



OPEN MEETING

REGULAR OPEN MEETING OF THE UNITED LAGUNA WOODS MUTUAL BOARD OF DIRECTORS A CALIFORNIA NON-PROFIT MUTUAL BENEFIT CORPORATION

Tuesday, February 9, 2021- 9:30 a.m.

VIRTUAL MEETING

**Laguna Woods Village Community Center, 24351 El Toro Road,
Laguna Woods, California**

NOTICE OF MEETING AND AGENDA

The purpose of this meeting is to conduct the regular United Mutual Board Meeting in accordance with *Civil Code §4930* and was hereby noticed in accordance with *Civil Code §4920*

- 1. Call to Order / Establish Quorum – Sue Margolis, President**
- 2. Acknowledge Media**
- 3. Approval of Agenda**
- 4. Approval of the Meeting Minutes**
 - a. January 12, 2021 – Regular Open Meeting
- 5. Report of Chair**
- 6. Open Forum (Three Minutes per Speaker) - *At this time Members may address the Board of Directors regarding items not on the agenda and within the jurisdiction of this Board of Directors. The Board reserves the right to limit the total amount of time allotted for the Open Forum. Member should call (949) 268-2020 or email meeting@vmsinc.org to request to speak.***
- 7. Responses to Open Forum Speakers**
 - a. Director Achrekar –to give an update to the Open Forum comments from the January 12, 2021 board meeting.
- 8. Update from VMS – VMS Director Skillman**

9. CEO Report

10. Consent Calendar – *All matters listed under the Consent Calendar are recommended for action by committees and will be enacted by the Board by one motion. In the event that an item is removed from the Consent Calendar by Members of the Board, such item(s) shall be the subject of further discussion and action by the Board.*

- a. Approve a Resolution to Update United Committee Appointments
- b. Consistent with its statutory obligations under Civil Code §5501, a subcommittee of the Board consisting of the Treasurer and at least one other Board member reviewed the United Laguna Woods Mutual preliminary financials for the month of November and December 2020, and such review is hereby ratified.
- c. **RECOMMENDATION FROM THE UNITED FINANCE COMMITTEE:**
 - (1) Approve a Resolution for Recording of Lien against Member ID# 947-413-50
- d. Accept the Review of the United Sub-Leasing and Transfer of Trust Documents Approved in January, 2021, and such review is hereby ratified.

11. Unfinished Business

- a. Entertain a Motion to Approve a Resolution for a Sublease Policy and Qualifiers for Subleasing Units (**DECEMBER initial notification. January postponed vote for 28-days for amendments. 28-day notification for member review and comment to comply with Civil Code §4360 has been satisfied**)

12. New Business

- a. Entertain a Motion to Approve a Village Permit-less Manor Alterations Pilot Run (this item will be distributed at a later date)
- b. Temporary Discontinuance of the Resident Advisory Committee (oral report)

13. Committee Reports

- a. Report of the Finance Committee / Financial Report – Director Asgari. The Committee met on January 26, 2021; next meeting March 30, 2021, 1:30 p.m. as a virtual meeting.
 - (1) Treasurer's Report
 - (2) United Finance Committee Report (this item will be distributed at a later date)
 - (3) Resales/Leasing Reports
- b. Report of the Architectural Control and Standards Committee – Director Gilmore. The Committee met on January 21, 2021; next meeting February 18,

2021 at 9:30 a.m. as a virtual meeting.

- c. Report of Member Hearings Committee – Director Achrekar. The Committee met on January 28, 2021; next meeting February 25, 2021 at 9:00 a.m. as a virtual meeting.
- d. Report of the Governing Documents Review Committee – Director Addington. The Committee met on January 21, 2021; next meeting February 18, 2021, 1:30 p.m. as a virtual meeting.
- e. Report of the Landscape Committee – Director Torng. The Committee met on December 10, 2020; next meeting February 11, 2021 at 9:30 a.m. as a virtual meeting.
- f. Report of the Maintenance & Construction Committee – Director Randazzo. The Committee met on December 18, 2020; next meeting February 24, 2021, 9:30 a.m. as a virtual meeting.
- g. Report of the Communication Committee – Director Ardani. The next committee meeting TBA.

14. GRF Committee Highlights

- a. Report of the GRF Finance Committee – Director Asgari. The Committee met on December 16, 2020; next meeting February 17, 2021, 1:30 p.m. as a virtual meeting
- b. Report of the GRF Strategic Planning Committee—Director Torng. The Committee met on December 30, 2020; next meeting TBA.
- c. Report of the Community Activities Committee – Director Addington. The Committee met on January 14, 2021; next meeting February 11, 2021, 1:30 p.m. as a virtual meeting.
- d. Report of the GRF Landscape Committee – Director Torng. The Committee met on November 30, 2020; next meeting February 10, 2021 at 1:30 p.m.
- e. Report of the GRF Maintenance & Construction Committee – Director Randazzo. The Committee met in closed session on December 9, 2020; next meeting February 10, 2021, 9:30 a.m. as a virtual meeting.
 - (1) Clubhouse 1 Renovation Ad Hoc Committee—Director Randazzo. The Committee met on September 2, 2020; next meeting TBA.
- f. Report of the Media and Communication Committee – Director Ardani. The Committee met on January 18, 2021; next meeting February 19, 2021, 1:30 p.m. as a virtual meeting.

- g. Report of the Mobility and Vehicles Committee – Director Addington. The Committee met on February 3, 2021; next meeting April 7, 2021, 1:30 p.m. as a virtual meeting.
- h. Report of the Security and Community Access Committee – Director Armendariz. The Committee met on December 28, 2020; next meeting February 22, 2021 at 1:30 p.m. as a virtual meeting.
- i. Laguna Woods Village Traffic Hearings – Director Ardani. The Hearings were held on January 20, 2021; next hearings will be held February 17, 2021, at 9:00 a.m. as a virtual meeting.
- j. Report of the Disaster Preparedness Task Force – Director Achrekar. The Task Force met on January 26, 2021; next meeting March 30, 2021 at 9:30 a.m. as a virtual meeting.
- k. Report of the Insurance Ad Hoc Committee—Director Achrekar. The Committee met on January 22, 2020; next meeting TBA.

15. Future Agenda Items – *All matters listed under Future Agenda Items are Resolutions on 28-day public review or items for a future Board Meetings. No action will be taken by the Board on these agenda items at this meeting. The Board will take action on these items at a future Board Meeting.*

16. Directors' Comments

17. Recess - *At this time, the Meeting will recess for lunch and reconvene to Executive Session to discuss the following matters per California Civil Code §4935.*

CLOSED SESSION NOTICE AND AGENDA

Approval of Agenda

Approval of the Following Meeting Minutes;

(a) January 12, 2021—Regular Closed Session

Discuss and Consider Member Disciplinary Matters

Discuss Personnel Matters

Discuss and Consider Contractual Matters

Discuss and Consider Legal and Litigation Matters

18. Adjourn



**MINUTES OF THE OPEN MEETING OF THE
BOARD OF DIRECTORS OF UNITED LAGUNA WOODS MUTUAL
A CALIFORNIA NON-PROFIT MUTUAL BENEFIT CORPORATION**

**Tuesday, January 12, 2021, 9:30 a.m.
Open Session, Virtual Meeting
24351 El Toro Road, Laguna Woods, California**

Directors Present: Sue Margolis, Carl Randazzo, Cash Achrekar, Andre Torng, Elsie Addington, Manuel Armendariz, Neda Ardani, Azar Asgari, Reza Bastani, Brian Gilmore

Directors Absent: None

Staff Present: Jeff Parker, CEO; Siobhan Foster, COO; Pamela Bashline, Becky Jackson, Catherine Laster, Grant Schultz and Cheryl Silva

Others Present: VMS: Juanita Skillman, Norman Kahn, Cynthia Rupert
Candidates: Diane Casey, Dave Meriwether, Ray Riahi

1. Call Meeting to Order/Establish Quorum

President Margolis called the meeting to order at 9:31 a.m. and acknowledged that a quorum was present.

2. Acknowledge Media

The Village Television Camera Crew, by way of remote cameras, was acknowledged as present. The virtual meeting was recorded.

3. Approval of Agenda

Director Randazzo made a motion to approve the agenda. Director Ardani seconded the motion.

President Margolis requested to remove the VMS Update from the agenda.

President Margolis called for the vote on the agenda as amended and the motion passed without objection.

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4. Approval of Minutes

- a. October 21, 2020—Special Open Meeting (2021 Business Plan)
- b. December 8, 2020 – Regular Open Meeting
- c. December 29, 2020 – Special Open Meeting (Recording of Liens)

Director Torng made a motion to approve the minutes of October 21, 2020--Special Open Meeting; December 8, 2020—Regular Board Meeting; and December 29, 2020—Special Open Meeting (Recording of Liens). The motion was seconded by Director Ardani.

Discussion ensued among the directors.

Director Armendariz requested changes to the minutes of December 8, 2020.

President Margolis called for the vote and the minutes as corrected were approved without objection.

5. Report of the Chair

President Margolis commented that members of the board have heard many complaints about staff not responding to problems. She commented about the malware issue and the fact that staff did not have access to our data for several weeks after the malware hit the network. Our computers and phone were unusable and staff had to use their own phones and computers to continue doing their work. All staff computers had to be cleaned to make sure they were free from malware. President Margolis hopes this explains some of the problems staff has faced. Because of COVID-19 many staff must work from home. The current circumstances are unusual for everyone. The board is aware of the problems and I appreciate your patience on this matter. Political signs and Christmas decorations should be taken down.

6. Open Forum

Becky Jackson read the member comments received.

Members made comments regarding the following:

- A Member commented she is unsatisfied with response from staff for financial matter.
- A Member commented about a request for a ramp for safety at laundry room 74.
- A Member complaint about resident behavior in laundry rooms.
- A Member asked why the cost of insurance tripled from last year.

7. Responses to Open Forum Speakers

- Jeff Parker-CEO responded to member comments regarding step and a ramp for the laundry rooms, staff is looking into the HOA assessment issue.
- President Margolis commented about the increase in insurance.

Director Achrekar reviewed responses to member comments from the last board meeting.

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- Request to ban gas leaf blowers. Staff has been retrained on how to keep the noise from leaf blowers to a minimum
- Lighting for Sidewalks. Information has been provided to Maintenance and Construction to investigate improving the light at the sidewalks.
- Chargeable Services. The member has been informed on how to appeal the chargeable services.
- Puzzles and Magazines in the laundry rooms.
- Insurance Costs. The board is working to reduce the cost of insurance which has been increased in California due to the recent fires. Residents are encouraged to purchase HO6 insurance for their units.

8. Update from VMS – This item was removed.

9. United Board Appointment (Introduce Candidates, Interview and Vote for one United Board Member to till vacancy on the United Board, term ending in 2021 at the annual meeting)—VMS Director Rupert, Moderator

Candidates:

Diane Casey
David Meriwether
Ray Riahi

The candidates were given three minutes to give an opening statement. The candidates were given two minutes to answer questions from the board. The board voted privately in the GoToMeeting chat box and the votes were confirmed by the Corporate Secretary: Diane Casey (4), David Meriwether (2), Ray Riahi (3), Withheld (1). Catherine Laster, Inspector of Election, announced the results and Diane Casey was chosen as the new United Board Member, term ending in 2021 at the Annual Meeting.

10.CEO Report

CEO Jeff Parker and COO Siobhan Foster reported on the following subjects:

- COVID-19 Update. Orange County Health Care Agency (OCHCA) reported 3,200 new confirmed COVID-19 cases and 42 deaths in Orange County. The City of Laguna Woods reported 39 cases and 13 deaths from COVID-19 cases.
- Vaccine Task Force and Appointments for Vaccines
- Malware Network Update
- Improvements to Resident Services Call Response
- Bulky Item Pick-up Saturday, January 16
- Clearing and Grubbing work along I-5 between El Toro Road and Alicia Parkway
- Clubhouse 1 will reopen tomorrow
- No exchange of laundry quarter this week
- Equestrian trails will be closed this week because of road work by the El Toro Water District

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- Lap Swim challenge at lap pools 2 and 5

Jeff Parker-CEO and Siobhan Foster-COO answered questions from the board.

