

PLEASE DO NOT DROP INTO THE MAIL SLOTS

**MINUTES OF THE REGULAR MONTHLY MEETING
BOARD OF DIRECTORS
SEAL BEACH MUTUAL FIVE
November 15, 2017**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Five was called to order by President Coven on Wednesday, November 15, 2017, at 9:00 a.m. in Building Five, Conference Room B, followed by the *Pledge of Allegiance*.

ROLL CALL

Present: President Coven, Vice President Van Wyk, Secretary Boryta, CFO Tran, Directors Cude, and Powell, and Advisory Director Walters

Absent: Director Deady

GRF Representative: Mr. Gould

Guests: Eleven shareholders of Mutual Five

Staff: Ms. Hopkins, Mutual Administration Director (9:20 a.m.)
Mr. Alvarez, Building Inspector
Ms. Day Recording Secretary

MINUTES

President Coven asked if there were any corrections to the October 18, 2017, Regular Meeting minutes. There being no corrections, the minutes were approved by acclamation.

PRESIDENT'S ANNOUNCEMENTS

President Coven announced there would be a Regular Board Meeting on December 20, 2017.

SHAREHOLDERS' COMMENTS

Two shareholders made comments.

BUILDING INSPECTOR'S REPORT

Inspector Alvarez presented his activity report (attached).

Following questions, Inspector Alvarez left the meeting at 9:18 a.m.

GRF REPRESENTATIVE'S REPORT

GRF Representative Gould presented his report on the GRF activity (attached).

CORRESPONDENCE

Secretary Boryta received no correspondence.

CHIEF FINANCIAL OFFICER'S REPORT

CFO Tran presented the *September 30, 2017, Financial Recap* report (attached).

OFFICER'S REPORTS

President Coven presented her report (attached).

Vice President Van Wyke had no report.

Secretary Boryta had no report.

COMMITTEE REPORTS

Physical Properties

Director Cude presented his report (attached).

Laundry Rooms

Director Powell presented his report (attached).

Emergency Preparedness

Director Powell had no report.

Carports

Secretary Boryta presented her report (attached).

Landscaping

In Director Deady's absence, Advisory Director Walters stated that if any landscaping issues, please call the Landscape HOTLINE.

Building Captains/Caregivers/Pets

Secretary Boryta presented her reports (attached).

Policy Committee

President Coven discussed what the committee is working on.

COMMITTEE REPORTS (continued)

Architectural Review Committee

President Coven had no report.

Special Events

President Coven stated the Board is planning a Building Captains Luncheon.

UNFINISHED BUSINESS

President Coven updated the Board on roofing, rain gutter cleaning, asphalt, and trees projects.

President Coven stated the landscape contract will be addressed in Executive Session.

The Board members discussed amending Policy 7510.05 – Eligibility Requirements. It was the consensus of the Board that no further changes will be made to the Mutual policy.

President Coven called a break at 10:22 a.m. to 10:37 a.m.

NEW BUSINESS

The Board members discussed amending Policy 7306.05 – Banking Resolution (attached). Upon a MOTION duly made by President Coven and seconded by Secretary Boryta, it was

RESOLVED, To approve amending Policy 7306.05 – Banking Resolution on a preliminary basis until the 30-day posting period is completed.

The MOTION passed.

The Board members discussed amending Policy 7491.05 – Roof Access (attached). Upon a MOTION duly made by Vice President Van Wyke and seconded by Secretary Boryta, it was

RESOLVED, To approve amending Policy 7491.05 – Roof Access on a preliminary basis until the 30-day posting period is completed.

The MOTION passed.

NEW BUSINESS (continued)

The Board members discussed amending Policy 7506.05 – Sidewalk Traffic Restriction and rescinding Policy 7506 – Sidewalk Traffic Restriction (attached). Upon a MOTION duly made by Secretary Boryta and seconded by CFO Tran, it was

RESOLVED, To approve amending Policy 7506.05 – Sidewalk Traffic Restriction and rescinding Policy 7506 – Sidewalk Traffic Restriction on a preliminary basis until the 30-day posting period is completed.

The MOTION passed.

President Coven stated the tree contract bids will be opened in Executive Session.

Following a discussion, and upon a MOTION duly made by President Coven and seconded by Secretary Boryta, it was

RESOLVED, To reinvest \$100,000 in a US Bank CD.

The MOTION passed.

Inspector Alvarez returned to the meeting at 11:15 a.m.

Following a discussion, and upon a MOTION duly made by President Coven and seconded by Vice President Van Wyke, it was

RESOLVED, To approve a three-year contract for sewer cleaning in Mutual Five by Empire Pipe Cleaning starting 2017 and ending 2020, and authorize the President to sign the contract.

The MOTION passed.

MUTUAL ADMINISTRATION DIRECTOR'S REPORT

Ms. Hopkins presented her report (attached).

DIRECTOR'S COMMENT

No Directors made any comments.

