.00
Water	76,618.00	68,739.00	7,879.00
Total UTILITIES	142,844.00	128,634.00	14,210.00
RESERVE FUNDING			
Appliances	41,250.00	41,250.00	0.00
Paint	18,337.00	18,334.00	3.00
Roof	114,587.00	114,584.00	3.00
Emergency Reserve	2,288.00	2,291.00	-3.00
Infrastructure	339,163.00	339,166.00	-3.00
Capital Funding	4,587.00	4,584.00	3.00

Leisure World Mutual 4
Profit & Loss Budget vs. Actual YTD Report B
 January through November 2022

	Jan - Nov 22	Budget	\$ Over Budget
Total RESERVE FUNDING	520,212.00	520,209.00	3.00
DEPRECIATION	155,889.00		
Total Expense	1,202,497.00	1,050,296.00	152,201.00
Net Ordinary Income	-129,331.00	-19.00	-129,312.00
Net Income	<u>-129,331.00</u>	<u>-19.00</u>	<u>-129,312.00</u>

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

Flower Gardens, Vegetables, Trees, and Shrubs use

This Article outlines the shared responsibilities of the Mutual and its Shareholders. The Landscape Committee and Building Directors are entrusted with the management of landscaping including the responsibility for inspections and enforcement of this Garden Rule.

If all Shareholders follow the policy as outlined below, the landscape areas will display what most Shareholders would consider an appealing appearance of the Mutual, a benefit for all as an attractive place to live and an enhancement of property values in the event of resale.

All Flower Gardens beyond the drip line are in the common area owned by the Mutual shareholders; therefore, the use of this common area for Flower Gardens is subject to change at the discretion of Mutual Four’s Board of Directors.

Over the Mutual’s lifetime, the sizes of the Flower Gardens have varied. While it is impossible to have total consistency in the sizes of the gardens, the following guidelines can be helpful in decision making.

FLOWER GARDEN SIZES

1. Guidelines for approved Flower Garden sizes vary depending on the unit location, sidewalk location, safety, and aesthetics. Flower Garden measurements are from the face of the building.
2. At the time of resale or transfer of the share of stock, the shareholder (seller) may be required to re-align the Flower Garden area with the remaining gardens in the building. The guideline for a Flower Garden size is site specific.
3. Shareholders in units A, F, G and L, after Board consultation, may be allowed a Flower Garden at the end of their unit, depending on the area available. Planting cannot encumber entry to the attic or access to the meter panel. These Flower Gardens shall be site specific.
4. The Board may allow, on a case-by-case basis, a Flower Garden at the side of a laundry room to be site specific.
5. Any exceptions to these guidelines shall be brought to the Board, in writing, and will be reviewed on a case-by-case basis.
6. Shareholders may select plants of their choice from the list of approved plants (see list on page 5). Trees or other plants with root growth that are invasive and have the potential to damage the Mutual’s structures, walls and walkways are prohibited. Vines are not permitted to climb on any structure or light poles. If a trellis is used, it must be freestanding