11. Consent Calendar

11a. Recommendation from the Landscape Committee:

- (1) Recommendation to Deny the Request for Tree Removal: 100-G Via Estrada (Holden) – One Atlas Cedar

Resolution 01-21-01

Deny Removal of One Atlas Cedar Tree at 100-G Via Estrada

WHEREAS, February 12, 2013, that the Board of Directors adopted Resolution 01-13-17 tree removal guidelines:

- Unless there is a purposeful reason, trees should not be removed merely because they are messy, or because of residents' personal preferences concerning shape, color, size, or fragrance.
- Trees should not be removed because of view obstruction.
- Trees on slopes should not be removed if the removal will contribute to the destabilization of that slope.
- Trees which are damaging or will damage a structure, pose a hazard, in failing health or interfering with neighboring trees, will be considered for removal.

WHEREAS, on December 10, 2020, the Landscape Committee reviewed a request to remove one Atlas Cedar tree received from the Member at 100-G, who cited the reasons as structural damage, litter/debris, dirt, needles, and reduction in the ability to use her outside patio, and;

WHEREAS, the Committee determined that the tree does not meet the guidelines established in Resolution 01-13-17, as well as no indication that the roots are causing any structural damage, and thereby recommends denying the request for the removal of one Atlas Cedar tree located at 100-G Via Estrada.

NOW THEREFORE BE IT RESOLVED, January 12, 2021, the Board of Directors denies the request for the removal of one Atlas Cedar tree;

RESOLVED FURTHER, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out this resolution.

- (2) Recommendation to Approve the Request for Tree Removal: 312-A Avenida Seville Via Alhambra (Leu) – One Canary Island Pine tree

Resolution 01-21-02

Approve Removal of One Canary Island Pine tree at 312-A Avenida Castilla

WHEREAS, February 12, 2013, that the Board of Directors adopted Resolution 01-13-17 tree removal guidelines:

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- Unless there is a purposeful reason, trees should not be removed merely because they are messy, or because of residents' personal preferences concerning shape, color, size, or fragrance.
- Trees should not be removed because of view obstruction.
- Trees on slopes should not be removed if the removal will contribute to the destabilization of that slope.
- Trees which are damaging or will damage a structure, pose a hazard, in failing health or interfering with neighboring trees, will be considered for removal.

WHEREAS, on December 10, 2020, the Landscape Committee reviewed a request to remove one Canary Island Pine tree received from the Member at 312-A, who cited the reasons as structural damage, a fallen pine cone broke his alteration skylight, and the tree was planted too close to the unit, and;

WHEREAS, the Committee determined that the tree does meet the guidelines established in Resolution 01-13-17, and thereby recommends approving the request for the removal of one Canary Island Pine tree located at 312-A Avenida Castilla.

NOW THEREFORE BE IT RESOLVED, January 12, 2021, the Board of Directors approves the request for the removal of one Canary Island Pine tree;

RESOLVED FURTHER, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out this resolution.

- (3) Recommendation to Approve the Request for Tree Removal: 360-A Avenida Castilla (Strousse) – One Weeping Fig

Resolution 01-21-03

Approve Removal of One Weeping Fig at 360-A Avenida Castilla

WHEREAS, February 12, 2013, that the Board of Directors adopted Resolution 01-13-17 tree removal guidelines:

- Unless there is a purposeful reason, trees should not be removed merely because they are messy, or because of residents' personal preferences concerning shape, color, size, or fragrance.
- Trees should not be removed because of view obstruction.
- Trees on slopes should not be removed if the removal will contribute to the destabilization of that slope.
- Trees which are damaging or will damage a structure, pose a hazard, in failing health or interfering with neighboring trees, will be considered for removal.

WHEREAS, on December 10, 2020, the Landscape Committee reviewed a request to remove one Weeping Fig tree received from the Member at 360-A, who cited the reasons as structural damage to the exterior wall and also to the

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inside of the unit, and;

WHEREAS, the Committee determined that the tree does meet the guidelines established in Resolution 01-13-17, and thereby recommends approving the request for the removal of one Weeping Fig tree located at 360-A Avenida Castilla.

NOW THEREFORE BE IT RESOLVED, January 12, 2021, the Board of Directors approves the request for the removal of one Weeping Fig tree;

RESOLVED FURTHER, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out this resolution.

- (4) Recommendation to Approve Off-Schedule Trimming Request: 821-N Via Alhambra (Appell) – Two Canary Island Pines

Resolution 01-21-04

Approve the Off-Schedule Trimming of Two Canary Island Pine Trees at 821-N Via Alhambra

WHEREAS, on December 10, 2020, the Landscape Committee reviewed a request for the off-schedule trimming of two Canary Island Pine trees received from the Member at 821-N, who cited the reasons as litter/debris, falling pine cones, clogged gutters which require cleaning several times a year, and;

WHEREAS, the Committee is recommending accepting staff's recommendation to approve the off-schedule trimming of one of the trees and to trim the second tree due to the nominal cost to work on an adjacent tree, and recommends approving the request for the off-schedule trimming of two Canary Island Pine trees located at 821-N Via Alhambra.

NOW THEREFORE BE IT RESOLVED, January 12, 2021, the Board of Directors approves the request for the off-schedule trimming of two Canary Island Pine trees;

RESOLVED FURTHER, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out this resolution.

- 11b.** Accept the Review of the United Sub-Leasing and Transfer of Trust Documents Approved in December 2020 and such review is hereby ratified

- 11c.** Approve a Resolution to Update United Committee Appointments

President Margolis reviewed the changes to the following resolution:

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Resolution 01-21-05
United Laguna Woods Mutual Committee Appointments

RESOLVED, January 12, 2021, that the following persons are hereby appointed to serve the Corporation in the following capacities:

Architectural Control and Standards Committee

Brian Gilmore, Chair
Carl Randazzo
Elsie Addington
Neda Ardani
Reza Bastani
Non-Voting Advisors: Michael Mehrain, Walt Ridley, Juanita Skillman

Communications Committee

Neda Ardani, Chair
Elsie Addington
Cash Achrekar

Finance Committee

Azar Asgari, Chair
Brian Gilmore
Sue Margolis
Carl Randazzo
Advisor: Dick Rader

Governing Documents Review Committee

Elsie Addington, Chair
~~Anthony Liberatore, Chair~~
Sue Margolis
Manuel Armendariz
Reza Bastani
Advisor: Dick Rader

Landscape Committee

Andre Torng, Chair
~~Anthony Liberatore~~
Brian Gilmore
Neda Ardani
Advisors: Theresa Frost, Mike Peters, Annie Zipkin,

Maintenance and Construction Committee

Carl Randazzo, Chair
Reza Bastani
Elsie Addington
Brian Gilmore
Non-voting Advisor: Ken Deppe, Walter Ridley

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Members Hearing Committee

Cash Achrekar, Chair
Elsie Addington
Reza Bastani
~~Anthony Liberatore~~

New Resident Orientation

Per Rotation List

Resident Advisory Committee

Reza Bastani, Chair
Cash Achrekar
~~Anthony Liberatore~~
Manuel Armendariz
Non-voting Advisors: Kay Anderson, Nancy Lannon, Barbara Siry

RESOLVE FURTHER that all directors are considered alternate members of each committee "Alternate." Each Alternate may serve as a substitute for another director that is unable to attend a meeting ("Substitute"). Committee Member Alternates cannot substitute for more than two (2) consecutive meetings. This will allow any director to ask any other director to sit in their stead during a temporary absence or unavailability. Of course, we can modify this and structure this any way the Board feels is best. However, the concept is that the Board, in advance, will approve any director sitting on a committee on a temporary basis when necessary to fill in for another director.

RESOLVED FURTHER Resolution 01-20-72, adopted December 8, 2020, is hereby superseded and canceled.

RESOLVED FURTHER the officers and agents of this Corporation are hereby authorized, on behalf of the Corporation, to carry out this resolution.

Resolution 01-21-06

Golden Rain Foundation Committee Appointments

RESOLVED, January 12, 2021, that in compliance with Article 7, Section 7.3 of the Golden Rain Foundation Bylaws, adopted September 29, 2014, the following persons are hereby appointed to serve on the committees of the Golden Rain Foundation:

GRF Strategic Planning Committee

Sue Margolis
Andre Torng
Brian Gilmore, Alternate

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GRF Community Activities Committee

Elsie Addington
Andre Torng
Cash Achrekar, Alternate

GRF Finance

Azar Asgari
Carl Randazzo
Manuel Armendariz, Alternate

Purchasing Ad Hoc Committee

Carl Randazzo
Aza Asgari

GRF Landscape Committee

Andre Torng
Manuel Armendariz
Azar Asgari, Alternate

GRF Maintenance & Construction

Carl Randazzo
Brian Gilmore
Reza Bastani, Alternate

Clubhouse 1 Renovation Ad Hoc Committee

Manuel Armendariz
Carl Randazzo
Sue Margolis, Alternate

GRF Media and Communications Committee

Elsie Addington
Neda Ardani
Cash Achrekar, Alternate

GRF Mobility and Vehicles Committee

Elsie Addington
Reza Bastani
Neda Ardani, Alternate

GRF Security and Community Access

Manuel Armendariz
~~Anthony Liberatore~~
Andre Torng, Alternate

Disaster Preparedness Task Force

Cash Achrekar
Andre Torng
Reza Bastani, Alternate

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Laguna Woods Village Traffic Hearings

Neda Ardani
Elsie Addington, Alternate

Town Hall Meetings

As Needed

Budget Ad Hoc Committee

Brian Gilmore, Chair
Azar Asgari

Insurance Ad Hoc Committee

Sue Margolis, Chair
Cash Achrekar
~~Anthony Liberatore~~
Non-Voting Advisors: Diane Fortner

Software Ad Hoc Committee

Andre Tornig
Sue Margolis

RESOLVED FURTHER, that Resolution 01-20-73, adopted December 8, 2020, is hereby superseded and cancelled.

RESOLVED FURTHER the officers and agents of this Corporation are hereby authorized, on behalf of the Corporation, to carry out this resolution.

Director Armendariz made a motion to approve the Consent Calendar. Director Randazzo seconded the motion and the motion passed without objection.

12. Unfinished Business

12a. Consistent with its statutory obligations under Civil Code §5501, a sub-committee of the Board consisting of the Treasurer and at least one other Board member reviewed the United Laguna Woods Mutual preliminary financials for the month of November 2020, and such review is hereby ratified.

Directors Asgari and Gilmore commented that they reviewed the financials.

Discussion ensued among the directors.

12b. Entertain a Motion to Approve a Resolution for a Sublease Policy and Qualifiers for Subleasing Manors (**DECEMBER initial notification. 28-day notification for member review and comment to comply with Civil Code §4360 has been satisfied**)

President Margolis read the following resolution:

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Resolution 01-20-xx

Sublease Policy and Application Packet Qualifiers for Subleasing Manors

WHEREAS, pursuant to its governing documents, the Board of Directors has the power and authority to adopt reasonable operating rules; and

WHEREAS; Assembly Bill 3182 becomes effective January 1, 2021 and United is prepared to comport with legislation which eliminates all “unreasonable restrictions” on rentals within the community; and

WHEREAS, that Assembly Bill 3182 dictates that United cannot require members occupy the unit prior to subleasing.

NOW THEREFORE, BE IT RESOLVED, [date], 2021, that the Board of Directors hereby amends the Sublease Policy and Qualifiers for Subletting Manors in order to comport with Assembly Bill 3182.