SHAREHOLDERS' COMMENTS

No shareholders made any comments.

President Coven adjourned the Regular Meeting to go into Executive Session to open bid proposals for tree trimming at 11:50 a.m. Following the Executive Session, President Coven reconvened the Regular Meeting at 12:23 p.m.

UNFINISHED BUSINESS (continued)

Following a discussion, and upon a MOTION duly made by President Coven and seconded by Secretary Boryta, it was

RESOLVED, To approve the addendums to the BrightView Landscape Services contract, and authorize the President to sign the contract.

The MOTION passed.

ADJOURNMENT

There being no further business to conduct, President Coven adjourned the meeting at 12:25 p.m.


Attest
Joan Boryta, Secretary
SEAL BEACH MUTUAL FIVE
cd:11/25/17
Attachments

**NEXT REGULAR BOARD MEETING: December 20, 2017, 9:00 a.m.
BUILDING FIVE CONFERENCE ROOM B**

**RESOLUTIONS IN THE REGULAR
MONTHLY MEETING NOVEMBER 15, 2017**

11/15/17 RESOLVED, To approve the addendums to the BrightView Landscape Services contract, and authorize the President to sign the contract.

The Board members discussed amending Policy 7510.05 – Eligibility Requirements. It was the consensus of the Board that no further changes will be made to the Mutual policy.

RESOLVED, To approve amending Policy 7306.05 – Banking Resolution on a preliminary basis until the 30-day posting period is completed.

RESOLVED, To approve amending Policy 7491.05 – Roof Access on a preliminary basis until the 30-day posting period is completed.

RESOLVED, To approve amending Policy 7506.05 – Sidewalk Traffic Restriction and rescinding Policy 7506 – Sidewalk Traffic Restriction on a preliminary basis until the 30-day posting period is completed.

RESOLVED, To reinvest \$100,000 in a US Bank CD.

RESOLVED, To approve a three-year contract for sewer cleaning in Mutual Five by Empire Pipe Cleaning starting 2017 and ending 2020, and authorize the President to sign the contract.

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL (05) FIVE

INSPECTOR: BRUNO ALVAREZ

MUTUAL BOARD MEETING

DATE: NOV. 15, 2017

PERMIT ACTIVITY

UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	PERMIT ISSUE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
69-H	FLOORING	GRF	09/01/17	10/10/17	NO	NONE	CORNERSTONE FLOORS
91-E	HEAT PUMP	BOTH	10/09/17	01/20/18	NO	NONE	GREENWOOD
91-L	KITCHEN REMODEL	BOTH	08/22/17	02/09/18	NO	NONE	BERGKVIST
91-L	WASHER AND DRYER	BOTH	08/22/17	011/24/17	NO	NONE	BERGKVIST
95-L	COUNTER TOP	BOTH	10/02/17	02/02/18	NO	NONE	WESTBY4HOMES
95-L	CARPORT CABINET	GRF	10/09/17	11/20/17	NO	NONE	HANDYMAN
96-H	HVAC	BOTH	06/12/17	09/30/17	NO	NONE	GREENWOOD
97-D	EZ ACCESS TUB	GRF	10/30/17	12/27/17	NO	NONE	NUKOTE
97-H	HEAT PUMP	BOTH	08/21/17	12/07/17	NO	NONE	GREENWOOD
100-C	EZ ACCESS TUB	BOTH	10/10/17	12/07/17	NO	NONE	NUKOTE
100-I	HEAT PUMP	BOTH	08/09/17	10/12/17	NO	FINAL 09/27/17	GREENWOOD
103-L	SKYLIGHTS	BOTH		11/14/17	NO	NONE	M&M
108-K	KITCHEN REMODEL	BOTH	07/28/17	10/16/17	NO	NONE	GREAT WEST CONSTRUCT.
110-A	REMODEL	BOTH	08/28/17	12/04/17	NO	NONE	TOM JEAN CONSTRUCTION
110-D	REMODEL	BOTH	09/11/17	12/18/17	NO	NONE	ROBERTS CONSTRUCTION
111-F	EZ ACCESS TUB	BOTH	10/10/17	12/13/17	NO	NONE	NUKOTE
112-F	LOWER CARTPORT STORAGE	GRF	10/05/17	11/15/17	NO	NONE	HANDYMAN
113-I	REMODEL	BOTH	06/28/17	11/30/17	NO	NONE	LW DÉCOR
113-G	EZ ACCESS TUB	BOTH	08/24/17	10/18/17	NO	FINAL 10/31/17	NUKOTE
118-I	HVAC	BOTH	08/23/17	11/23/17	NO	NONE	GREENWOOD
119-F	DISHWASHER	BOTH	10/11/17	11/30/17	NO	NONE	LOS AL BLDRS
121-K	BATHROOM REMODEL	BOTH	10/02/17	12/15/17	NO	NONE	BERGKVIST
123-I	REMODEL	BOTH	06/13/17	11/13/17	NO	08/17/17 ROUGH.	LOS AL BLDRS
124-G	HVAC	BOTH	09/08/17	12/20/17	NO	NONE	GREENWOOD

SHADED AREAS HAVE BEEN SIGNED OFF

Wayne R. Gould
GRF Director
Mutual 5

NOVEMBER REPORT

Pre Holiday Season is underway with planning for season decorations. Expect to see more and better holiday décor. Hopefully you have seen the salute to LW Veterans banners up and down Golden Rain. There is still time to order one for your favorite veteran. Contact the Recreation to purchase one.

