



Co-Occupant Request Process

This explains how to add a co-occupant to your unit and what to expect during the process.

Step 1: Make Sure You Qualify. Before starting, please note:

- The co-occupant must be **55 years of age or older**.
 - A co-occupant may live in the unit **only while the member is living there**.
 - If the member permanently leaves the unit, the co-occupant has **90 days to vacate**, per California Civil Code Section 51.3.
-

Step 2: Submit Your Application. Incomplete applications will delay process. You will need to:

- Complete the **Co-Occupant Application** in full. Note: some Mutuals do not allow co-occupants. Please note Mutual 12 has qualified permanent resident, not co-occupants
 - Provide **copies of valid IDs** for all parties. All parties must be present and able to sign.
 - Pay the required fees: **\$7,000.00 Co-Occupant Fee & \$120.00 Set-Up Fee**
 - A receipt will be issued (your receipt number will be recorded on your application).
-

Step 3: Processing Timeline

- The process may take **up to 10 days**, depending on scheduling.
 - The co-occupant must schedule and attend the required Mutual **orientation**.
 - Instructions and contact information for scheduling orientation will be provided.
 - The co-occupant is responsible for setting the orientation appointment. Some Mutuals vary.
-

Step 4: Review & Approvals. Your application must be signed by:

1. The **Mutual President & The GRF President**

Once both signatures are complete, the process will move to the final step.

Step 5: ID Card Issuance. After final signature:

- The co-occupant will be contacted to come in for an **ID photo**.
 - The co-occupant will sign the final form.
 - A **GRF ID card** will be issued. Failure to return the co-occupant GRF ID card will be a charge of \$500.00 per GRF rule.
-

Important Reminders

- Co-occupant status does **not** grant ownership rights.
- The co-occupant cannot remain in the unit if the member no longer resides there (90-day limit applies).
- Processing cannot begin without completed forms, IDs, and full payment.
- If you want to cancel the Co-Occupant forms you need to go to the Stock transfer Office to fill out the cancellation paperwork.