

**MINUTES OF THE REGULAR MONTHLY MEETING VIA ZOOM  
OF THE BOARD OF DIRECTORS  
SEAL BEACH MUTUAL ONE  
February 23, 2023**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual One was called to order by President Collazo at 9:00 a.m. on Thursday, February 23, 2023, via Zoom Video and Conference Call and Conference Rm A.

**ROLL CALL**

Present: President Collazo, Vice President Luther-Stark, Chief Financial Officer Frank, Secretary St. Aubin, Director Markovich, Weber, Rockwood, and Perrotti

GRF Representative: Ms. Gambol and Ms. Perrotti

Guests: Three Mutual One Shareholders (via zoom)  
Two Mutual One Shareholders (in-person)

Staff: Mr. Stolarz, Building Inspector  
Ms. Barua, Senior Portfolio Specialist  
Ms. Equite, Assistant Portfolio Specialist

**SHAREHOLDER COMMENTS**

No shareholders made a comment.

**MINUTES**

Following a discussion and upon a MOTION duly made by Director Rockwood and seconded by Vice President Luther-Stark, it was

RESOLVED to approve the Special Meeting Minutes of January 11, 2023 were approved by general consensus of the board, as presented.

The MOTION passed unanimously.

The Regular Meeting Minutes of January 26, 2023, were approved by general consensus of the board, as presented.

**BUILDING INSPECTOR'S REPORT**

Building Inspector Stolarz presented his report (attached).

Following questions, Mr. Stolarz left the meeting at 9:15 a.m.

**GRF REPRESENTATIVES' REPORTS**

GRF Representative Gambol and Perrotti provided GRF updates on upcoming projects.

Following questions GRF Representative Gambol left the meeting at 9:24 a.m.

**UNFINISHED BUSINESS**

No unfinished business.

**NEW BUSINESS**

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

RESOLVED to acknowledge, per the requirements of the Civil Code Section 5500(a)-(f), a review of the 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, an income and expense statement for the mutual's operating and reserve accounts, the check registers, monthly general ledger and delinquent assessment receivable reports for the month of January 2023.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by President Collazo and seconded by Director Perrotti, it was

RESOLVED to investigate the cost of purchasing 'No Smoking' signs for each unit and selling units.

The MOTION passed with seven "yes" votes (Collazo, Luther-Stark, Frank, Markovich, Weber, Rockwood and Perrotti) and "one" no vote (St. Aubin).

Following a discussion and upon a MOTION duly made by President Collazo seconded by Director Perrotti, it was

RESOLVED to authorize GRF Security to approve parking tickets for infractions in Mutual One.

The MOTION passed with seven "yes" votes (Collazo, Luther-Stark, St. Aubin, Markovich, Weber, Rockwood and Perrotti) and "one" no vote (Frank).

Following a discussion and upon a MOTION duly made by President Collazo and seconded by Director Perrotti, it was

RESOLVED to authorize Mutual Attorney to amend Mutual One Bylaws – to discontinue cumulative voting.

The MOTION passed with six "yes" votes (Collazo, Frank, Weber, Rockwood, Perrotti, St. Aubin) and "two" no vote (Luther-Stark and Markovich).

**BOARD OF DIRECTORS  
MUTUAL ONE**

**February 23, 2023**

Following a discussion and upon a MOTION duly made by President Collazo and seconded by Director Perrotti, it was

RESOLVED to approve a townhall meeting to introduce candidates for Mutual One.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by President Collazo and seconded by Director Weber, it was

RESOLVED to propose a policy change amending Article II – Shareholder Regulations of the Rules and 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.

Following a discussion and upon a MOTION duly made by President Collazo and seconded by Director Rockwood, it was

RESOLVED to appoint Dan Weber, John Rockwood, and John Markovich to the 'Updating Rules & Regulations' committee and Dan Weber, Leah Perrotti, and Sandra Luther-Stark to the 'Updating Mutual One Orientation' committee.

The MOTION passed unanimously.

**SECRETARY / CORRESPONDENCE**

No correspondence received.

**CHIEF FINANCIAL OFFICER'S REPORT**

Chief Financial Officer Frank presented his report (attached).