The St. Andrews street remodel is underway with the removal of the destructive trees in the center divider. We will be installing underground runs for fiber optic cables, new irrigation, and new, less destructive, planting and rock scape.

The clubhouse 3 renovation has been delayed. Some work will still be done but floors and walls will be delayed. The board wants to do a better job of renovation so rather than rush into it they are taking a more total look at the building.

The RV lot continues to be upgraded after years of neglect. Several open spots still need to be filled as soon as the new lease form is approved. Recreation continues to work on the New Multi Use Court Facilities, now known as Mission Park. Look for relocation of the El Camino Real Bell from the corner of the Library to this new park.

As a descendent of the Pilgrims that came to America so many years ago I want to wish all of you a very Happy Thanksgiving.

Respectfully Submitted
Wayne R. Gould

P.O. Box 2069
 Seal Beach CA 90740

Sep Actual	Sep Budget		2017 Y-T-D Actual	2017 Y-T-D Budget
119,084	119,084	Carrying Charges	1,071,761	1,071,756
40,334	40,334	Reserve Funding	363,008	363,006
159,418	159,418	Total Regular Assessments	1,434,769	1,434,762
0	0	Service Income	0	0
3,500	1,668	Financial Income	28,095	15,012
2,112	2,145	Other Income	30,897	19,305
5,612	3,813	Total Other Income	58,993	34,317
165,029	163,231	Total Mutual Income	1,493,761	1,469,079
71,188	71,188	GRF Trust Maintenance Fee	640,692	640,692
13,732	11,651	Utilities	102,560	104,859
275	1,024	Professional Fees	5,060	9,216
0	39	Office Supplies	239	351
33,584	29,083	Outside Services	254,138	261,747
11,885	9,914	Taxes & Insurance	106,098	89,226
40,334	40,334	Contributions to Reserves	363,008	363,006
170,999	163,233	Total Expenses Before Off-Budget	1,471,795	1,469,097
(5,969)	(2)	Excess Inc/(Exp) Before Off-Budget	21,967	(18)
7,798	0	Depreciation Expense	28,550	0
(13,767)	(2)	Excess Inc/(Exp) After Off-Budget	(6,583)	(18)
		Restricted Reserves		
1,611	0	Appliance Reserve Equity	44,019	0
4,602	0	Painting Reserve	218,974	0
0	0	Contingency Operating Equity	50,706	0
5,822	0	Roofing Reserve	2,266,091	0
(2,689)	0	Emergency Reserve Equity	114,186	0
2,975	0	Infrastructure Reserve	254,858	0
12,321	0	Total Restricted Reserves	2,948,834	0

**Mutual 5
President's report
November 15, 2017**

Here it is November already and the holiday season is upon us.

The Mutual 5 Board has been busy negotiating a Landscape contract. You might be interested in how this works. First the "scope of work" is drawn up by the Physical Properties Department. This is based on past contracts. Then we sent out six bid packages to six different Landscape companies. Three of them responded. We opened the bids at an Executive Board meeting and had a lively discussion about the various items in the contract. Then we arranged to meet with each of the three companies so we could hear directly from them and ask questions. After they left we had another discussion and then took a vote.

This morning, as the representative for the Board's decision, just before the Board meeting I signed a three year contract with Bright View Landscape Company. They will be starting December 1st.

We have included an Insurance flyer with these minutes. After the fire and safety inspections, we found that there was a need to clarify what we need from our HO6 insurance. We consulted the broker one who handles all of our policies the ones that cover all of Leisure World. Because this is such an important issue we are in the process of getting this flyer translated into Korean. If you know any share holder who need sit translated into another language please let me know.

For those of you that still haven't picked up you new ID cards for one reason or another, please pick them up at our recently remodeled Stock Transfer office.

Happy Thanksgiving to one and all.

Respectfully submitted,
President, Mutual 5



MUTUAL 5 Insurance Recap:

Here's what we found out about HO6 Insurance.

An HO6 policy would include, but not be limited to:

GENERAL LIABILITY COVERAGE: This coverage is for any damages for which you are considered responsible. This may include:

Bodily injury (example: someone falls in your house and breaks a leg)

****Property damage** (example: you cause a fire - or run into the carport wall)

Personal injury (example: you say something false or malicious that damages somebody's reputation.)