SEAL BEACH MUTUAL NUMBER FOUR**Physical Property – Resident Regulations**

- 43 and be kept 12” below the eaves. All planting must be trimmed back 6” from the building.
 44 Removal of any offending growth will be done by the Mutual at the shareholder’s expense
 45 if shareholder does not maintain these standards. All grounded and potted plants shall be
 46 trimmed 12 inches below gutter line.
 47
- 48 7. Watering, fertilization, and plant pest control within the Flower Gardens are the
 49 responsibility of the shareholder.
 50
- 51 8. Flower Gardens are cultivated by the Mutual’s gardening service UNLESS the shareholder
 52 wants to perform this task. If shareholders want to maintain their own garden(s), they must
 53 insert red flags in the Flower Garden. Inserting a red flag does not mean the Gardeners
 54 will not trim out of compliance growth; the red flag indicates the Shareholder will weed
 55 their own Flower Garden. Gardeners are instructed to remove weeds, including baby
 56 tears, wild mint, and plants of the spiderwort family, all of which can spread into the lawn
 57 or neighboring garden. Roses are trimmed in December/January by the Mutual’s
 58 gardeners in all gardens except red-flagged gardens.
 59
- 60 9. Potted plants may not inhibit the 36” entry requirement, nor are they permitted on the
 61 entrance walk, on top of pad mount transformers, hung from or placed on pad mount
 62 enclosures (per Policy 7492), or on telephone vaults. Potted plants may not be placed on
 63 Patio walls. They are, however, allowed on porch walls.
 64
- 65 10. Free-standing, aesthetically pleasing objects, as determined by the Landscape
 66 Committee, are permitted in the Flower Garden. The Board may require any objects be
 67 removed from the Flower Garden.
 68
- 69 11. Sprinklers within the shareholder’s Flower Garden must be installed by the Mutual’s
 70 gardeners at the shareholder’s expense. Maintenance of sprinklers within Flower Garden
 71 areas will be at the shareholder’s expense.
 72
- 73 12. Prohibited Uses of Flower Gardens Front and side gardens may not be used as storage
 74 areas. Items such as garden soil, empty pots, garden tools, potting tables, cabinets,
 75 scaffolding, shelving, bikes, kayaks and/or surf boards are prohibited in front and side
 76 flower gardens and may not block Unit windows. Patio Furniture is NOT allowed in the
 77 Flower Garden.
 78
- 79 13. Overgrown Flower Gardens. If a Flower Garden is deemed to be an eyesore by the
 80 Landscape Committee and provides hiding places for spiders, rodents, and wildlife, the
 81 Shareholder will be asked, in writing, to clean it out. If the Shareholder does not clean out
 82 the “overgrown” Flower Garden and/or overabundance of potted plants or in-ground
 83 plants, then the Mutual will do it. The Shareholder will not be reimbursed for any plants,
 84 pottery, containers, or non-authorized “items” in the flower bed. Plants must be cut back

(Dec 22)

SEAL BEACH MUTUAL NUMBER FOUR**Physical Property – Resident Regulations**

85 so as not to extend over the garden line, in all cases. Removal of any offending growth will
 86 be done by the Mutual at the Shareholder's expense.

87
 88 14. Temporary Nursery containers are not allowed to be displayed; all plants in a pot will need
 89 to be in a decorative pot with a concrete paver under it. Pots that have saucers under it
 90 will not be allowed due to water attracting wildlife and mosquitoes. Potted plants are not
 91 to be displayed on Patio walls, only porch walls. No more than 8 potted plants are allowed
 92 in the Flower Garden. No more than 8 potted plants are allowed on the patio. If there is
 93 not a patio, then a maximum of 8 potted plants are allowed.

94
 95 15. Trees within Flower Gardens. By definition, trees are woody, perennial plants that have
 96 one central stem, can grow to a considerable height, and normally have a distinct
 97 head. Shrubs are woody, perennial plants that have a number of stems usually produced
 98 from near the soil line of the plant. Due to the potential for damage to the buildings, walls
 99 and plumbing, no trees or shrubs with aggressive root systems are allowed in the Flower
 100 Garden. All trees or shrubs with aggressive root systems will be removed from Flower
 101 Gardens at shareholders' expense after written notification of fifteen-day removal cycle.
 102 However, if an existing tree or shrub poses no danger to Mutual property, an exemption
 103 for a tree or shrub planted in a flower garden may be approved by the board upon written
 104 request by the shareholder. No individual Mutual Director or Mutual Officer can approve
 105 an exemption on their own. Also, dwarf citrus trees may be planted in wooden boxes or
 106 decorative pots, placed on top of a concrete block that will not allow the tree to take root
 107 and located in the Flower Garden. All dwarf citrus trees, Shrubs, Plants and Flowers must
 108 be kept twelve (12) inches below the eaves and at least six (6) inches from the building not
 109 extending past the Flower Garden boarder. Shareholders failing to adhere to these rules
 110 will be responsible for the cost of commercial pruning. Any exception to these rules must
 111 be approved by the board. These exemptions are null and void once the unit changes
 112 ownership, and the trees or shrubs in question will be removed and cost for removal will
 113 be billed to seller through escrow.