RESOLVED FURTHER, that Resolution 01-13-50 adopted March 20, 2013, Resolution 01-16-87 adopted August 9, 2016, and Resolution 01-17-92 adopted August 8, 2017 are hereby superseded and cancelled; and

RESOLVED FURTHER, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

DECEMBER Initial notification. Must postpone 28-days to give members the opportunity to review and comment on the policy corrections to comply with Civil Code Section 4360 has been satisfied.

Director Addington made a motion to approve a resolution for a Sublease Policy and Qualifiers for Subleasing Manors with corrections. The motion was seconded by Director Armendariz.

Discussion ensued among the directors.

Director Armendariz made corrections to the policy.

President Margolis commented the resolution as corrected will go on a 28-day review to comply with Civil Code Section 4360.

13. New Business

13a. Nominations and vote for new 1st Vice President of the Board:

Directors Torng and Achrekar nominated Director Randazzo

Director Randazzo accepted the nomination.

Director Bastani nominated Director Armendariz.

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Director Armendariz accepted the nomination.

President Margolis called for the vote and Director Armendariz was nominated the new 1st Vice President by a vote of Director Randazzo (5), Director Armendariz (6).

Approve a Resolution to Update Board Officers (vacancy created when Anthony Liberatore resigned)

RESOLUTION 01-21-07
APPOINTMENT OF OFFICERS

RESOLVED, on January 12, 2021, pursuant to United Laguna Woods Mutual Bylaws Article 9 which sets guidelines, terms and responsibilities for the election of Officers to this Corporation the following persons are hereby elected to the office indicated next to their names to serve:

Sue Margolis	President
Manuel Armendariz	1 st Vice President
Reza Bastani	2 nd Vice President
Neda Ardani	Secretary
Azar Asgari	Treasurer

RESOLVED FURTHER, that the following Staff person is hereby appointed as ex Officio officer of this Corporation:

Jeff Parker	Vice President ex Officio
Siobhan Foster	Assistant Secretary ex Officio
Betty Parker	Assistant Treasurer ex Officio

RESOLVED FURTHER, that Resolution 01-20-68, adopted November 10, 2020, is hereby superseded and cancelled; and

RESOLVED FURTHER; that the officers and agents of this Corporation are directed on behalf of the Corporation to carry out this resolution.

By consensus, the board approved the resolution to update the appointment of officers.

14. Committee Reports

14a. Report of the Finance Committee / Financial Report – Director Asgari showed a presentation on the Treasurer’s Report and reviewed the resale and lease reports. The committee met on December 29, 2020; next meeting will be January 26, 2021, 1:30 p.m. as a virtual meeting.

14b. Report of the Architectural Control and Standards Committee – Director Gilmore. The committee met on December 17, 2020; next meeting January 21, 2021 at 9:30 a.m. as a virtual meeting.

14c. Report of Member Hearings Committee – Director Achrekar gave a report from Member Hearings. The committee met on October 22, 2020; next meeting

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January 28, 2021 at 9:00 a.m. as a virtual meeting.

- 14d. Report of the Governing Documents Review Committee – President Margolis gave a report from the last Committee meeting. The committee met on December 17, 2020; next meeting will be January 21, 2021, 1:30 p.m. as a virtual meeting.
- 14e. Report of the Landscape Committee – Director Torng gave a report from the last Committee meeting. The committee met on December 10, 2020; next meeting will be February 11, 2021 at 9:30 a.m. as a virtual meeting.
- 14f. Report of the Maintenance & Construction Committee – Director Randazzo gave a report from the last committee meeting. The committee met on December 18, 2020; next meeting February 24, 2021 at 9:30 a.m. as a virtual meeting.
- 14g. Report of the Resident Advisory Committee – Director Bastani. The committee met on March 12, 2020; next meeting TBA.
- 14h. Report of the Communication Committee – Director Ardani. The next committee meeting TBA.

15. GRF Committee Highlights

- 15a. Report of the GRF Finance Committee – Director Asgari gave highlights from the last committee meeting. The committee met on December 16, 2020; next meeting will be February 17, 2021, 1:30 p.m. as a virtual meeting.
- 15b. Report of the GRF Strategic Planning Committee – Director Torng gave highlights from the last committee meeting. The committee met on December 30, 2020; next meeting TBA.
- 15c. Report of the Community Activities Committee – Director Addington gave highlights from the last committee meeting. The committee met on December 10, 2020; next meeting January 14, 2021, 1:30 p.m. as a virtual meeting.
- 15d. Report of the GRF Landscape Committee – Director Torng. The committee met on November 30, 2020; next meeting February 10, 2021 at 1:30 p.m. as a virtual meeting.
- 15e. Report of the GRF Maintenance & Construction Committee – Director Randazzo gave highlights from the last committee meeting. The committee met on December 9, 2020; next meeting will be February 10, 2021, 9:30 a.m. as a virtual meeting.
 - (1) Clubhouse 1 Renovation Ad Hoc Committee—Director Randazzo. The committee met on September 2, 2020; next meeting TBA.
- 15f. Report of the Media and Communication Committee – Director Ardani gave highlights from the last committee meeting. The committee met on December 14,

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2020; next meeting will be January 18, 2021, 1:30 p.m. as a virtual meeting.

- 15g. Report of the Mobility and Vehicles Committee – Director Addington gave highlights from the last committee meeting. The committee on October 7, 2020; next meeting will be February 3, 2021, 1:30 p.m. as a virtual meeting.
- 15h. Report of the Security and Community Access Committee – Director Armendariz. The committee met on December 28, 2020; next meeting February 22, 2021 at 1:30 p.m. as a virtual meeting.
- 15i. Laguna Woods Village Traffic Hearings – Director Addington. The hearings were held virtually on December 16, 2020; next hearings January 20, 2020 at 9:00 a.m. as a virtual meeting.
- 15j. Disaster Preparedness Task Force – Director Achrekar. The Task Force met virtually on November 24, 2020; next meeting TBA.
- 15k. Insurance Ad Hoc Committee – Director Achrekar. The Committee met on January 7, 2021; next meeting TBA.

16. Future Agenda Items—none

17. Director's Comments

- Director Armendariz thanked the directors that voted for him as First Vice President.
- Director Achekar thanked Director Armendariz for his work on the board and asked that he limit his comments to three minutes.
- President Margolis commented that opening a window can help with COVID-19.

18. Recess - *At this time the Meeting will recess for lunch and reconvene to Closed Session to discuss the following matters per California Civil Code §4935.*

The meeting recessed at 11:51 a.m. into the Closed Session.

Summary of Previous Closed Session Meetings per Civil Code Section §4935

*During the November 25, 2020, Special Closed Meeting, the Board:
Approval of the Agenda
Discussed Member Disciplinary Matters*

*During the December 8, 2020, Regular Closed Session, the Board:
Approval of Agenda*

Approval of the Following Meeting Minutes;

(a) October 13, 2020 – Regular Closed Session

(b) October 29, 2020 – Special Closed Meeting (Network Outage)

(c) November 18, 2020 – Emergency Email Meeting (2021 Reserve Fund)

Discuss Payment Plan Agreement and Termination

Discussed Personnel Matters

Discuss and Consider Contractual Matters

United Laguna Woods Mutual
Regular Board Meeting
January 12, 2021
Page **15** of **15**

Discussed and Considered Litigation and Legal Matters

During the December 14, 2020, Special Closed Meeting, the Board:

Approval of Agenda

Discussed Contractual Matters

19. Adjourn

The meeting was adjourned at 4:23 p.m.

DocuSigned by:
Neda Ardani
33AA1B659E4B444...

Neda Ardani, Secretary of the Board
United Laguna Woods Mutual

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United Laguna Woods Mutual

Candidates	United	Totals
Diane Casey	4	4
David Meriwether	2	2
Ray Riahi	3	3
Withheld	1	1

United Laguna Woods Mutual
United Board Appointment
January 12, 2021 9:30 a.m.
Virtual Meeting


1-1J.-2)

UNITED MUTUAL

Candidates	1	2	3	4	5	6	7	8	9	10	11	Total
Diane Casey	1		1		1	1						4
David Meriwether							1	1				2
Ray Riahi		1							1	1		3
Withheld				1								1
												10

United Laguna Woods Mutual
 United Board Appointment
 January 12, 2021 9:30 a.m.
 Virtual Meeting

Catherine Lester

1-12-21

Resolution 01-21-xx
United Laguna Woods Mutual Committee Appointments

RESOLVED, February 9, 2021, that the following persons are hereby appointed to serve the Corporation in the following capacities:

Architectural Control and Standards Committee

Brian Gilmore, Chair

Carl Randazzo

Elsie Addington

Neda Ardani

~~Andre Torng~~

~~Reza Bastani~~

Non-Voting Advisors: Michael Mehrain, Walt Ridley, Juanita Skillman

Communications Committee

Neda Ardani, Chair

Elsie Addington

Cash Achrekar

Finance Committee

Azar Asgari, Chair

Sue Margolis

Carl Randazzo

~~Andre Torng~~

~~Diane Casey~~

~~Brian Gilmore~~

Advisor: Dick Rader

Governing Documents Review Committee

Elsie Addington, Chair

Sue Margolis

~~Diane Casey~~

~~Manuel Armendariz~~

Reza Bastani

Advisor: Dick Rader, ~~Juanita Skillman~~, ~~Bevan Strom~~, ~~Mary Stone~~

Landscape Committee

Andre Torng, Chair

Brian Gilmore

Neda Ardani

Advisors: Theresa Frost, Mike Peters, Annie Zipkin

Maintenance and Construction Committee

Carl Randazzo, Chair

Reza Bastani

Brian Gilmore

~~Diane Casey~~

~~Elsie Addington~~

Non-voting Advisor: Ken Deppe, Walter Ridley

Members Hearing Committee

Cash Achrekar, Chair

Elsie Addington

Reza Bastani

New Resident Orientation

Per Rotation List

Resident Advisory Committee

Per Rotation List

~~Reza Bastani, Chair~~

~~Cash Achrekar~~

~~Manuel Armendariz~~

~~Diane Casey~~

~~Non-voting Advisors: Kay Anderson, Nancy Lannon, Barbara Siry~~

RESOLVE FURTHER that all directors are considered alternate members of each committee "Alternate." Each Alternate may serve as a substitute for another director that is unable to attend a meeting ("Substitute"). Committee Member Alternates cannot substitute for more than two (2) consecutive meetings. This will allow any director to ask any other director to sit in their stead during a temporary absence or unavailability. Of course, we can modify this and structure this any way the Board feels is best. However, the concept is that the Board, in advance, will approve any director sitting on a committee on a temporary basis when necessary to fill in for another director.

RESOLVED FURTHER Resolution 01-21-05, adopted January 12, 2021, is hereby superseded and canceled.

RESOLVED FURTHER the officers and agents of this Corporation are hereby authorized, on behalf of the Corporation, to carry out this resolution.