****If you are responsible for damages, the GENERAL LIABILITY - Property Damage Section of your HO6 policy would cover your responsibility to reimburse the Mutual for the \$50,000 deductible that is on GRF's master policy.**

Therefore, we strongly recommend that you have at least \$50,000 coverage for the General Liability Property damage section of your HO6 policy.

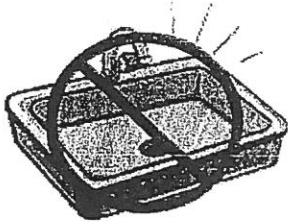
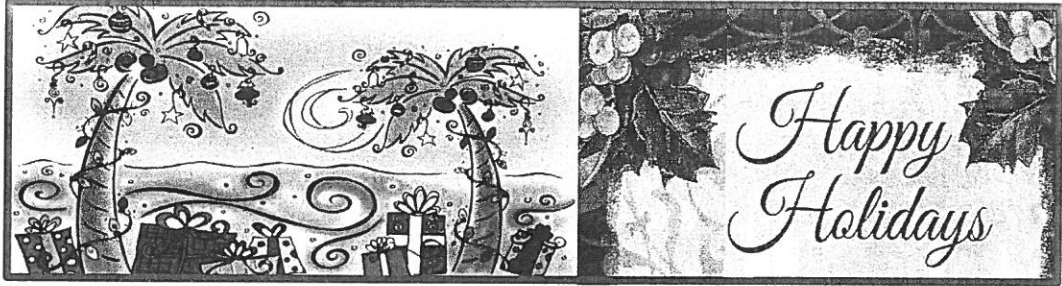
DWELLING COVERAGE: This part of the HO6 covers the loss of your unit upgrades which are the non-standard items that were installed without a permit. Permitted items will be covered by GRF's master policy.

PERSONAL PROPERTY (Contents) Coverage: This covers your loss of property within your unit such as furniture, fixtures, drapes, etc.

LOSS ASSESSMENT COVERAGE: This is a special coverage that must be added to an HO6 policy and is triggered if your Mutual should suffer a loss that is not covered by GRF's master policy.

Please check with your agent if you have any questions or concerns about how your policy works.

Help preserve
Mutual 5's
Sewer System



PROPER USE OF GARBAGE DISPOSAL

When using the garbage disposal be sure to run plenty of water!

Follow these easy steps when using the garbage disposal:

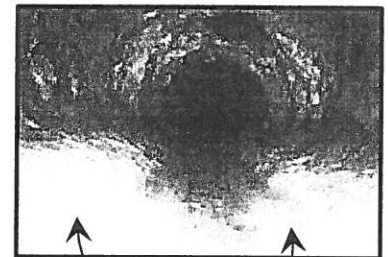
1. Turn on the cold water
2. Turn on the disposal
3. Feed the material into the disposal a little at a time
4. When the hammering stops, turn off the disposal and keep the water running for one minute
5. Make sure to run the disposal every day, even though you are not putting it to normal use
6. If the disposal stops working, locate the RED re-set button on the bottom surface of the unit and hold for 30-seconds.

REMINDER

Please do not grind these items

Bones
Carrot peelings
Celery & Rhubarb Stalks
Coffee Grounds
Corn Cobs—Husks or Silks
Egg Shells

Onion Skins
Pea Pods
Potato Peelings
Grease
Pills
Glass
Rice
Any fibrous materials



THIS IS WHAT GREASE
DOES TO THE SEWER PIPE
IN ONE OF MUTUAL 5
BUILDINGS

If the disposal is not grinding as well as it should, grind some ice to sharpen the blades.

To deodorize the disposal grind some lemon, lime or orange rinds.

Ken Cude, Chair Physical Properties Committee

Laundry Report

Nov 1, 2017

We finally have laundry room 104 under control and operational. Remember that one half of 104 is our storage room, so when washers and dryers go out it is a big deal to our shareholders who rely on 104. All the washers and dryer in 104 are now working.

We will also be getting the new washer in laundry room 71 that has been on back order.

A reminder to everyone who use our laundry rooms, please do not use our machines to wash any rubber products or carpets. We had an issue in 117 where the rubber backing on a small rug disintegrated thus making a mess in both a washer and dryer. We had to vacuum out the small rubber bits. Again, no rubber items and no carpets.

It has also come to my attention that there is an issue of urinating in or washrooms and leaving diapers in the lint buckets. I shouldn't have to say this, but apparently I do, no urinating in the washrooms and no adult diapers in the lint buckets. This creates a huge public health hazard!

Kevin Powell

Director Mutual 5 Laundry facilities.

2017 November 15

Mutual 5 Board Report – Building Captains

Plans for the Appreciation Party for Building Captains is underway. The date is Thursday, December 7 at 11:00 am in Clubhouse 3, Room 9. There will be a craft time and a game time during this party. Lunch will be served, a choice of either Macaroni and cheese or lasagna. Garden salad will be served along with bread slices. Dessert will be the finish.