VEGETABLES IN FLOWER GARDEN

- 114
 115
 116
 117 1. Small quantities of vegetables may be grown in Flower Gardens in a pot with a
 118 concrete block under the pot, but the Flower Garden cannot be planted entirely
 119 with vegetables.
 120 2. All vegetables must be grown in a half-inch metal mesh rodent resistant enclosure
 121 minimum height of two feet. Ripe produce must be removed in a timely manner to
 122 deter rodents.
 123
 124
 125

(Dec 22)

SEAL BEACH MUTUAL NUMBER FOUR**Physical Property – Resident Regulations****TURF AREAS**

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1. Turf areas are all the grounds located outside of each apartment beyond the drip line and Flower Gardens. Turf areas are common area. These areas are owned by the Mutual and are the exclusive responsibility of the Mutual. Shareholders are not permitted to install, remove, or relocate plants or any other landscaping in the turf areas, including areas around light poles. Shareholders are not permitted to install, remove, relocate, or adjust sprinklers in turf areas. A director has the authority to have any plants, flowers, shrubs or trees removed from the turf areas that are not approved by the Mutual Board.
2. Artificial turf will not be allowed in and around fresh turf areas. Any artificial turf already in place will become the sole responsibility of the shareholder to maintain and replace as needed. At the time of resale or transfer of the share of stock, the shareholder (seller) may be required to remove the artificial turf.
3. Tree issues will be addressed by the Landscape Committee. Under certain circumstances, trees that are removed may not be replaced. As a general policy, however, if a tree is removed it must be replaced somewhere within the mutual. If removal was requested by a shareholder and approved by the board, shareholder will pay for cost of removal, purchase and planting of a new tree. The tree becomes the property of the Mutual and will be maintained by the Mutual at the Mutual's expense.
4. If a shareholder wants a tree planted in an area where no tree was previously planted, approval must be obtained from the Board. The tree shall be planted by the Mutual landscaper and all costs of tree and planting shall be at the shareholder's expense. The tree becomes the property of the Mutual and will be maintained by the Mutual at the Mutual's expense.
5. The Mutual's "common areas" can be used for temporary reasons e.g. construction activity and moving with director approval.
6. Scallop borders, or bordering materials in other shapes, shall not be placed around the base of trees nor shall scallops be positioned in any way that obstructs turf maintenance, such as lawn mowing, leaf and weed removal, or vacuuming of cut grass. Shareholders may not place potted plants or decorative objects at the base of trees as this will restrict the volume of water said tree receives from the sprinklers.
7. Water Restrictions: During drought conditions, landscape and garden watering by shareholders is allowed only on **Tuesdays, Thursdays, and Saturdays from April 1 through September 30**. From October 1 through March 31, when the temperature is

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SEAL BEACH MUTUAL NUMBER FOUR**Physical Property – Resident Regulations**

166 cooler and there is more natural rainfall, watering is allowed on Tuesdays and Saturdays
 167 only. Shareholder hoses must be equipped with auto shut-off nozzles. Shareholders are
 168 NOT allowed to hose down hardscape areas such as patios, porches, sidewalks, streets,
 169 and concrete areas.

170
 171 **PLANT GUIDELINES**

172
 173 The selection of plants allowed for the gardening areas is not limited to the plants listed here.

174
 175 **Bushes and shrubs that do well:**

176
 177 Heavenly bamboo, hibiscus, holly family, hydrangea, indian hawthorn, juniper shrubs, lily of the
 178 Nile, mirror plant, star jasmine, and bottle palm tree.

179
 180
 181 **Smaller flowering plants that do well:**

182
 183 Azalea, camellia, dahlia, daisy, fuchsia, gardenia, mums, and roses.