Resolution 01-21-xx
Golden Rain Foundation Committee Appointments

RESOLVED, February 9, 2021, that in compliance with Article 7, Section 7.3 of the Golden Rain Foundation Bylaws, adopted September 29, 2014, the following persons are hereby appointed to serve on the committees of the Golden Rain Foundation:

GRF Strategic Planning Committee

Sue Margolis
Andre Torng
Cash Achrekar, Alternate
~~Brian Gilmore, Alternate~~

Customer Experience Subcommittee

Andre Torng (United)

Facilities Ad Hoc Committee

Carl Randazzo

GRF Community Activities Committee

Elsie Addington
Andre Torng
Cash Achrekar, Alternate

GRF Finance

Azar Asgari
Carl Randazzo
Diane Casey, Alternate
~~Manuel Armendariz, Alternate~~

GRF Landscape Committee

Andre Torng
Manuel Armendariz
Azar Asgari, Alternate

GRF Maintenance & Construction

Carl Randazzo
Brian Gilmore
Reza Bastani, Alternate

Clubhouse 1 Renovation Ad Hoc Committee

Manuel Armendariz
Carl Randazzo
Sue Margolis, Alternate

GRF Media and Communications Committee

Neda Ardani
Elsie Addington
Cash Achrekar, Alternate

GRF Mobility and Vehicles Committee

Elsie Addington
Reza Bastani
Neda Ardani, Alternate

GRF Security and Community Access

Manuel Armendariz
Reza Bastani
Andre Torng, Alternate

Disaster Preparedness Task Force

Diane Casey
Cash Achrekar
Andre Torng
Reza Bastani, Alternate

Laguna Woods Village Traffic Hearings

Neda Ardani
Elsie Addington, Alternate

Town Hall Meetings

As Needed

Budget Ad Hoc Committee

Sue Margolis
Brian Gilmore
Azar Asgari
Manuel Armendariz

Insurance Ad Hoc Committee

Sue Margolis
Cash Achrekar
Non-Voting Advisors: Diane Fortner

Purchasing Ad Hoc Committee

Carl Randazzo
Azar Asgari

Software Ad Hoc Committee

Andre Torng
Sue Margolis

Service Improvement Ad Hoc Committee

Andre Torng

Investment Ad Hoc Committee

Diane Casey

RESOLVED FURTHER, that Resolution 01-21-06, adopted January 12, 2021, is hereby superseded and cancelled.

RESOLVED FURTHER the officers and agents of this Corporation are hereby authorized, on behalf of the Corporation, to carry out this resolution.

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RESOLUTION 01-21-XX

Recording of a Lien

WHEREAS, Member ID 947-413-50; is currently delinquent to United Laguna Woods Mutual with regard to the monthly assessment; and

WHEREAS, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

NOW THEREFORE BE IT RESOLVED, February 9, 2021, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-413-50 and;

RESOLVED FURTHER, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

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Membership Trust Transfer Review Confirmation Checklist

By way of Resolution 01-20-52, the Board of Directors of United Laguna Woods Mutual has elected to delegate its authority to act upon and approve or deny membership trust transfer requests to an authorized agent. On a monthly basis, a subcommittee of the Board, consisting of United's secretary and at least one other director, shall randomly check select membership trust transfer applications for completeness and conformance with established rules and regulations.

The undersigned Board members affirm that they have reviewed select membership trust transfer applications for the period ending January 31, 2021.

- Staff report
- Financial qualifications met
- Attorney opinion letter
- Membership certificate; death certificate (if applicable)
- Credit report, FICO score
- Background check
- Emergency / CodeRed form
- Criminal record
- Age verification

I certify that a random and representative sampling of membership trust transfer applications was reviewed to the best of my ability. The applications confirm to established rules and regulations.

UNITED LAGUNA WOODS MUTUAL

Signature *Elsie Addington*

Print Name Elsie Addington

Title United Mutual Director

Date 012821

UNITED LAGUNA WOODS MUTUAL

Signature _____

Print Name _____

Title _____

Date _____

Sublease Review Confirmation Checklist

By way of Resolution 01-20-52, the Board of Directors of United Laguna Woods Mutual has elected to delegate its authority to act upon and approve or deny sublease applications to an authorized agent. On a monthly basis, a subcommittee of the Board, consisting of United's secretary and at least one other director, shall randomly check select applications for completeness and conformance with established rules and regulations.

The undersigned Board members affirm that they have reviewed select sublease applications for the period ending January 31, 2021.

- Shareholder date
- Sublease application
- Sublease agreement or addendum/extension
- Credit report, FICO score
- Background check
- Emergency/CodeRed form
- Criminal record
- Age verification

I certify that a random and representative sampling of sublease applications was reviewed to the best of my ability. The applications confirm to established rules and regulations.

UNITED LAGUNA WOODS MUTUAL

Signature *E Addington*

Print Name Elsie Addington

Title United Mutual Director

Date 012821

UNITED LAGUNA WOODS MUTUAL

Signature _____

Print Name _____

Title _____

Date _____



STAFF REPORT

DATE: February 9, 2021
FOR: Board of Directors
SUBJECT: Sublease Policy and Qualifiers for Subleasing Units

RECOMMENDATION

Staff recommends that the Board amend the Sublease Policy and Application Packet to comport with Assembly Bill 3182 and approve the attached resolution that supersedes, cancels and replaces Resolution 01-13-50 with a new resolution that includes Exhibit A, Qualifiers for Subleasing Units. Additionally, Resolutions 01-96-33, 01-17-92, 01-16-87 and 01-10-222 will be cancelled and superseded.

BACKGROUND

United Laguna Woods Mutual (United) has adopted multiple policies and Qualifiers in prior years to bolster the owner-occupied nature of a cooperative housing development.

A summary of subleasing resolutions, as well as AB 3182 impacts, are shown below. Of these resolutions, five (5) must be cancelled and superseded because they are either no longer relevant or because they violate public policy codified by AB 3182.

Resolution	Description	AB 3182 Impact
01-96-33	Discontinues six-month lease extensions	No change
01-13-50	Establishes fifteen (15) Qualifiers to sublease; two Qualifiers conflict with new law	Requires amending Qualifier No. 1 from twenty percent (20%) to twenty five percent (25%) cap on total rentals and restores thirty (30) day minimum sublease in Qualifier No. 2 as originally approved.
01-01-10	Leasing policy for delinquent members	No change
01-91-73	Allows assignment of rents for delinquent members	No change
01-17-92	Establishes ninety (90) day minimum sublease period	Establishes thirty (30) day minimum sublease period
01-16-87	Restricts rentals until one year after purchase	Permits sublease immediately upon purchase of a unit
01-10-222	Establishes twenty percent (20%) cap on total rentals	Establishes up to twenty five percent (25%) cap on total rentals

In September 2020, new California legislation was approved which changes lease requirements for common interest developments. The legislative bill known as Assembly Bill 3182 (AB 3182) became effective on January 1, 2021 and requires changes to the current lease procedures.

DISCUSSION

The updates in AB 3182 include, but are not limited to: allow short-term rentals for a minimum of thirty (30) days; limit the total number of rental homes in the community up to twenty five percent (25%); and permit members to sublease a unit immediately after purchasing the unit.

To comport with AB 3182, the following changes are required:

1. The Sublease Policy and Application Packet has been amended to conform to the thirty (30) day minimum requirement (Attachment 1, page 2 and 12);
2. A new resolution superseding, canceling, and replacing Resolution 01-13-50 with a new resolution that includes Exhibit A, Qualifiers for Subleasing Units (Attachment 2);
3. The Qualifiers for Subleasing Units will be amended to conform to the number of rental homes limited up to twenty five percent (25%) and conform to the thirty (30) day minimum requirement (Attachment 3); and
4. Resolutions 01-96-33, 01-17-92, 01-16-87 and 01-10-222 will be cancelled and superseded by adoption of Resolution 01-21-XX.

FINANCIAL ANALYSIS

None.

Prepared By: Pamela Bashline, Community Services Manager

Reviewed By: Francis Gomez, Operations Manager
Siobhan Foster, Chief Operating Officer

ATTACHMENT(S)

Attachment 1 – Sublease Policy and Application Packet

Attachment 2 – Resolution 01-21-xx, New

Attachment 3 – Qualifiers for Subleasing Units, Exhibit A

ENDORSEMENT (to Board)

Discuss & Consider AB 3182: Mandatory Rental Amendments

United Laguna Woods Mutual (United) has adopted multiple policies and qualifiers in prior years to bolster the owner-occupied nature of a cooperative housing development.

On October 22, 2010, the Board adopted Resolution 01-10-222 regarding rental limitations and placed a cap on the number of units that may be subleased that must be superseded and cancelled in order to comport with AB 3182.

On March 20, 2013, the Board approved qualifiers that must be met for members to sublease units. The qualifiers include, but are not limited to placing a cap on the number of units that may be subleased at any one time and establish a minimum number of days a unit may be subleased (Resolutions 01-10-222, 01-13-50 and 01-17-92).

On August 9, 2016, the Board began requiring that a unit may not be sublet for one year after purchase (Resolution 01-16-87).

In September 2020, new California state legislation that changes lease requirements for common interest developments was enacted. The legislative bill known as Assembly Bill 3182 (AB 3182) became effective on January 1, 2021 and requires changes to the current lease procedures.

On November 19, 2020, The Governing Documents Review Committee directed staff to consolidate Resolution 01-10-222, Resolution 01-13-50 Qualifiers for Subleasing Units, Resolution 01-17-92 Qualifiers for Subleasing Units regarding Short Term Rentals and Resolution 01-16-87 Restrict Sub-Letting for One Year After Purchase to align with the changes required by Assembly Bill 3182.

On December 17, 2020, the Governing Documents Review Committee requested select changes to the proposed resolution to be returned to the committee prior to resubmittal to the Board of Directors on January 12, 2021.

At the Regular Open Directors Meeting of United Laguna Woods Mutual held January 12, 2021, the Governing Documents Review Committee was instructed by United's Board to review the material presented by Director Armendariz to rewrite a clearer and more accurate staff report and Board Resolution to approve applicable to the requirements of AB 3182. That information has been incorporated in this staff report and the resulting recommended Resolution for United to approve.



Application for Sublease Permit Check List

Please turn in the below documents:

- Sublease Agreement** between Member and Sublessee for the current year. (Separate from this application, it is the Member's responsibility to execute a sublease agreement, not included within this package, and not provided by Laguna Woods Village Leasing office.)
- Credit Report with FICO Score** from Experian, TransUnion or Equifax
- Nationwide Background Check** - Examples:
www.tenantbackgroundsearch.com
www.american-apartment-owners-association.org
www.rentspree.com

(Note: The above examples are not all-inclusive. This list is strictly for informational purposes. Some nationwide background checks include the credit report with FICO score.)

The information provided must be legible for digital imaging.



Subleasing Information for Sublessors – Co-ops

Revised as of January 12, 2021

The United Laguna Woods Mutual Bylaws define a Sublessee as any person or persons who sublease a Unit from a Member for such period of time and on such forms as authorized by the Board of Directors from time to time (Bylaws: Art II, Sec 3 (f)). A "Unit" is defined as a dwelling owned by the Corporation (Bylaws: Art II, Sec 3 (g)). United Mutual Members may sublease their Unit for up to 12 months. A Member may not assign the Occupancy Agreement or sublet the dwelling unit without the prior written consent of the Corporation. Unit subleases may not be less than 30 days, and consent to one subleasing shall not obligate the Corporation to consent to any other subleasing. The cap on total units is twenty five percent (25%) or 1,581 units.

MEMBER IDENTIFICATION CARDS

Resident ID cards are collected from Members when they execute a Waiver and Consent form giving up their right to use community facilities. Upon surrender of the card, the Member is given a Non-resident Pass that provides the Member access to the community for the purpose of inspecting the subleased premises. This pass does not permit use of or access to the community facilities.

BOARD OF DIRECTORS APPROVAL

Once a complete Application for Permit to Sublease Premises is received by the Leasing Specialist, it is submitted to the Corporation for approval. Sublessee ID cards are not issued until all paperwork is received and the board of directors has approved the application.

Please allow a minimum of **SEVEN WORKING DAYS** from date of submittal of completed, executed documents for obtaining Corporation approval. The Permit will be emailed to the Sublessor or his agent following Board approval. The Member is responsible for providing a copy of the approved Permit to the Sublessee.

The following information is required in order to process the Application for Permit to Sublease Premises:

1. Fully completed documents in the attached packet;
2. Check in the amount of \$160 made payable to the Golden Rain Foundation (or GRF);
3. Member's Resident ID card;
4. Proof of age/identity (copy of driver's license, birth certificate, or passport) for each Sublessee.