Our President will present our new orientation procedure and there will be a question and answer period.

Friday November 23rd is the deadline for RSVP. We are honoring you as Building Captains.

Please come; we appreciate you.

Respectfully,

Joan Boryta, Building Captain Chair

2017 November 15

Mutual 5 Board Meeting – Caregiver Report

There are 24 registered caregivers in Mutual 5 as end of October. During our semi-annual inspection, we found 6 unregistered. Letters will be sent to shareholder asking for compliance. Caregivers are asked to wear their badge every day, even when going to laundry rooms. Caregivers are given special passes to come into Leisure World and to go as they wish. This pass must be visible on dashboard of car. Caregivers MAY park in shareholder carport if space is available.

Respectfully,


Joan Boryta, Caregiver Chair

2017 November 15

Mutual 5 Board Meeting - Pet Report

The monthly pet report has been compared to the 2017 Inspection Report and there are 12 pets that are not registered. Letters will be sent to shareholders for compliance.

Pet owners, please keep in mind that when your pet passes on, you must notify Stock Transfer and have your pet removed from the list. Also the first of the new year, please go into Stock Transfer with your new pet registration and update.

Respectfully,



Joan Boryta, Pet Chair

2017 November 15

Mutual 5 Board Meeting – Carport Report

Carports have been checked for the past 1 ½ months. There were several infractions, but with a new system in place with just a pink note attached to an item that needs to be disposed of, this has eliminated sending letters of compliance. Almost everyone has complied to the pink notice so it's working.

We have not fully escaped letters being written, but there are only a couple where compliance was not met.

Please check your LW sticker and your DMV registration to be sure both are up to date.

The carports are generally quite clean. I am happy to report that people living here care that their space is tidy. Thank you.

Respectfully,



Joan Boryta, Carport Chair

MUTUAL OPERATIONS

AMENDED DRAFT POLICY

ACCOUNTING AND FISCAL

Banking ResolutionInvestment of Mutual Five Accounts

This policy has been developed to institute proper guidelines for the ongoing management of Mutual Five's investment of both "Reserve" and "Operating" funds.

A "Reserve" account is maintained by Mutual Five for the purpose of accumulating funds for capital improvements and for special needs, such as periodic maintenance and emergencies. An "Operating" account is maintained for the purpose of paying ongoing daily expenses.

1. Investment Objectives

The funds held in the Operating and Reserve Accounts represent the liquid and working funds for the present and future operations of the Mutual. Civil Code §1365.5 (c) (2) states, "the board shall exercise prudent fiscal management in maintaining the integrity of the reserve account." Therefore,

- a. The Board's primary goal is the preservation of Mutual Five's Reserves against loss, excluding the loss due to inflation which is not controllable by the Board of Directors.
- b. The Board's secondary concern is a reasonable return on the monies.
- c. The Board must ladder the funds so as to maintain availability of the funds for use as required by the Reserve needs for capital and special needs improvements.

2. Investment Guidelines

The Board should adopt a strategy that emphasizes preservation of principal over return. Permitted investments are listed below.

- a. Safe Investments include **FDIC insured** Certificates of Deposit, in all their forms, ~~three months to six years, FDIC insured, Treasury Bills and Notes and Ginnie Mae securities because they are~~ **other** direct obligations of the U.S. Government **and Municipal bonds (with an S&P rating of AA or higher)**.
- b. ~~High-risk Investments include Mutual money funds, money market funds, municipal bonds, and any other products which are not FDIC insured nor backed by the U.S. Government and, therefore, pose an imprudent risk.~~
- c. The "Operating" or liquid portfolio will be limited to short-term money market instruments. Accumulated funds in this account should not exceed the FDIC

MUTUAL OPERATIONS**AMENDED DRAFT POLICY****ACCOUNTING AND FISCAL****Banking Resolution**

insured amount (currently \$250,000) in any single bank. Reliance on the bank's self-insurance poses an imprudent risk.

3. **Management**

- a. The President of the Board of Mutual Five shall appoint an Investment Committee of at least three **two Directors**, but no more than four **(maximum of three Directors)**, Board members, one of whom must be the Chief Financial Officer. This committee shall implement the investment policy in coordination with investment advisor(s). The committee members must be approved by the Board of Directors.
- b. The investment advisor(s) are compensated by the brokers who are associated with the banks with which Mutual Five has accounts.
- c. The President shall either chair the Investment Committee or appoint another committee member, preferably the Chief Financial Officer, as chair.
- d. A simple majority vote of the committee shall authorize the purchase of the financial instrument(s) selected from those offered by the advisors.
- e. The Investment Committee chair, in coordination with the advisors, shall monitor on-going investment activities to ensure that proper liquidity is being maintained and that the investment strategy is consistent with the needs and risk tolerance of Mutual Five's "Reserve" account needs.