184
 185 **Perennial flowers that do well in our climate and soil (young plants need protection from rabbits):**

186
 187 geraniums, impatiens, marigolds, vincas, and wax begonias

188
 189 Note: The plants listed above seem to be ignored (at this time) by rabbits, but that could change
 190 (Pansies and Lobelias are favorites of Rabbits).

191
 192 **Plants that, by their nature, cause problems and are not allowed:**

193
 194 Asparagus Fern, baby tears, bird of paradise, all fruit trees except citrus, ficus trees, ivy,
 195 spiderwort family, wild mint, selected palm trees based upon location, and firestick plant also
 196 known as milk bush and pencil bush and officially known as euphorbia tirucolli.

197
 198 All citrus trees must be of the dwarf variety and are allowed in the garden area in self-contained
 199 wooden boxes with a concrete block underneath. Any exception of the above must be approved
 200 by the Board. No individual mutual director or mutual officer can approve on their own.

201
 202 No new bottle brush trees are allowed in Mutual Four. Existing trees are grandfathered in and will
 203 not be removed unless diseased or dead, as diagnosed by the Landscape Company and
 204 approved by the Landscape Committee.

205
Document History

Adopted: 22 Jan 12

Amended: 14 Sept 22

Amended: 14 Dec 22

(Dec 22)

SEAL BEACH MUTUAL NO. FOUR**SHAREHOLDER REGULATIONS**CaregiversPermitted Health Care Resident (PHCR)**1. Description and General Requirements**

- a. ~~To be considered a caregiver, he or she~~A Permitted Health Care Resident must be essential to the eighteen (18) years or older.
- b. A Permitted Health Care Resident, must be hired to provide substantial care and well-being assistance with necessary daily activities or medical treatment to a Shareholder.
- c. All Permitted Health Care Resident(s) must be Board approved in writing prior to commencing support.
- d. All Permitted Health Care Resident(s) must be registered with the California Department of the shareholder as evidenced by written request by the shareholder's Social Services Home Care Registry. **[Note to Board: Is this a requirement you would like to add? Please advise.]**
- a.e. A Permitted Health Care Resident must provide part-time, live-in, long term, or terminal health care provider for daily activities, medical treatment, or both to the Shareholder. **[Note to Board: We believe that this section as originally drafted is in violation of civil code 51.3 because a PHCR can be hired for live-in, long term, or terminal health care. There is no requirement that the PHCR needs to work full-time, therefore, we don't believe that you can have a full-time requirement and therefore have deleted that requirement.]**
- b. ~~A fulltime caregiver as opposed to one working for a portion of a day or week may live in a shareholder apartment for as long as these accommodations are needed to provide round-the-clock caregiver assistance. The caregiver would not be eligible to live in the shareholder apartment if not serving as a fulltime caregiver.~~
- e.f. ~~If the shareholder~~Shareholder is temporarily changes residency for medical reasons, as in residing in a rehabilitation facility, the caregiver absent from the dwelling due to hospitalization or other necessary medical treatment, the Permitted Health Care Resident may remain in the apartment for up to 90 days if the shareholder is expectedShareholder expects to return to the apartment dwelling within ninety (90) days AND if the shareholderShareholder or an authorized person acting on behalf of the Shareholder provides the Mutual Board with a written request to allow stating that the caregiver to Shareholder desires that the Permitted Health Care Resident be allowed to remain in the apartment. (See California Civil Code 51.)dwelling in order to be present when the Shareholder returns to the

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SEAL BEACH MUTUAL NO. FOUR**SHAREHOLDER REGULATIONS**

dwelling after such treatment.

d.g. ~~_____~~ If the ~~shareholder~~Shareholder temporarily vacates the apartment for other than medical reasons, such as to stay with friends or family, or to travel, the ~~caregiver~~Permitted Health Care Resident will have no legitimate reason to remain in Leisure World and ~~therefore in the apartment and~~ will be denied occupancy until the ~~shareholder returns. Caregiver~~Shareholder returns to their apartment for full time residency. The Permitted Health Care Resident will be allowed twenty-four (24) hours to vacate the apartment.