Sublessee ID cards will be available no sooner than seven days prior to the sublease start date and only after the Corporation has approved the application. A Waiver of Liability form must be executed by the Sublessor and Sublessee if the Sublessee requires access to the Community prior to the sublease start date.

SUBLEASE PERMIT FEES

Sublease Permit Processing Fee	\$160.00
Sublease Permit Extension	\$ 60.00
Sublease Permit Rush Fee	\$100.00
* United Additional Occupancy Monthly Fee	\$ 50.00
* GRF Additional Occupancy Monthly Fee	\$100.00
* Total amount due in advance.	

Additional fees may be applicable; these may include, but are not limited to, a \$25 charge for non-return of Sublessee ID cards and \$125 for decal(s).

SHORT-TERM SUBLEASES

No unit may be advertised for sublease shorter in duration than thirty (30) days in any print media (such as newspapers, magazines, local bulletins boards, etc.) and/or on any website (including without limitation Airbnb, VRBO social media, listing service and/or any other hosting platform).

MEMBER RESPONSIBILITY

Village Management Services, Inc. ("VMS"), agent for the United Mutual Board of Directors assumes responsibility for obtaining Mutual Board approval and issuing Sublessee ID Cards. Payment for chargeable repair services is the responsibility of the Sublessor who must indicate on the enclosed Authorization for Maintenance Services Work form whether Sublessee may request such services. Neither the Mutual, nor GRF nor VMS are parties to the terms of the lease, and will not be involved in resolving disputes between Sublessor and Sublessee. All commissions payable to a Realtor and notification to the Realtor upon renewal or extension of a sublease are solely the Member's obligation. At the end of the sublease period, the Member is obligated to return all gate entry passes including ID cards, automobile decals, guest passes, and care provider passes or will be assessed a fee.

**A Leasing Specialist is available
Monday through Friday from
8:00 a.m. - 5:00 p.m.
Telephone:
949-597-4323**

Email:
Leasing@vmsinc.org

Physical Address:
Laguna Woods Village
Community Center
24351 El Toro Road
Laguna Woods, CA 92637

Mailing Address:
Laguna Woods Village
Attn: Leasing Office
P.O. Box 2220
Laguna Hills, CA 92654

Note: There is no mail delivery to the physical address.

Application for Permit to Sublease Premises: United Mutual Co-operative

United Address _____

Sublessee ID No. _____ Sublessee ID No. _____ Sublessee ID No. _____

PARTIES

The parties to the Permit are: _____ (hereinafter referred to as "Sublessor"); _____ (hereinafter referred to as "Sublessee"); and United Laguna Woods Mutual (a California nonprofit mutual benefit corporation.)

TERMS AND CONDITIONS

In consideration of the mutual covenants herein, the parties hereby agree:

1. The Permit is subject to the terms and provisions of the General Conditions attached and made a part hereof and shall be effective when approved by the Mutual.
2. Sublessor proposes to sublease to Sublessee and Sublessee hires from Sublessor the Unit described below, part of a cooperative housing development at United Laguna Woods Mutual, City of Laguna Woods, County of Orange, State of California, more particularly described as Unit number _____ (hereinafter referred to as "the Unit").
3. The Permit includes exclusive use of Carport No. _____, Space No. _____. If Sublessee has more than one automobile, additional off-the-street parking must be arranged. Guest parking spaces are available for visitors of residents on a temporary basis and are not to be used as permanent parking facilities.
4. The terms of this Permit shall be for a period of _____ commencing on _____ and ending on _____.
5. The following person(s) exclusively will occupy the premises:

NAME (PRINT)	DATE OF BIRTH	SOC. SECURITY NO.

6. Attached hereto and made a part hereof for your information is a Memorandum regarding United Laguna Woods Mutual Units constructed with asbestos-containing materials.
- 7a. Sublessor and Sublessee acknowledge that the Sublessor is obligated to pay certain amounts assessed by the Mutual (hereinafter referred to as the Carrying Charges) pursuant to the

governing documents and rules of the Mutual, which Carrying Charges include the benefits of membership in Golden Rain Foundation of Laguna Hills, a California nonprofit mutual benefit corporation (hereinafter referred to as "GRF".) The Sublessor and/or Sublessee may incur additional optional charges and fees in connection with facilities and services provided by GRF (hereinafter call "GRF Charges".) **All fees are subject to change by action of the Board of Directors of Golden Rain Foundation.**

- 7b. If Sublessor is delinquent in payment of either the Carrying Charges or the GRF Charges, Sublessor and Sublessee each acknowledge and agree that the Sublessor hereby assigns to and confers upon the Mutual, the right, but not the obligation, to collect and retain the rent payable by the Sublessee hereunder, and to apply the same to any delinquent Carrying Charges and GRF Charges, as well as any late fees, attorneys' fees, or other costs and expenses which may be incurred or assessed by the Mutual in connection with the delinquent Carrying Charges or GRF Charges.
- 7c. Sublessor and Sublessee further acknowledge and agree that the Mutual shall be entitled to directly receive the rent by delivering to the Sublessee at the Unit a notice in the form attached hereto as "Exhibit "A". Upon receipt of such notice, the Sublessee shall directly forward all payments of rent required under the Sublease to the Mutual at the address set forth in the notice until the Sublessee shall receive a second notice to the effect that the Sublessee may again resume making rental payments directly to the Sublessor.
- 7d. Such payments of rent paid directly to the Mutual shall continue until the delinquent Monthly Assessments or GRF Charges and any late fees, attorneys' fees, or other collection costs and expenses incurred by the Sublessor are paid in full. In the event that the payment of rent received by the Mutual is in excess of the amounts owed by the Sublessor, then the Mutual shall refund the difference to the Sublessor within thirty (30) business days of receipt of such rental payment.
- 7e. Sublessor acknowledges and agrees that the Sublessee shall not be in breach of the Sublease solely as a result of making rental payments directly to the Mutual, and further that the Sublessor shall not take any other action or avail itself of any other remedies against the Sublessee under the Sublease or otherwise based on the Sublessee's direct payment of rent to the Mutual following receipt of a notice therefrom.
- 7f. Both Sublessor and Sublessee acknowledge and agree that the Mutual shall not have any obligation either to the Sublessor or the Sublessee to fulfill the duties of the Sublessor or the Sublessee under their lease, nor shall the Mutual have any obligations to any other third party based on its direct receipt of the rent hereunder to cover delinquent Monthly Assessments or GRF Charges, and associated costs and expenses as set forth above. It is specifically agreed that the Mutual is not nor will be assuming any of the responsibility of the Sublessor or the Sublessee to fulfill any of the terms, conditions and covenants between the Sublessor or the Sublessee.
8. Sublessee ID Cards shall be issued for a period no longer than the duration of the sublease or a 12 month period, whichever is shorter, and may be eligible for renewal upon extension or renewal of the Permit. At the expiration of the sublease term, Sublessor shall return Sublessee ID Cards, guest passes, and vehicle decals to the Leasing specialist or a charge will be billed to the Mutual Member.
9. Sublessor acknowledges and agrees that the privileges of membership in GRF are granted to Sublessee for the duration of the Permit; and Sublessor hereby surrenders his Resident ID Card and the right to such privileges while the Permit is in effect.
- 10. Sublessor and Sublessee agree that Golden Rain Foundation ("GRF"), Village Management Services, Inc. ("VMS"), managing agent for the Corporations, and United Laguna Woods Mutual are not, jointly or severally, parties to the proposed sublease, and that all sublease terms pertaining to rent amounts, payment of rents (other than the assignment of rents as noted above), fees, repair costs and commissions, or any other sublease stipulations are a matter of concern for the sublessor and sublessee, and neither United Mutual , GRF, nor VMS shall be responsible for any terms therein.**

Sublessor(s)

1 Name (Print)	Signature	Date
Outside Mailing Address: Street	City	Zip Code
Email	Phone No.	Mobile No.

2 Name (Print)	Signature	Date
Outside Mailing Address: Street	City	Zip Code
Email	Phone No.	Mobile No.

Agent, Agency or Owner Executing Application

Name (Print)	Signature	Date
Email	Phone No.	Mobile No.

Sublessee(s)

1 Name (Print)	Signature	Date
Email	Phone No.	Mobile No.
Previous Mailing Address: Street	City, State	Zip Code

2 Name (Print)	Signature	Date
Email	Phone No.	Mobile No.
Previous Mailing Address: Street	City, State	Zip Code

CORPORATION APPROVAL OF APPLICATION – PERMIT TO SUBLEASE PREMISES

The undersigned, a California nonprofit mutual benefit corporation, hereby issues this Permit to Sublease the Premises.
 For UNITED LAGUNA WOODS MUTUAL

Date

By

Authorized Agent

Application Denied: The Board of Directors of this Mutual Corporation has reviewed this application.	Application Approved: The Board of Directors of this Mutual Corporation has reviewed this

THIS IS A SAMPLE OF THE LETTER WHICH WILL BE SENT TO THE SUBLESSEE IF SUBLESSOR BECOMES DELINQUENT IN PAYMENT OF MONTHLY HOMEOWNER'S ASSESSMENT PAYMENTS

EXHIBIT A

RE: NOTICE TO SUBLESSEE - ASSIGNMENT OF RENTS

Dear

Pursuant to Paragraph 7 of the Application for Permit to Sublease Premises (or Application for Permit Sublease Extension) which you executed on _____ as the Sublessee, with _____ as the Sublessor, for the premises located in United Laguna Woods Mutual, Unit Number _____, you are hereby notified that your monthly rental payment should be made directly to the Golden Rain Foundation, a California nonprofit corporation (hereinafter the "Corporation"), to cover the delinquent assessment payment which your Sublessor owes to the Corporation.

Until you are notified that you may resume making your monthly payments of rent to the Sublessor, you should make your monthly rent payments, commencing with the payment due on _____ to the following address:

VMS, Inc.
Post Office Box 2220
Laguna Hills, CA 92654-2220

Attn: Unit Payment Representative

Please make your checks payable to Golden Rain Foundation (or GRF). Please be sure to mail to the P.O. Box address. Do NOT mail to the VMS street address.

If you have any questions in connection with this Notice, or the method of making your monthly rental payments to the Corporation, please contact the Unit Payments Representative at (949) 597-4221. A pre-addressed envelope is enclosed for your convenience.

Sincerely,

Bryan English Accounting
Supervisor Financial
Services Division

cc: Sublessor
Leasing Department

Sent by Certified Mail

P.O. Box 2220, Laguna Hills, CA 92654

Sublessor Authorization for Maintenance Services Work

Unit No.

Sublease Term

From: _____

To: _____

Dear United Laguna Woods Mutual Sublessor:

In order for your Mutual Corporation to provide the timeliest service, we request that you complete this authorization form to assist us when repair services are requested for your Unit.

Repair services may be requested from the Mutual or an outside repair firm. Please be advised all fees for chargeable repair services performed by the Mutual are the responsibility of the Sublessor and will be billed to the Sublessor. Collection of charges from the Sublessee is the responsibility of the Sublessor. Services billed directly to the Sublessee include cable TV and High Speed Internet.

Failure to complete this form will result in denial of service in response to Sublessee requests.

Is the Sublessee authorized to request repairs on behalf of the member or other work for which there is a charge? (Please note that the member is responsible for all charges incurred by the Sublessee.) Yes No

NOTE: In case of an emergency, e.g., water heater leak, refrigerator out, furnace out, lock-out, plumbing stoppage, the Mutual will perform the repair upon request of the Sublessee without prior Sublessor approval.

=====

SUBLESSOR/SUBLESSEE ACKNOWLEDGMENT

I understand the billing policy stated above and request that this information be kept on file during the sublease period. I will submit a written request for any change to the above information by mailing such request to the Laguna Woods Village, Attn: Leasing Office, P.O. Box 2220, Laguna Hills, CA 92654 -2220.