4. **Reserve Account Transfers**

The signatures of at least two officers, preferably the President and the Chief Financial Officer, who shall also be members of Mutual Five's Investment Committee, shall be required for the withdrawal of moneys from the Mutual's reserve accounts. Civil Code §1365.5 (b).

Any transfer of funds from the "Reserve" account should be done by a resolution submitted to the Board at a Board meeting and recorded in the minutes so the membership is fully informed of the reserve transfers.

MUTUAL ADOPTION

FIVE: 1-11-93

AMENDED

01-18-12

MUTUAL OPERATIONS

ADOPTION DRAFT POLICY

PHYSICAL PROPERTY

Roof Access – Mutual Five

Purpose: To protect the Mutual Five roofs from damage and premature wear by limiting the number or workmen and others on the roofs and protect the warranty.

No person shall access the roof of any Mutual Five building without the express permission and approval of the GRF Physical Property Department.

Emergency circumstances to protect persons or property, of course, preempt any and all such restrictions and limitations.

Access to the roofs for the following should be performed by authorized personnel only and may, in addition, require a GRF permit:

- Skylight repair, upgrade, and cleaning.
- TV antennas:
 - a. Satellite installation for DirecTV shall be connected to the master multi-family dish.
 - b. All others shall be pole mounted per Mutual Five standard. This includes garden poles of the type based on satellite line of sight. (See exhibit A, pg. 2)
- Gutter cleaning: shall not be done from the roof. (Except by qualified personnel.)
- Gutter guards: shall be installed, where necessary, by Mutual Five only.
- Holiday lights and decorations shall not be installed from or on the roof but may be attached to the gutters with plastic clips or to the fascia.
- Any foreign object landing on the roofs, as a result of a shareholders action, shall be removed by authorized personnel or Service Maintenance only, at the shareholder's expense.
- Roof access shall be points along the gutter where it is structurally attached to the building (where the nails are).
- Any antennas or other objects placed on any Mutual Five roof without a permit shall be removed at the shareholder's expense.

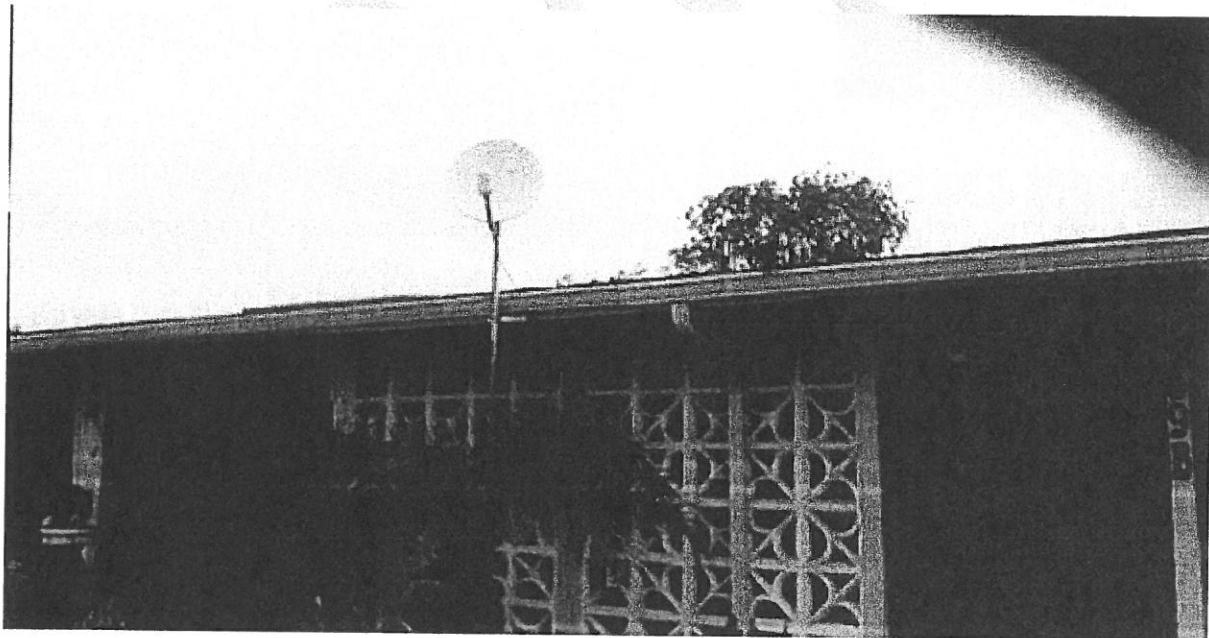
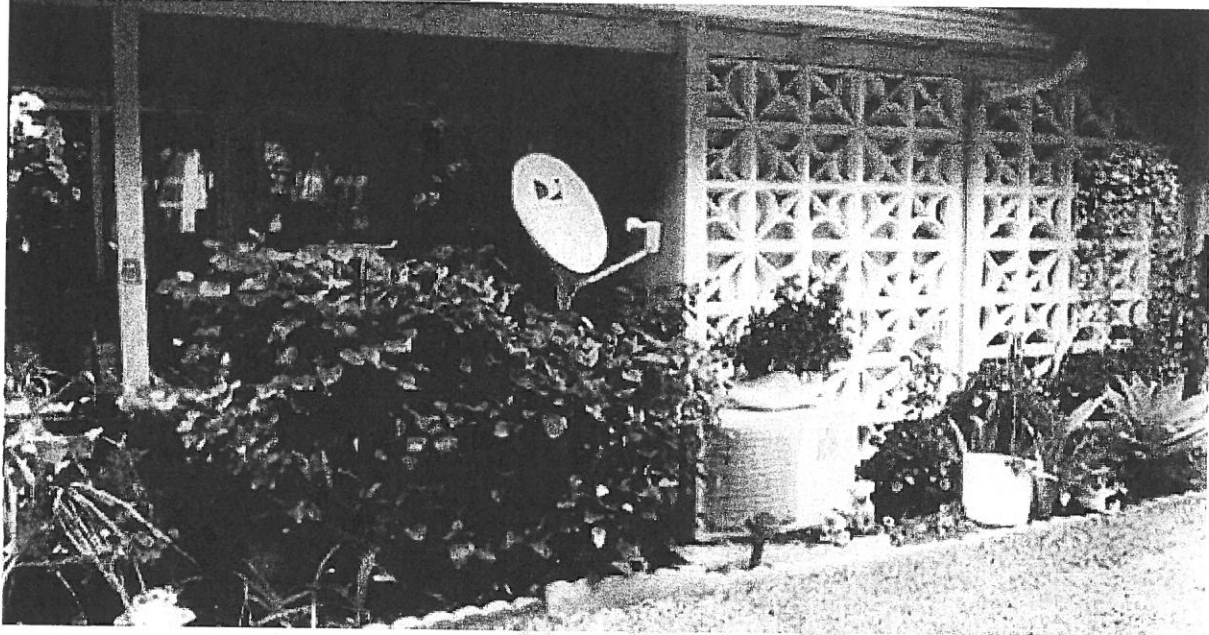
MUTUAL OPERATIONS