**PORTFOLIO SPECIALIST'S REPORT**

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

**ANNOUNCEMENTS**

**NEXT BOARD MEETING:** Thursday, March 23, 2023, at 9:00 a.m. via Zoom Video/Conference Call and Conference Rm A.

**COMMITTEE REPORTS**

Landscape Committee

No report.

Physical Properties

Director Rockwood provided an update.

New Buyer Orientation

Director Weber provided an update.

Painting Committee

Vice President Luther-Stark provided an update.

Emergency Preparedness Committee

No report.

**DIRECTORS' COMMENTS**

Several Directors made comments.

**SHAREHOLDERS' COMMENTS**

Several shareholders made a comment.

**ADJOURNMENT**

President Collazo adjourned the meeting at 10:28 a.m. and announced there will be an Executive Session following the meeting to discuss member issues.


**EXECUTIVE SESSION SUMMARY**

The Board met in Executive Session on Thursday, February 23, 2023, at 10:47 a.m., and took the following actions:

The Mutual One Board approved the executive session minutes of January 26, 2023.

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

President Collazo adjourned the meeting at 11:48 a.m.

  
\_\_\_\_\_  
Attest, JoAnn St. Aubin, Secretary  
SEAL BEACH MUTUAL ONE  
DE/RB 02/23/23

**(These are tentative minutes subject to approval by the Mutual One Board at the next regular meeting.)**

**MINUTES OF THE SPECIAL BOARD MEETING OF THE  
BOARD OF DIRECTORS  
SEAL BEACH MUTUAL ONE  
January 11, 2023**

A Special Meeting of the Board of Directors of Seal Beach Mutual One was called to order by President Collazo at 2:05 p.m. on Wednesday, January 11, 2023, in Conference Room C.

Those members present were President Collazo, Vice President Luther-Stark, Secretary St. Aubin, Chief Financial Officer Frank, Director Markovich, Director Rockwood, Director Perrotti and Director Weber.

No shareholders were present.

The purpose of the meeting was to discuss preparing January's Agenda.

Director Markovitch left the meeting at 2:45 p.m.

President Collazo adjourned the meeting at 3:03 p.m.



Attest, JoAnn St. Aubin, Secretary  
SEAL BEACH MUTUAL ONE  
DE 01/11/23

# Mutual Corporation No. One

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*SIGN IN SHEET*    2-23-23

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	GUEST NAME & UNIT NUMBER
1.	Jill Brennan – 029E (zoom)
2.	Mark Scott – 013K (zoom)
3.	Mike Stabile – 032D (zoom)

# INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : **(01) ONE**

INSPECTOR : **RICH STOLARZ**

MUTUAL BOARD MEETING DATE: February 23, 2023

## PERMIT ACTIVITY

UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	PERMIT ISSUE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
1-E	WINDOWS & DOOR	BOTH	12/09/22	03/09/23	NO	02/15/23 FINAL	BODIE'S GLASS SERVICE
1-Z	ELECTRICAL PANEL	BOTH	10/19/22	01/14/23	NO	NONE	J.C. KRESS
2-D	FLOORING	GRF	01/15/23	02/28/23	NO	02/06/23 FINAL	KARY'S CARPETS
5-A	SHOWER CUT DOWN	GRF	12/08/22	01/08/23	NO	NONE	NUKOTE
5-I	LIGHT & OUTLETS	BOTH	02/01/23	05/15/23	NO	NONE	JULIAN ELECTRICAL
5-I	WINDOWS & SCREEN	BOTH	12/10/22	04/30/23	NO	NONE	LW DÉCOR, INC.
7-I	ELECTRICAL PANEL	BOTH	10/19/22	12/14/22	NO	WORK COMPLETE	BRUNO H. ALVAREZ
9-F	F.A.U	BOTH	02/13/23	05/13/23	NO	NONE	GREENWOOD
10-E	ELECTRICAL PANEL	BOTH	12/19/22	02/03/23	NO	WORK COMPLETE	BRUNO H. ALVAREZ
13-E	REMODEL	BOTH	12/15/22	03/30/23	NO	01/11/23 FRAMING	J.C. KRESS
13-E	REMODEL	BOTH	12/15/22	03/30/23	NO	01/11/23 WIRING	J.C. KRESS
13-E	REMODEL	BOTH	12/15/22	03/30/23	NO	01/13/23 GROUND	J.C. KRESS
13-E	REMODEL	BOTH	12/15/22	03/30/23	NO	01/13/23 PLUMBING	J.C. KRESS
15-I	ELECTRICAL PANEL	BOTH	11/16/22	12/30/22	NO	WORK COMPLETE	BRUNO H. ALVAREZ
15-I	FLOORING	GRF	12/08/22	01/30/22	YES	01/28/23 FINAL	LW DÉCOR
15-I	WINDOW / DOOR	BOTH	02/01/23	06/01/23	NO	NONE	BODIE'S GLASS SERVICES
17-I	ELECTRICAL PANEL	BOTH	10/31/22	12/14/22	NO	WORK COMPLETE	BRUNO H. ALVAREZ CONTRACTOR
20-A	PATIO FLOORING	GRF	02/20/23	03/30/23	NO	NONE	KARY'S CARPETS
21-G	CENTRAL HEATING & AIR	BOTH	12/27/22	03/27/23	NO	NONE	GREENWOOD HEATING & AIR
22-H	MISC. REMODEL	BOTH	10/30/22	02/28/23	NO	NONE	BRUNO H. ALVAREZ
37-I	REMODEL	BOTH	12/20/22	05/20/23	NO	01/23/23 FOOTING	MAMUSCIA CONSTRUCTION
37-I	REMODEL	BOTH	12/20/22	05/20/23	NO	02/15/23 ROUGH WIRING	MAMUSCIA CONSTRUCTION
37-I	REMODEL	BOTH	12/20/22	05/20/23	NO	02/15/23 FRAMING	MAMUSCIA CONSTRUCTION
40-A	SHOWER SEAT / CUT DOWN	BOTH	01/02/23	02/02/23	NO	2/15/23 FINAL	NUKOTE

# INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : **(01) ONE**

INSPECTOR : **RICH STOLARZ**

MUTUAL BOARD MEETING DATE: **February 23, 2023**

42-L	WINDOWS / SCREEN ROOM	BOTH	04/30/22	12/21/22	YES	02/10/23 FINAL	LW DÉCOR
43-H	ELECTRICAL PANEL	BOTH	12/07/22	01/31/22	NO	WORK COMPLETE	BRUNO H. ALVAREZ
44-H	ELECTRICAL PANEL	BOTH	12/08/22	02/01/23	NO	WORK COMPLETE	BRUNO H. ALVAREZ
46-B	FLOORING / DISHWASHER	BOTH	12/19/23	01/31/23	NO	NONE	DE LA CRUZ, INC
47-H	FIRE REMODEL	BOTH	08/15/22	02/17/23	YES	10/27/22 ROUGH WIRING	WARD-TEK CONSTRUCTION
47-H	FIRE REMODEL	BOTH	08/15/22	02/17/23	YES	10/27/22 ROUGH PLUMBING	WARD-TEK CONSTRUCTION
47-H	FIRE REMODEL	BOTH	08/15/22	02/17/23	YES	10/27/22 GROUND	WARD-TEK CONSTRUCTION
47-H	FIRE REMODEL	BOTH	08/15/22	02/17/23	YES	10/28/22 FRAMING	WARD-TEK CONSTRUCTION
47-H	FIRE REMODEL	BOTH	08/15/22	02/17/23	YES	11/03/22 INSULATION	WARD-TEK CONSTRUCTION
47-H	FIRE REMODEL	BOTH	08/15/22	02/17/23	YES	11/03/22 DRYWALL	WARD-TEK CONSTRUCTION
53-A	FLOORING	GRF	11/01/22	12/29/22	NO	01/27/23 FINAL	LW DÉCOR
53-B	COUNTER TOPS	BOTH	01/23/22	02/17/23	NO	NONE	OGAN CONSTRUCTION
53-I	REMODEL	BOTH	02/27/23	05/13/23	NO	NONE	JOHN M. BERGKVIST
55-I	SHOWER CUT DOWN	BOTH	02/06/23	03/06/23	NO	NONE	NUKOTE
56-G	PATIO / BLOCKWALL	GRF	01/12/23	02/28/23	NO	NONE	MJ JURADO INC.
65-C	INTERIOR REMODEL	BOTH	11/05/22	01/25/23	YES	02/10/23 FINAL	NATIONWIDE
67-E	WINDOWS / INT. REMODEL	BOTH	07/12/22	11/20/22	YES	02/16/23 FINAL	LW DÉCOR
70-F	F.A.U.	BOTH	12/09/22	03/19/23	NO	02/15/23 FINAL	GREENWOOD HEATING & AIR
70-F	FLOORING	GRF	12/15/22	01/30/23	NO	NONE	KARYS CARPET