Sublessor(s)

1 Name (Print)	Signature	Date
2 Name (Print)	Signature	Date

Sublessee(s)

1 Name (Print)	Signature	Date
2 Name (Print)	Signature	Date



If We Can't Reach You, We Can't Notify You.



When seconds count, you can count on

CodeRED is the community notification system used to call, text and/or email Laguna Woods Village Residents with time-sensitive and/or emergency information. This system is separate from the regular email information you may be receiving from the Communications Department, and requires a specific, unique enrollment.

Security Chief Carlos Rojas and the Laguna Woods Village Disaster Preparedness Task Force encourage you to take a few minutes to ensure we have accurate contact information for you so you are informed in the event of an emergency or threat to the Village. Safety is a two-way street. Be sure to register today to receive the information you need, when it matters, regarding events such as:

- Critical Power Outages
- Earthquake Emergency Procedures
- Evacuation
- Gate or Road Closures
- Safety Threats
- Fire

Please fill out the form on the reverse side of this paper and return it in person the Laguna Woods Community Center front desk, or by mail to Marketing and Communications, Village Management Services, Inc., 24351 El Toro Road, Laguna Woods, CA 92637. You may also complete the form online through the Laguna Woods Village website. Go to www.lagunawoodsvillage.com, and look for the link at the top of the home page that says CodeRed.

You can be assured that all information provided for your CodeRED notification is confidential and will only be used to contact you in the case of an emergency.



Contact Information Form and CodeRED Emergency Notification Record
If We Can't Reach You, We Can't Notify You.

Unit is	Leased	Owner occupied	Vacant	Date
Your Information				
Resident ID #	Unit #		Name	
Email		Home phone	Cell phone	
Non-occupant owner address		City, state, zip		
Emergency Contact(s)				
Name		Relationship	Home number	
Email		Work number	Cell number	
Address		City, state, zip		
Name		Relationship	Home number	
Email		Work number	Cell number	
Address		City, state, zip		
Other information				
Attorney's name		Phone		
Power of Attorney/Trustee's name		Phone		
Pet care contact name		Phone		
Doctor's name		Phone		
Special Circumstances, please check the conditions that apply to you:				
Dementia Visually Impaired Hearing Impaired Non-Ambulatory Life-Support System (equipment that requires electricity) Do you have a caregiver?* <i>*Do you have an approved caregiver application on file? For assistance contact Resident Services at 949-597-4600</i>				

Note: California Civil Code Section 4041 requires owners to provide annual written notice to the association of the following. This includes contact information of the legal representative, if any, including any person with power of attorney or other person who can be contacted in the event of an emergency or extended absence from the Unit. Emergency contact information may be given to hospital personnel upon request.



Contact Information Form and CodeRED Emergency Notification Record
If We Can't Reach You, We Can't Notify You.

Unit is	Leased	Owner occupied	Vacant	Date
Your Information				
Resident ID #	Unit #		Name	
Email		Home phone	Cell phone	
Non-occupant owner address		City, state, zip		
Emergency Contact(s)				
Name		Relationship	Home number	
Email		Work number	Cell number	
Address		City, state, zip		
Name		Relationship	Home number	
Email		Work number	Cell number	
Address		City, state, zip		
Other information				
Attorney's name		Phone		
Power of Attorney/Trustee's name		Phone		
Pet care contact name		Phone		
Doctor's name		Phone		
Special Circumstances, please check the conditions that apply to you:				
Dementia Visually Impaired Hearing Impaired Non-Ambulatory Life-Support System (equipment that requires electricity) Do you have a caregiver?* <i>*Do you have an approved caregiver application on file? For assistance contact Resident Services at 949-597-4600</i>				

Note: California Civil Code Section 4041 requires owners to provide annual written notice to the association of the following. This includes contact information of the legal representative, if any, including any person with power of attorney or other person who can be contacted in the event of an emergency or extended absence from the Unit. Emergency contact information may be given to hospital personnel upon request.

**Residency Restrictions
 Important Information – Please Read Carefully**

Unit No.

Please note the following residency restrictions, including but not limited to:

Sublessee Initial(s)

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Laguna Woods Village is an independent-lifestyle and age-restricted community (as defined by California Civil Code §51.3) that does not provide any form of healthcare or assisted living. Each resident is responsible for his/her own care and welfare.

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Appearance of the community is important, and residents are required to keep their balconies, patios, walkways and carports free from clutter.

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

When moving into the community, residents are required to break down and stack moving boxes next to trash dumpsters for routine pickup. Please be advised that there are weight and volume restrictions. Call Resident Services at 949-597-4600 to arrange to have excessive moving material hauled away as a chargeable service. When moving out of the community, the seller is responsible for hauling away excessive materials/furniture.

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Members are required to check with Alterations before making any internal and external alteration. Alterations are prohibited without prior review and consent. Contact Alterations at 949-597-4616 or alterations@vmsinc.org. Contractors' trash must not be put into community dumpsters.

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Relatives and other guests may stay overnight for a total of 60 days in any 12-month period. Relatives and guests may not stay in a resident's home during the absence of the resident.

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Board approval is required for all persons wishing to reside in the community. Contact Resident Services at 949-597-4600 before any change in residency status.

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

The maximum number of persons allowed to occupy a unit is equal to the number of original construction bedrooms plus one. There are additional monthly fees for more than two occupants.

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Units may not be sublet for more than 12 months and not less than 30 days.

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

United is billed directly from the tax assessor and the shareholder/member reimburses the mutual through monthly assessments. Members of United are cautioned to prepare for property tax increases in monthly assessments.

I/We, the undersigned, have read the above and agree to comply with the rules of this community.

Sublessee(s)

1 Name (Print)	Signature	Date
2 Name (Print)	Signature	Date

Request to Sublet Cooperative

Unit No.

Pursuant to Article 7 of the occupancy agreement, the undersigned member hereby requests consent of the Mutual (hereinafter known as the "Corporation") to sublet the Unit indicated above, for a term not to exceed 12 months.

Member herein agrees that the sublease permit application shall be on a form provided by the Corporation which will require the sub-tenant to abide by the terms of the Occupancy Agreement during his/her sub-tenancy, and shall give to the Mutual an irrevocable power to dispossess or otherwise act for the Sublessor in case of default under the sublease. The liability of the Member for his/her obligations to the Corporation and to the Golden Rain Foundation of Laguna Woods, a California nonprofit corporation shall continue notwithstanding the fact that he/she may have sublet the dwelling unit with the consent of the Corporation. The Member shall also continue to be liable for all obligations under the Occupancy Agreement and shall be responsible to the Corporation for the conduct of the Sublessee. Consent to one subleasing shall not obligate the Corporation to consent to any other subleasing. Member's reason for requesting Corporation's consent to sublease as follows:

RESPONSE REQUIRED

Sublessor(s)

1 Name (Print)	Signature	Date
2 Name (Print)	Signature	Date

AGREEMENT TO WAIVE RIGHT TO USE OF COMMUNITY FACILITIES

WHEREAS, the undersigned is a Member of the Golden Rain Foundation (the Foundation), and a Member of United Laguna Woods Mutual (the Mutual); and

WHEREAS, incident to membership in the Mutual, the undersigned has signed, or is acting as agent for the member who signed the Occupancy Agreement, entitling the Member to occupancy of a Unit in the Mutual as indicated above; and

WHEREAS, incident to membership in the Foundation and the Mutual, and said Occupancy Agreement, the Member is entitled to the use and enjoyment of said community facilities and services provided by the Foundation and the Mutual; and

WHEREAS, the undersigned intends that said Unit shall be occupied temporarily by Sublessee(s), and Sublessee(s) shall be entitled to use and enjoyment of facilities and services during his/their temporary occupancy of said Unit,

THEREFORE, the undersigned hereby waives all right to use and enjoyment of all those certain community facilities and services provided by Foundation and Mutual.

This agreement shall terminate upon termination of the occupancy by Sublessee, and/or upon transfer of Membership in Foundation or Mutual. No sublease shall exceed twelve months. Further, this agreement shall not alter any obligations of the undersigned, or any rights of the undersigned other than those herein arising from Membership in Foundation or Mutual, or from execution of said Occupancy Agreement.

Sublessor(s)

1 Name (Print)	Signature	Date
2 Name (Print)	Signature	Date



Notice To Co-Op Sublessors and Sublessees

Time Limits for Subleasing Co-op Units

The governing rules of United Laguna Woods Mutual limit the subleasing of any co-op units to a maximum of 12 months.

At the conclusion of the sublease period, Sublessee(s) is required to surrender their Sublessee Resident Identification Cards. Non-return of the cards will result in a \$25 fee and/or member disciplinary action.

ACKNOWLEDGMENTS BY SUBLESSOR(S) AND SUBLESSEE(S):

The undersigned have read the above and agree to abide by the governing rules of United Mutual pertaining to subleasing time limits.

Sublessor(s)

1 Name (Print)	Signature	Date
2 Name (Print)	Signature	Date

Sublessee(s)

1 Name (Print)	Signature	Date
2 Name (Print)	Signature	Date



Permit to Sublease a Unit General Conditions

1. MEMBER RESPONSIBILITY

Village Management Services, Inc. ("VMS"), agent for the United Mutual Board of Directors assumes responsibility for obtaining Mutual Board approval and issuing Sublessee ID Cards. Payment for chargeable repair services is the responsibility of the Sublessor who must indicate on the enclosed Authorization for Maintenance Services Work form whether Sublessee may request such services. **Neither the Mutual, GRF nor VMS are parties to the terms of the lease between Sublessor and Sublessee, and will not be involved in resolving disputes between Sublessor and Sublessee.** All commissions payable to a Real Estate Professional and notification to the Real Estate Professional upon renewal or extension of a sublease are solely the Member's obligation. At the end of the sublease period, the Member is obligated to return all gate entry passes including ID cards, automobile decals, guest passes, business passes, and care provider passes or will be assessed a fee.

2. MUTUAL APPROVAL

This Permit shall be effective only when approved in writing by an officer of the governing Mutual and shall be limited to the term specified herein. Any extension or renewal of this Permit shall also require the written approval of Mutual, but Mutual shall not be obligated to approve such extension or renewal.

3. UNITED MUTUAL AND GOLDEN RAIN FOUNDATION RULES

This Permit is subject and subordinate to the terms and provisions of the current Governing Documents of the Nonprofit Mutual Benefit Corporations, which include the following:

- Articles of Incorporation; Bylaws; Rules and Regulations
- The Occupancy Agreement for Co-operative Units.
- Board-adopted Operating Rules – See Resident Handbook, Traffic Rules & Regulations, Architectural Guidelines, and Recreation SOP's.

In consideration of the benefits conferred by residency in the Mutual and use of the facilities managed by GRF, the Sublessee and each Co-occupant agree to comply with and be bound by the Governing Documents. Sublessee and each Co-occupant further acknowledge and agree that in the event of any alleged violation of the Governing Documents by the Sublessee or any Co-occupant, each understands that he or she shall be subject to a hearing by the Corporation's Board of Directors and may be assessed a monetary penalty or be the subject of other disciplinary action by the Corporation if the Board determines that an actual violation of the Governing Documents has occurred, or if there is a breach of the Permit.

3. SUBLESSORS' CONTINUED RESPONSIBILITY; SUBLESSEES' RESPONSIBILITY

Nothing contained herein shall relieve Sublessor of the performance of any obligation owed to Mutual or GRF under the Governing Documents. Sublessee shall not permit any visitor or guest of Sublessee to violate any obligation of Sublessee, and shall be responsible for fees and/or penalties incurred.

4. USE OF UNIT; OCCUPANCY

The Unit shall be used and occupied solely as a private residential dwelling and for no other purpose. No person shall reside in a Unit, other than those listed on the approved "Application for Permit to Sublease". No business or commercial venture may be conducted in the Unit. Section 51.3 of the California Civil Code restricts occupancy to those persons who meet the following criteria:

"Qualified Resident" - the Unit shall be occupied by a person who is 55 years of age or older.