ADOPTION DRAFT POLICY

PHYSICAL PROPERTY

Roof Access – Mutual Five

Exhibit A: Pole Mounts



MUTUAL ADOPTION

FIVE: *Ratified date*

MUTUAL OPERATIONS**ADOPT MUTUAL FIVE****RESIDENT REGULATIONS****Sidewalk Traffic Restriction – Mutual Five**

1. Gasoline-powered vehicles are prohibited from using sidewalks in this Mutual. Exceptions shall be limited to the following:
 - a. Emergency medical vehicles belonging to the Health Care Center.
 - b. Service vehicles designated for sidewalk use belonging to the GRF.
 - c. Service vehicles designated for sidewalk use belonging to contractors or vendors doing business with shareholders or corporations (such as newspaper carriers).
2. The wheelbase on all electric carts (golf carts, two-seaters, gems and similar vehicles) must not exceed 68 inches. The width of the cart must not exceed 48 inches. The inflatable tires must be 8 ½ -inches wide.
3. Electric carts are restricted to traveling the shortest distance from the unit to the street.
4. In order to be parked at a Mutual Five residence, the vehicle must have a DMV-issued handicap placard or decal.
5. If eligible, shareholders must obtain all approvals and install a cement pad or Turfstone four feet wide next to the sidewalk at the unit. Shareholder is responsible for all costs relating to the installation and removal of the pad, including the cost of all permits, inspections, construction and removal.
6. Electric carts may be parked on a walkway or on the grass adjacent to the walkway to charge the batteries, and shall not be parked in such a way as to interfere with the entry into or the exit from the unit.
7. Electric cords for charging cannot be placed across any walkway.
8. A cart owner/operator shall maintain sufficient insurance to cover the operation of the cart upon the sidewalks, including personal injury and property damage coverage. The operation of the cart shall be contingent upon proof of insurance related to their cart operation.
 - a. Exceptions to the above are power chairs, scooters, and GRF maintenance vehicles.

MUTUAL ADOPTION**AMENDMENT(S)**

FIVE:

(Draft created 11-15-17 cd)

MUTUAL OPERATIONS

RESCIND MUTUAL FIVE

RESIDENT REGULATIONS

Sidewalk Traffic Restriction – Except Mutual Seven, Eight, Twelve, Fourteen, and Seventeen

Mutuals One, Three, Four, Six, Nine, Eleven, Fifteen & Sixteen Only – See page 3 for adoption dates

1. Gasoline-powered vehicles are prohibited from using sidewalks in this Mutual. Exceptions shall be limited to the following:
 - a. Emergency medical vehicles belonging to the Health Care Center.
 - b. Service vehicles designated for sidewalk use belonging to the Golden Rain Foundation (GRF).
 - c. Service vehicles designated for sidewalk use belonging to contractors or vendors doing business with residents or corporations (such as newspaper carriers).