e. ~~Caregiver must cease any noise that could be considered disruptive after 10 p.m., i.e., no loud televisions, radios, or talking, so as not to disturb the quiet enjoyment of neighbors.~~

h. ~~Caregivers~~Permitted Health Care Residents must comply with the occupancy agreement requirements and sign same prior to commencing to live in a Shareholder's apartment.

i. The Shareholder is responsible for the conduct of the Permitted Health Care Resident and shall ensure that they comply with all community rules, regulations, and policies.

j. Each Permitted Health Care Resident shall not have been convicted of a felony or a misdemeanor involving moral turpitude (e.g., fraud, perjury, criminal threats).

f.k. Permitted Health Care Residents are not allowed to bring family members ~~or,~~ friends ~~to the apartment,~~ or guests into Leisure World.

g.l. ~~Caregivers~~Permitted Health Care Residents are not allowed to bring pets into Leisure World.

h. ~~Caregivers are not allowed to use community facilities, including laundry facilities, unless caregiver is a 24-hour live-in.~~

m. Permitted Health Care Residents are authorized to use the Community Facilities only as necessarily incidental to provide support to the Shareholder who is using such Community Facilities.

2. Licensing Requirements

a. In order to work as a ~~caregiver~~Permitted Health Care Resident in Mutual Four, ~~caregiver~~the Permitted Health Care Resident must have a valid Seal Beach Business License or work for an agency with a valid Seal Beach Business License, per Seal Beach City Ordinance 1435.

i. **■** Exemption: A family member (of a ~~shareholder~~Shareholder) who is acting in the capacity of a ~~caregiver~~Permitted Health Care Resident is exempt from possessing a business license, or be registered with the California

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SEAL BEACH MUTUAL NO. FOUR**SHAREHOLDER REGULATIONS**

75 [Department of Social Services Home Care Registry](#) but must apply and
 76 receive a Leisure World caregiver's pass and badge. **BOARD: The**
 77 **language in 2 a. i. in red is only to be included if you desire to add the**
 78 **language in 1 d above otherwise delete the additional language.**

- 79 b. A [caregiverPermitted Health Care Resident](#) working in Mutual Four must have a
 80 valid driver's license if driving a vehicle into Leisure World [property](#).

3. Pass and Badge Requirements

- 82 a. ~~All caregivers~~[All Permitted Health Care Residents](#), whether working as a family
 83 member, as an individual, or through an agency, must apply and receive a
 84 ~~caregiver's~~[Permitted Health Care Resident's](#) pass and clear badge holder through
 85 the Golden Rain Foundation Stock Transfer Office.

86 i. The pass must be renewed every six months.

87 ii. The pass must be worn in clear sight at all times.

88 [iii. If a gate pass is supplied, it must be displayed on the Permitted Health](#)
 89 [Care Resident's car dashboard at all times.](#)

90 ~~iii-iv.~~ Passes or badge holders may not be transferred or lent to anyone.

4. Use of Laundry Facilities

- 94 a. Part-time ~~caregivers~~[Permitted Health Care Residents](#) may use laundry facilities for
 95 ~~shareholder's~~[the Shareholder's](#) laundry only. Part-time ~~caregivers~~[Permitted Health](#)
 96 [Care Resident](#) who use Mutual laundry facilities for their personal or family use will
 97 be permanently barred from Leisure World.

- 98 b. ~~Caregivers~~[Permitted Health Care Resident](#) who are [full-time](#) 24-hour live-ins may
 99 use ~~washers and dryers~~[laundry facilities](#) for their personal use [and for the](#)
 100 [Shareholder's use](#) but may not use the washers and dryers for ~~other~~-family
 101 members or friends.

- 102 c. Washers and dryers are to be cleaned [by the Shareholder or the Permitted](#)
 103 [Health Care Resident](#) after every use.