"Co-occupant(s)" - All other persons residing in the Unit shall be at least 45 years of age unless such person is the spouse, cohabitant or a primary provider of economic or physical support to the Qualified Resident."

"Any primary provider of economic or physical support" - requires approval by the Mutual, after the application and submittal of required certification of need for such provider by the Sublessee. Care Providers are not considered occupants, and do not enjoy the privileges of use of community facilities.

5. GRF SERVICES

Sublessee and the Co-occupant(s) may use the facilities and receive the services made available by GRF to all Units. The facilities and services may be modified or discontinued by GRF at any time.

6. MUTUAL, GRF FEES

Sublessee shall be responsible to promptly pay when due, all charges and fees incurred by Sublessee, Co-occupant, guest or invitee for use of facilities or for services rendered by the Mutual or GRF.

7. ASSIGNMENT AND SUBLEASING PROHIBITED

Sublessee shall not assign a Permit or any interest therein and shall not sublet the Unit or any part thereof or any right or privilege appurtenant thereto or permit any other person to occupy or use the premises or any portion thereof without prior written consent of Sublessor and Mutual. A consent to one assignment, subleasing, occupation or use by any other person shall not be deemed to be a consent to any subsequent assignment, subleasing, occupation or use by any other person. Any such assignment or subleasing without such consent shall be void and, at the option of Mutual and/or Sublessor, shall constitute a breach of the Permit. The interest of Sublessee in a Permit shall not be assignable by operation of law without written consent of the Mutual.

8. ALTERATIONS, REPAIRS AND MAINTENANCE

Sublessee(s) understand that the Unit shall not be altered, repaired or changed without prior written consent of Sublessor and Mutual. Unless otherwise provided by written agreement, all alterations, improvements and changes that may be required shall be done either by or under the direction of Mutual; shall be the property of Sublessor; and shall remain upon and be surrendered with the Unit. Sublessee's personal property is not insured by Sublessor or Mutual.

9. RIGHT OF ENTRY

Sublessee shall permit the Mutual, Sublessor and their respective agents and representatives to enter into and upon the Unit at all reasonable times for the purposes of (a) inspection, responding to emergencies, and responding to emergency situations; (b) maintaining the building in which the Unit is situated and (c) making repairs, alterations, or additions to any

portion of said building, including the erection of scaffolding, props or other mechanical devices. Sublessee shall not be entitled to any abatement of rent payable by Sublessee hereunder or to any rebate of rent to Sublessee or damages for any loss of occupation or quiet enjoyment of the premises on account of any such entry by Mutual or Sublessor.

10. LIABILITY FOR DAMAGES

As a material part of the consideration to be rendered to Sublessor under this Permit, Sublessee hereby waives, to the maximum extent permitted by law, all claims against Sublessor and Mutual for damages to personal property in, upon or about said Unit and for injuries to persons in, upon or about said premises from any cause arising at any time. Sublessee shall hold Sublessor, the Mutual, GRF, and VMS harmless from any liability on account of any damage or injury to person or personal property arising from the use of the Unit by Sublessee arising from the failure of Sublessee to keep the Unit in good condition as provided herein or failure to perform or observe any of Sublessee's obligations under this Permit. Neither Sublessor, the Mutual, GRF, nor VMS shall be liable to Sublessee for any damage caused by any act or negligence of any other occupant of the same building or by any Member or occupant of adjoining or contiguous property. Sublessee shall pay for all damages to the Unit and to the building in which the Unit is located, as well as all damage to other occupants thereof caused by Sublessee's misuse or neglect of the premises, equipment, apparatus or appurtenances. All damage or injury done to the Unit or to the building in which the Unit is located by Sublessee or by any person who may be in or upon the building or the Unit with the consent of Sublessee shall be paid for by Sublessee.

11. DESTRUCTION OF PREMISES

In the event of any total or partial destruction of the Unit during the term of this Permit from any cause, either Mutual or Sublessor may terminate this Permit by written notice to Sublessee and without liability to Sublessee except that Sublessor shall refund any rent which may have been paid in advance by Sublessee for any period subsequent to the date of any such termination.

12. EMINENT DOMAIN

In the event that the real property upon which the Unit is located or any part thereof shall be acquired by any public body, agency or other entity having the power of eminent domain, whether by voluntary sale, threat of condemnation or by judgment of a court in condemnation proceedings, either Mutual or Sublessor may terminate this Permit upon written notice to Sublessee and without liability to Sublessee except that Sublessor shall refund any rent which may have been paid in advance by Sublessee for any period subsequent to the date of any such termination.

13. MUTUAL'S RIGHTS AND REMEDIES

In the event of any breach of this Permit by Sublessee, Mutual shall have the same rights and remedies to enforce this Permit as are available to Sublessor hereunder and may be exercised by Mutual without regard to any exercise thereof by Sublessor and without liability either to Sublessor or Sublessee arising out of or relating to the exercise of such rights and remedies by Mutual. Additionally, the Mutual shall have the same rights to dispossess the Sublessee or otherwise act for the Sublessor as may be necessary or appropriate in the event of any breach of the Permit or the Sublessee's failure to vacate following expiration of the Permit term. The Mutual shall also have the right to bring an unlawful detainer action against the Sublessee after proper notice has been given as provided in California Civil Code Section 1946 or any successor statute thereto.

14. TIME IS ESSENCE; WAIVER

Time is of the essence under this Permit. The waiver by Sublessor, Mutual or either of them, of any breach of any term, covenant or condition of this Permit shall not be deemed to be a waiver of such term, covenant or condition or any subsequent breach of same of any other rent shall not be construed to be a waiver of any breach by Sublessee of any term, covenant or condition of this Permit. The remedies given herein to Sublessor and to Corporation shall be cumulative and the exercise of any one remedy by Sublessor or by the Mutual shall not prohibit exercise of any other remedy available.

15. SUBORDINATION

This Permit is subject and subordinate to the Governing Documents and to any and all covenants, conditions, restrictions, underlying leases, occupancy agreements, mortgages or deeds of trust which may now affect the real property of which the premises form a part, or the underlying leases or occupancy agreements, and to all renewals, modifications, consolidations, replacements and extensions thereof. It is further agreed that this Permit may, at the option of Sublessor and the lender, if any, be made subordinate to any covenants, conditions, restrictions, underlying leases, occupancy agreements, mortgages or deeds of trust which may hereafter affect the real property of which the subleased Unit form a part or affect the underlying leases or occupancy agreements. Sublessee or its successors in interest shall execute and deliver upon the demand of Sublessor or Mutual any and all instruments desired by Sublessor or Mutual subordinating this Permit in the manner requested by Sublessor or Mutual to such covenants, conditions, restrictions, occupancy agreement, mortgage or deed of trust. Mutual is hereby irrevocably appointed and authorized as agent and attorney-in-fact of Sublessee to execute all such subordination instruments in the event Sublessee fails to execute said instruments within five days after notice from Sublessor or Mutual demanding the execution thereof. Said notice may be given in the manner provided herein for giving notice.

16. NOTICES

Any notice to Sublessor, Sublessee or Mutual shall be given by personal service or by registered or certified mail addressed to: Sublessor: at the address indicated on the Application form; to Sublessee: at the Unit; and to Mutual: Physical Address: 24351 El Toro Road, Laguna Woods, CA. 92637 or Mailing Address: PO Box 2220, Laguna Hills, CA 92654 -2220.

17. PARTIES BOUND

The terms and provisions contained herein, subject to the provisions governing assignment, shall apply to and bind the heirs, successors, personal representatives and assigns of all of the parties hereto.

18. ATTORNEY'S FEES

If any legal action or proceeding is commenced by either party or Mutual to enforce any part of this Permit, the prevailing party shall recover in addition to all other relief, reasonable attorney's fees and costs.

Sublessor(s)

1 Name (Print)	Signature	Date
2 Name (Print)	Signature	Date

Sublessee(s)

1 Name (Print)	Signature	Date
2 Name (Print)	Signature	Date



Laguna Woods Village®

Notice

To: Employees, contractors employed by the Laguna Woods Village associations, members and prospective purchasers of dwelling units at Laguna Woods Village, Laguna Woods

From: Village Management Services Inc.

Subject: Disclosure notice: Laguna Woods Village buildings constructed with asbestos-containing construction materials

Health & Safety Code 25915.2 and 25915.5 require the mutual to provide annual notice about the existence of asbestos-containing materials (ACM) in nonresidential public buildings in the mutual to all employees and contractors performing work within said buildings, and to all members of the mutual.

In addition, the mutual is required to disclose to new owners, within 15 days of acquiring title to a unit, the existence of asbestos-containing material in nonresidential public buildings within the mutual.

Village Management Services Inc., as employer, and as agent, for the associations that own or manage the buildings at Laguna Woods Village, Laguna Woods, for their members, hereby notifies all its employees, contractors and all mutual members and transferees, that some buildings within Laguna Woods Village have been surveyed and found to contain asbestos.

The analytical method used to determine asbestos content was polarized light microscopy/dispersion staining. Since the community has an active asbestos operations and maintenance program, testing is ongoing. Because of the high cost to conduct a complete asbestos survey and analysis of all buildings, surveys are conducted only upon repair, remodel, addition to or removal of a building or part of a building suspected to contain asbestos materials, as required by labor codes. The certificates of analysis for any testing received to date are available to employees, contractors, owners and tenants and transferees for review and photocopying from the Laguna Woods Village Human Resources/Safety Office, 24351 El Toro Road, Laguna Woods, CA., between 9 a.m. and 5 p.m., Monday through Friday.

The following buildings in Laguna Woods Village, Laguna Woods, were constructed prior to 1979 and thus *may* contain asbestos in one or more construction materials: All community facilities buildings (with the exception of Clubhouse 7, the mini-gym at Clubhouse 1, the broadband services building, the Laguna Woods Village Community Center, the vehicle maintenance building, and a portion of the warehouse—all constructed after 1979), including clubhouses and outbuildings, library, maintenance warehouse building, stables, gatehouses, garden center buildings, all detached laundry buildings and residential buildings numbers 1 through 5543 inclusive.

Disclosure notice: Asbestos-containing construction materials continued on next page

Disclosure notice: Asbestos-containing construction materials continued from previous page

At the time most of the buildings in Laguna Woods Village were constructed, asbestos-containing materials met local codes as well as state and federal regulations and were extensively used in *many* building products, including but not limited to: ceiling tile, floor tile/linoleum and mastic, textured wall surfaces, sprayed acoustical ceilings, fire doors, structural fireproofing, pipe/boiler insulation, attic insulation and heating duct material/insulation.

According to the National Cancer Institute and the Environmental Protection Agency, any asbestos in these materials does not present a threat to health so long as the asbestos is not disturbed and does not become airborne.

However, because breathing asbestos has been known in some instances to cause cancer and other forms of lung disease, sanding, scraping, drilling, sawing, crushing, tearing/breaking up or otherwise disturbing asbestos-containing materials presents a potential health risk. Therefore, you are directed not to perform such tasks in areas with ACM present or suspected unless the area/materials have been tested and found not to contain asbestos or if specifically assigned or contracted to do such work and it is in accordance with all federal, state, and local laws as well as internal guidelines called for in the asbestos operations and maintenance plan and other company safety and environmental policies and procedures.

Village Management Services Inc. employees whose work orders require them to construct, repair, maintain or otherwise disturb construction materials that may contain asbestos are hereby directed to follow the current regulations and policies noted above and to wear the required protective equipment, prior to performing such work. Questions concerning instructions and equipment should be directed to the HR/Safety Supervisor at 949-597-4321.

It is illegal to place asbestos materials or debris in Laguna Woods Village trash dumpsters. Such materials must be disposed of separately in accordance with state and county regulations to avoid fines. Contact the HR/Safety Supervisor at 949-597-4321 for details.