Mutual Two Only (effective 08-16-84)

1. Gasoline-powered vehicles are prohibited from using sidewalks in this Mutual. Exceptions shall be limited to the following:
 - a. Emergency medical vehicles belonging to the Health Care Center.
 - b. Service vehicles designated for sidewalk use belonging to the GRF.
 - c. Service vehicles designated for sidewalk use belonging to contractors or vendors doing business with residents or corporations (such as newspaper carriers). This exception does not include mopeds and motor scooters.

Mutual Five Only (effective 05-19-04)

- ~~1. Gasoline-powered vehicles are prohibited from using sidewalks in this Mutual. Exceptions shall be limited to the following:~~
 - ~~a. Emergency medical vehicles belonging to the Health Care Center.~~
 - ~~b. Service vehicles designated for sidewalk use belonging to the GRF.~~
 - ~~c. Service vehicles designated for sidewalk use belonging to contractors or vendors doing business with residents or corporations (such as newspaper carriers).~~

(Jul 14)

MUTUAL OPERATIONS**RESCIND MUTUAL FIVE****RESIDENT REGULATIONS****Sidewalk Traffic Restriction – Except Mutual Seven, Eight, Twelve, Fourteen, and Seventeen**Mutual Five (Cont'd.)

- ~~2. The wheelbase on all electric carts (golf carts, two-seaters, gems and similar vehicles) must not exceed 68 inches. The width of the cart must not exceed 48 inches. The inflatable tires must be 8 ½ inches wide.~~
- ~~3. Electric carts are restricted to traveling the shortest distance from the apartment to the street.~~
- ~~4. In order to be driven on Mutual Five sidewalks, or to be parked at a Mutual Five residence, the vehicle must have a DMV-issued handicap placard.~~
- ~~5. If eligible, resident must obtain all approvals and install a cement pad or Turfstone four feet wide next to the sidewalk at the apartment. Resident is responsible for all costs relating to the installation and removal of the pad, including the cost of all permits, inspections, construction and removal.~~
- ~~6. The driver of the cart shall stop for pedestrian traffic at a sufficient distance away from the pedestrian to enable pedestrian traffic to safely navigate the sidewalk at all times.~~
- ~~7. Any vehicle issued a Vehicle Identification Number (VIN) by its manufacturer, or one that fulfills all of the requirements of the State of California that would allow the vehicle to be licensed for highway operation, is prohibited from using sidewalks in Mutual Five and must be parked in an authorized parking space.~~
- ~~8. Electric carts may not be parked on a walkway or breezeway and shall not be parked in such a way as to interfere with the entry into or the exit from the apartment.~~
- ~~9. Electric cords for charging cannot be placed across any walkway.~~
- ~~10. A cart owner/operator shall maintain sufficient insurance to cover the operation of the cart upon the sidewalks, including personal injury and property damage coverage. The operation of the cart shall be contingent upon proof of insurance related to their cart operation.~~

~~Exceptions to the above are power chairs, scooters, maintenance vehicles and newspaper carriers.~~

(Jul 14)

MUTUAL OPERATIONS

RESCIND MUTUAL FIVE

RESIDENT REGULATIONS

Sidewalk Traffic Restriction – Except Mutual Seven, Eight, Twelve, Fourteen, and Seventeen

Mutual Ten Only (effective 04-28-04)

1. No motorized vehicle is to be parked at a residence or driven on sidewalks.

EXCEPTIONS: Power chairs, three-wheeled scooters, four-wheeled scooters, maintenance vehicles, health vehicles, safety vehicles, and newspaper carriers.

<u>MUTUAL ADOPTION</u>	<u>AMENDMENT(S)</u>
One: 01-27-77	
Two: 12-16-76	08-16-84
Three: 02-15-77	
Four: 01-03-77	
Five: 12-15-76	05-19-04
Six: 01-28-77	
Seven: 02-18-77	(11-21-03 See Policy 7506.7)
Eight: 12-27-76	(10-27-03 See Policy 7506.8)
Nine: 12-13-76	
Ten: 12-14-76	07-28-83, 04-28-04
Eleven: 01-20-77	
Twelve:	(04-11-68 See Policy 7502.12)
Fourteen: 12-17-76	(04-27-10 See Policy 7506.14)
Fifteen: 12-13-76	
Sixteen: 12-16-76	
Seventeen:	(04-03-01 See Policy 7506.17)

MUTUAL OPERATIONS

RESCIND MUTUAL FIVE

RESIDENT REGULATIONS

**Sidewalk Traffic Restriction – Except Mutual Seven, Eight, Twelve, Fourteen, and
Seventeen**

Proper format changes made on 09-06-16

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