## ESCROW ACTIVITY

UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
2-D		01/18/23	02/13/23				
10-E		09/08/22	12/16/22	12/19/22	01/04/23		
13-L		01/09/23					



# INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : **(01) ONE**

INSPECTOR : **RICH STOLARZ**

MUTUAL BOARD MEETING DATE: **February 23, 2023**

14-L		10/10/22					
15-D		09/14/22	01/06/23	01/13/23	01/27/23		
18-A		01/09/23					
20-A		08/11/22					
21-F		08/30/22					
22-J		09/21/22	12/23/22	01/04/22	01/18/23		
27-D		01/25/23	02/09/23	02/09/23	02/24/23		
33-B		01/18/23					
37-C		10/07/22	01/03/23	01/03/23	01/18/23		
38-D		09/21/22	01/26/23	02/06/23	02/21/23		
38-E		09/21/22	01/09/23	01/20/22	02/03/23		
40-D		08/18/22					
45-B		09/14/22					
49-B		02/10/23					
68-I		01/04/23	02/01/23	02/02/23	02/16/23		

**NMI** = New Member Inspection    **PLI** = Pre-Listing Inspection    **NBO** = New Buyer Orientation

**FI** = Final Inspection    **FCOEI** = Final COE Inspection    **ROF** = Release of Funds

## CONTRACTS AND PROJECTS

CONTRACTOR	PROJECTS
FENN GOOD THROUGH 4/30/2023	TERMITES, PEST AND GOPHERS
FENN GOOD THROUGH 6/30/2023	BAIT STATIONS
WASH GOOD THROUGH 06/30/23	WASHERS & DRYERS
J&J LANDSCAPING GOOD THROUGH 12/01/2024	LANDSCAPING
A-1 TOTAL SERVICE PLUMBING 12/31/23	SEWER PIPE RELINING
SOUTHERN PROPERTY FIRE PROTECTION - FIRE EXTINGUISHER CERTIFICATION GOOD THROUGH 12/2023	

# INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : **(01) ONE**

INSPECTOR : **RICH STOLARZ**

MUTUAL BOARD MEETING DATE: **February 23, 2023**

HUTTON PAINTING 05/2023

PAINTING

BA CONSTRUCTION

BUILDING WOOD REPAIRS

HUTTON PAINTING - COMPLETED 70 BLDG. 18 LAUNDY ROOMS - 1-17 CARPORTS - WORKING ON CARPORT 18,19 & 20

A1 TOTAL PLUMBING - COMPLETED BUILDING 53, 54 AND 6" LINE AT 44/45 GREENBELT - WORKING ON BLDG. 55

FIRE INSPECTIONS - BUILDINGS 1 - 42 - TO BE COMPLETED BY MARCH 20, 2023

## MUTUAL & SHAREHOLDER REQUEST

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SITE VISITS

P.O. Box 2069  
Seal Beach CA 90740

Jan Actual	Jan Budget		2023 Y-T-D Actual	2023 Y-T-D Budget
272,893	272,891	Carrying Charges	272,893	272,891
91,665	91,665	Reserve Funding	91,665	91,665
<b>364,557</b>	<b>364,556</b>	<b>Total Regular Assessments</b>	<b>364,557</b>	<b>364,556</b>
5,292	4,997	Service Income	5,292	4,997
1,175	1,722	Financial Income	1,175	1,722
3,660	3,122	Other Income	3,660	3,122
<b>10,127</b>	<b>9,841</b>	<b>Total Other Income</b>	<b>10,127</b>	<b>9,841</b>
<b>374,684</b>	<b>374,397</b>	<b>Total Mutual Income</b>	<b>374,684</b>	<b>374,397</b>
163,086	163,086	GRF Trust Maintenance Fee	163,086	163,086
24,624	32,950	Utilities	24,624	32,950
25	4,177	Professional Fees	25	4,177
0	8	Office Supplies	0	8
47,579	54,204	Outside Services	47,579	54,204
32,213	28,308	Taxes & Insurance	32,213	28,308
91,665	91,665	Contributions to Reserves	91,665	91,665
<b>359,192</b>	<b>374,398</b>	<b>Total Expenses Before Off-Budget</b>	<b>359,192</b>	<b>374,398</b>
<b>15,492</b>	<b>(1)</b>	<b>Excess Inc/(Exp) Before Off-Budget</b>	<b>15,492</b>	<b>(1)</b>
29,901	0	Depreciation Expense	29,901	0
<b>(14,409)</b>	<b>(1)</b>	<b>Excess Inc/(Exp) After Off-Budget</b>	<b>(14,409)</b>	<b>(1)</b>
		<b>Restricted Reserves</b>		
6,719	0	Appliance Reserve Equity	61,919	0
15,119	0	Painting Reserve	168,494	0
375	0	Contingency Operating Equity	218,283	0
67,881	0	Roofing Reserve	586,636	0
(588)	0	Emergency Reserve Equity	383,930	0
0	0	Infrastructure Reserve	2,931,216	0
<b>89,505</b>	<b>0</b>	<b>Total Restricted Reserves</b>	<b>4,350,477</b>	<b>0</b>