- 104 d. Only two washers and dryers may be used at a time.

- 105 e. Washed items are not allowed to be hung on patios.

5. Parking Regulations

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SEAL BEACH MUTUAL NO. FOUR

SHAREHOLDER REGULATIONS

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- a. If ~~shareholder~~ Shareholder does not have a vehicle, ~~caregiver~~ Permitted Health Care Resident may use the carport space for his/her own vehicle after obtaining a temporary parking pass through the Stock Transfer Office.
 - i. The temporary parking pass must be clearly displayed on the dashboard of ~~caregiver's~~ Permitted Health Care Resident's vehicle at all times.

6. Caregivers Permitted Health Care Resident who violate any of the provisions of this Mutual policy may be barred from Leisure World.

Document History

Adopted: 13 Aug 2008
Amended: 14 Mar 2012
 13 Nov 2019

Keywords: Mutual Four Caregivers

PORTFOLIO SPECIALIST REPORT

DECEMBER 2022

Pet and Caregivers / Permitted Health Care Residents Registration and Renewal



Caregivers / Permitted Health Care Residents

Caregivers/ Permitted Health Care Residents registration begins in late December. Please make certain that your Caregiver / Permitted Health Care Resident is currently registered with the Stock Transfer Office and obtains a photo pass.

Pet Registration and Licensing Renewal

Start the New Year off on the right foot. Register your pet/s with the Stock Transfer Office. Per mutual rules it is required that your pet/s is register with the Stock Transfer Office before your pet/s is brought onto the Mutual premises.

The Mutual Pet Registration Form is available for pick up at the Stock Transfer Office. Registration must be updated and completed on or before December 31 of each year.

To complete registration, you will need to include the required documentation:

- Mutual Pet Registration Form
- For dogs: City of Seal Beach Pet Licensing, Proof of spay or neuter, Proof of inoculations (shots), Proof of dog's weight (provided by a Veterinarian) and proof of liability insurance.
- For cats: Proof of spay or neuter and proof of liability insurance.



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needs support now,
call or text **988**

or

chat **988lifeline.org**

988 SUICIDE & CRISIS
LIFELINE





FIND YOUR PEACE OF MIND

While the holidays may not be the same as they were in the past, there can still be plenty of reasons to celebrate. Don't wait until depression happens to reach out to us.

Learn how ReConnect can help.

**ReConnect Program available in
Leisure World: (714) 352-8820
Visit us at coasc.org/reconnect**



ReConnect

a Program of Council on Aging



**Veterans
Crisis Line**
1-800-273-8255 **PRESS 1**



Funded by: OC Health Care Agency (HCA), Mental Health and Recovery Services, Mental Health Services Act/Prop 63.



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PORTFOLIO SPECIALIST REPORT

DECEMBER 2022

2023 MUTUALS OPERATING BUDGETS

COMPARATIVE MUTUAL BUDGETS FOR 2023				
Ranked by Change in Mutual Assessment				
and by Monthly Mutual Assessment				
	Total Mut Change Next Yr	Change Rank by Dollars	Mutual Assess	Monthly Rank by Dollars
Mutual 1	12.82	11	238.71	14
Mutual 2	15.00	8	287.84	2
Mutual 3	30.00	2	283.45	3
Mutual 4	12.61	12	246.31	13
Mutual 5	29.74	3	268.41	9
Mutual 6	10.24	13	235.53	15
Mutual 7	5.45	15	278.88	5
Mutual 8	15.00	8	251.43	12
Mutual 9	16.74	6	268.13	10
Mutual 10	19.63	5	266.47	11
Mutual 11	15.33	7	279.95	4
Mutual 12	8.27	14	271.27	7
Mutual 14	-	16	229.78	16
Mutual 15	14.02	10	268.64	8
Mutual 16	19.69	4	290.10	1
Mutual 17	36.65	1	273.59	6
Average	16.32		264.91	
Ranked highest to lowest				