# **PORTFOLIO SPECIALIST REPORT**

## **February 2023**

### **Election time is here!**



**If you wish to run for a director's position on the Mutual Board and be included on the ballot for your Mutual election, please see the staff in the Stock Transfer Office in the Administration Building window on the first floor for a candidate's application form.**

**Please see the 2023 GRF & Mutual Election and Annual Meeting Schedule in LW Weekly.**



**SEAL BEACH MUTUAL NO. ONE****AMEND****Rules and Regulations**

Shareholders are responsible for any non-standard non-structural items in the unit. If the unit has been expanded structurally, the expansion is part of the Mutual's buildings and would be rebuilt in case of a covered peril, but shareholder would be responsible for any non-standard items within the expansion or original space such as, but not limited to, upgraded doors, bay windows, triple-pane windows, flooring, window treatments, counter tops, appliances, etc.

Although a Shareholder may be unable to occupy the Unit while repairs are being made, the Shareholder shall, nonetheless, be responsible for any living expenses incurred during repairs and the monthly assessment on the Shareholder's Unit regardless of who caused the damage.

The Shareholder, may, however, be indemnified by any and all individuals and entities who are liable for the damage making the Unit untenable.

Mutual Insurance Policy does **not** cover earthquake damage or other natural events such as, but not limited to flood, wildfire, tsunami, etc.

**For clarity, Rules approved in September 21 which went into effect as of January 1, 2023 (the date of this rule) are highlighted.**

**2. SMOKING**

The purpose of these Rules and Regulations is to address secondhand smoke within the Community. Mutual One intends to eventually become **be** a completely smoke-free property. Exposure to secondhand smoke, as defined below, can cause severe health effects in adults and children. In addition, exposing others to secondhand smoke creates conditions that interfere with the use and enjoyment of other shareholders units, thereby constituting a nuisance in violation of the Occupancy Agreement as well as state and local regulations. Seal Beach Municipal Code Sections 7.35.010(A)-(B) defines a public nuisance as "any violation of the code or anything injurious to health, indecent or offensive to the senses, or an obstruction to the free use of property, so as to interfere with the comfortable enjoyment of life or property by a neighborhood or by a considerable number of persons even when the damage inflicted is unequal..." and specifically includes the emission of noxious fumes or odors as a public nuisance. In addition, exposing others to secondhand smoke violates The Mutual No. One Occupancy Agreement ("Occupancy Agreement"), which states in pertinent part: "...Member[s] shall not...interfere with the rights of other occupants... nor commit or permit any nuisance on the premises..."

For the purposes of this rule, "Smoking" shall mean and include:

- The inhaling, exhaling, burning, or carrying of any lighted cigarette, cigar, or other tobacco product, marijuana, or illegal substance.
- The inhaling, exhaling, burning, or carrying of any e- cigarette, personal vaporizer, or electronic nicotine delivery system.

(FEB 2023)

**SEAL BEACH MUTUAL NO. ONE****AMEND****Rules and Regulations**

- The use of any other similar type of paraphernalia related to smoking or alternatives to smoking.

For the purpose of this rule, “**Secondhand smoke**” is defined as smoke and aerosols inhaled involuntarily from burning or heating tobacco through a cigarette, cigar, pipe, hookah, or electronic cigarette. They also come from the air a smoker exhales while smoking.

For the purpose of this rule, “**Thirdhand Smoke**” is the residue from tobacco smoke that collects on surfaces.

For the purpose of this rule, “**Enclosed**” is defined as an area closed in by a roof and contiguous walls or windows, connected floor to ceiling with appropriate opening for ingress and egress.

**2.1 Smoking and Nuisances**

- Smoking is not permitted in any common area. Until ~~January 1, 2023~~, smoking is **NOT** permitted in the carport area. Smoking is not permitted on any porch or patio ~~unless~~ **except for residency prior to January 1, 2023, and then only if** such porch or patio is fully enclosed.
- No shareholder or occupant shall cause a nuisance to any other occupant due to his/her Smoking.
- Secondhand Smoke that emanates from one area to another constitutes a nuisance.
- Any nuisance caused by a shareholder or occupant shall be treated by the Mutual as a violation of these rules and the Occupancy Agreement.
- If the Board elects to designate sections within the common area where Smoking is allowed, shareholders and/or residents/occupants/guests may only do so in those designated as areas.
- Shareholders will NOT throw cigarette butts on the ground. Shareholder must carry a portable ashtray or dispose of extinguished cigarette butts appropriately.
- Any shareholder and/or an occupant/guest who is in violation of this rule shall be in violation of the Occupancy Agreement. The shareholder is entirely responsible for ensuring that the rules, regulations, and policies are ~~following~~ **followed** by anyone they allow into the community. This includes, but not limited to, any Co-occupant, guest, care provider, vendor, invitee, or contactor.
- Shareholders are responsible for any damage and/or liability arising from the emission of Secondhand Smoke by such shareholder or their occupant/guest.

**2.2 Phase Out of Smoking Units**

Smoking within units is only permitted for those who are currently **resident** shareholders **prior to** ~~as of the date this Rule is adopted.~~ **January 1, 2023.**

**SEAL BEACH MUTUAL NO. ONE****AMEND****Rules and Regulations**

Any unit that is vacated or transferred after ~~the date this Rule is adopted~~ **January 1, 2023** will permanently become a smoke-free unit. Therefore, persons who become shareholders ~~after the date this Rule is adopted~~ are not permitted to Smoke within their units.

**2.3 Enforcement**

- Upon receiving a complaint that any shareholder is causing a potential nuisance with Secondhand Smoke, the Mutual and/or GRF will conduct an informal investigation regarding the allegations and facts.
- Following the investigation, if GRF and/or the Mutual determines the complaint is valid, the shareholder who is the subject of the complaint will be provided the opportunity to insulate his/her Unit, at his/her expense. The installation of a HEPA filter and closing the unit windows will be required.
- All insulation of shareholder Units as set forth above shall be conducted by GRF and/or a vendor of GRF, who will then invoice the shareholder for the cost.
- In no case shall the Mutual pay for the insulation of a Unit, and/or the mitigation of the effects of a shareholder's Secondhand Smoke.
- In the event of a violation of these rules, the Mutual reserves the right to pursue any remedy under the law and its Governing Documents, including, but not limited to, levying a monetary penalty after notice and hearing, and engaging in internal dispute resolution pursuant to Mutual Policy among other things.

**2.4 Exceptions**

If any shareholder believes that he/she is entitled to an exception to any of these rules as a reasonable accommodation of a disability, he/she may submit such a request. All requests will be considered on a case-by-case basis.

**3. UNSANITARY PREMISES AND FIRE LOADING CONDITIONS**

Chapter 10 of the 1997 Uniform Housing Code, Section 1001.11, defines in part, hazardous or unsanitary premises as the accumulation of weeds, vegetation, junk, offal (decaying meat products), dead organic matter, debris, garbage, rat harborages, stagnant water, combustible materials, similar materials, or conditions on the premises of the unit, or storage inside of the oven or on the stovetop or inside a microwave oven, which may constitute fire, health, or safety issues.

Unsanitary or rodent and insect inviting conditions or fire- loading conditions are described as the excessive acquisition and collection of large amounts of objects. Such collections of objects may include, but are not limited to stacked paper goods, newspapers, books, magazines, mail, trash, stored cardboard boxes, plastic trash bags, food stuffs, cleaning aids, clothing and