If you become aware of any asbestos-containing material becoming damaged or otherwise disturbed, please contact Laguna Woods Village Customer Service at 949-597-4600, or the HR/Safety Supervisor at 949-597-4321.

January 1, 2016
Village Management Services Inc.

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RESOLUTION 01-21-xx

**Sublease Policy and Application Packet
Qualifiers for Subleasing Units**

WHEREAS, pursuant to its governing documents, the Board of Directors has the power and authority to adopt reasonable operating rules; and

WHEREAS, Assembly Bill 3182 became effective January 1, 2021 and United Laguna Woods Mutual is prepared to comply with legislation which eliminates all “unreasonable restrictions” on rentals within the community; and

WHEREAS, Assembly Bill 3182 requirements dictate that United Laguna Woods Mutual must change the minimum rental period from 90 days to 30 days; the maximum number of units that are allowed to be rental units from 20% (1,265 units) to 25% (1,581); and that United Laguna Woods Mutual can no longer restrict a member from subleasing his unit for one year from the date of purchase;

NOW THEREFORE, BE IT RESOLVED, February 9, 2021 that the Board of Directors hereby amends the Sublease Policy and Qualifiers for Subleasing Units in order to comply with Assembly Bill 3182;

RESOLVED FURTHER, Resolution 01-13-50 adopted March 20, 2013 is hereby superseded, canceled and replaced with this resolution that includes Exhibit A, Qualifiers for Subleasing Units;

RESOLVED FURTHER, Resolution 01-10-222, adopted October 22, 2010 is hereby cancelled;

RESOLVED FURTHER, Resolution 01-17-92 adopted August 8, 2017 is cancelled; and

RESOLVED FURTHER, Resolution 01-16-87 adopted August 9, 2016 is cancelled and eliminates the restriction of a member from subleasing a unit for one year from date of purchase;

RESOLVED FURTHER, Resolution 01-96-33 adopted March 12, 1996 is hereby cancelled since it is no longer applicable;

RESOLVED FURTHER, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purposes of this resolution.

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Exhibit A
QUALIFIERS FOR SUBLEASING UNITS
Resolution 01-21-xx; February 9, 2021

1. A cap on the number of units that may be subleased at any one time in United's development equal to **twenty five percent** (25%) or 1,581 of the total units; and
2. A prohibition on subleases shorter in duration than **thirty** (30) days and no longer than twelve (12) months, subject to renewal; and
3. A prohibition on any member owning more than one membership/unit in United, and/or being identified as the "member" under more than one Occupancy Agreement, at any one time, except as provided for and subject to certain conditions under United's Interim Dual Ownership Agreement (as provided in Resolutions U-02-164, 01-10-222 and 01-03-147), including but not limited to the requirements that (i) a member may not sublease a unit listed for sale during any permitted period of dual ownership, (ii) the member must reasonably proceed to sell the unit listed for sale within six (6) months from the member's signing of the Interim Dual Ownership Agreement, (iii) the Board is prohibited from approving any individual member's request for an Interim Dual Ownership Agreement more frequently than one (1) time in any two (2) year period and (iv) with respect to dual ownership, both trustees and beneficiaries under any trust having any ownership interest in a unit/membership shall be considered a member with respect to such unit/membership; and
4. The requirement that no member may sublease his/her unit if delinquent in carrying charges or assessments at the time of the proposed/intended sublease, except with Board approval and subject to an assignment of rents (as set forth in Resolutions U-91-73 and U-01-10); and
5. The requirement that all sublessees meet the age requirements for occupancy and residency as required and established under United's governing documents and California Civil Code Section 51.3 (and any successor statute); and
6. The requirement that members and/or sublessees provide to United, as set forth in United's governing documents and pursuant to yearly renewal requirement obligations, the following information with respect to each sublessee of the member's unit, on such form(s) as United may prescribe from time to time: full name; age and birth date; statistical information; identity verification; written agreement to comply with United's governing documents; telephone number; and other information and documentation required by United under its Application for Permit to Lease Premises and any related documents; and

7. The requirement that the member pay certain fees related to the sublease of the member's unit, including without limitation fees related to lease permits processing; lease permits, lease permit extensions, lease permit renewals, secured deposits of third-party charges and application costs; and
8. The requirement that the member transfer his/her rights to use the common areas, facilities and amenities of United's development to the member's sublessee, and that the member and his/her sublessee comply with any and all prohibitions and/or restrictions established by Golden Rain Foundation ("GRF") with respect to the use of GRF's common amenities and facilities; and
9. The requirement that sublessees of a member's unit must, at all times, comply with all of the provisions of United's governing documents applicable to the residency, occupancy and use of units and United's development; and
10. The right of United to levy fines and impose discipline against a member for the violation of United's governing documents by the member's sublessee, and/or, to the extent permitted by United's Bylaws and applicable laws, to impose discipline against the sublessee for such violation; and
11. A non-exclusive grant to United of the member's rights to enforce United's governing documents against the member's sublessee if the member fails to gain the sublessee's compliance, including but not limited to the ability of United to evict the sublessee under an unlawful detainer action; and
12. An assignment of rents in favor of United in the event the member is delinquent in the payment of their carrying charges and/or assessments, as provided in United's Occupancy Agreement, and the requirement that the sublessee pay his/her rent payments to United upon United's notice and demand of such assignment; and
13. The requirement that the member be financially liable to United for any damage within the member's unit or other portions of United's development caused by the sublessee; and
14. The requirement that the member be the responsible party to obtain any required approval from United for any and all proposed alterations, additions, improvements and modifications to the member's unit; and
15. The requirement that only a member of United named under an Occupancy Agreement has the right to sublease their entire unit; partial sublease of unit is prohibited.

Financial Report

Preliminary as of December 31, 2020



INCOME STATEMENT (in Thousands)	ACTUAL
Assessment Revenue	\$42,716
Non-assessment Revenue	\$1,727
Total Revenue	\$44,443
Total Expense	\$42,374
Net Revenue/(Expense)	\$2,069

1

Financial Report

Preliminary as of December 31, 2020



OPERATING ONLY INCOME STATEMENT (in Thousands)	ACTUAL
Assessment Revenue	\$30,423
Non-assessment Revenue	\$1,039
Total Revenue	\$31,462
Total Expense ¹	\$31,934
Operating Deficit	(\$472)

1) excludes depreciation

2

Financial Report

Preliminary as of December 31, 2020

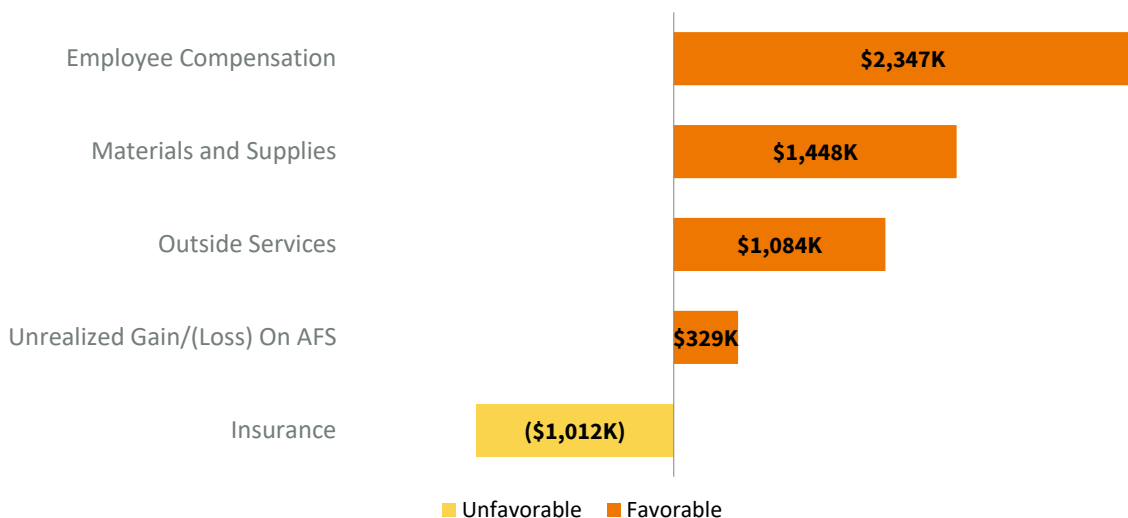


INCOME STATEMENT (in Thousands)	ACTUAL	BUDGET	VARIANCE B/(W)
Assessment Revenue	\$42,716	\$42,163	\$553
Non-assessment Revenue	\$1,727	\$1,794	(\$67)
Total Revenue	\$44,443	\$43,957	\$486
Total Expense	\$42,374	\$45,902	\$3,528
Net Revenue/(Expense)	\$2,069	(\$1,945)	\$4,014

3

Financial Report

Preliminary as of December 31, 2020



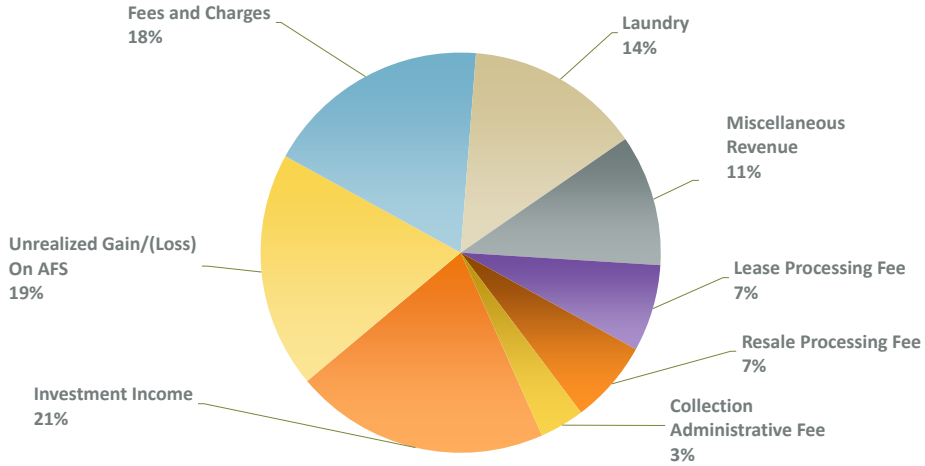
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Financial Report

Preliminary as of December 31, 2020



Total Non Assessment Revenues \$1,726,881



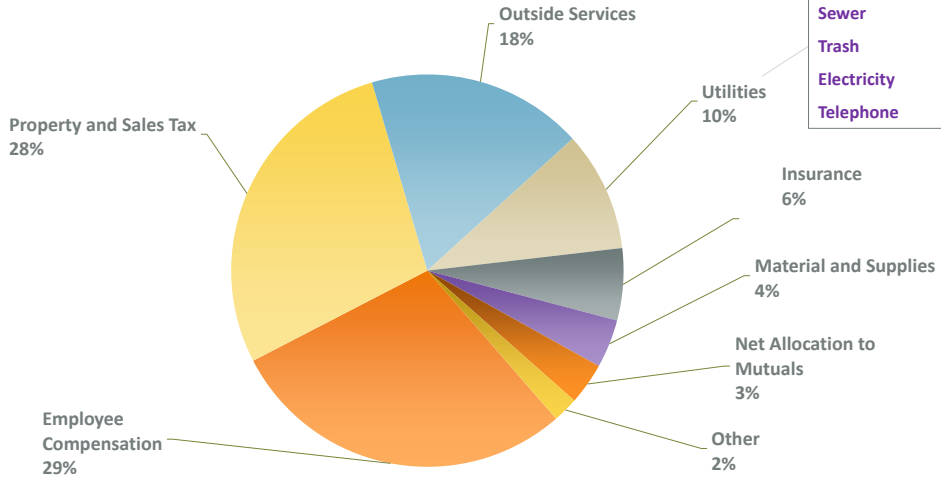
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Financial Report

Preliminary as of December 31, 2020



Total Expenses \$42,374,206



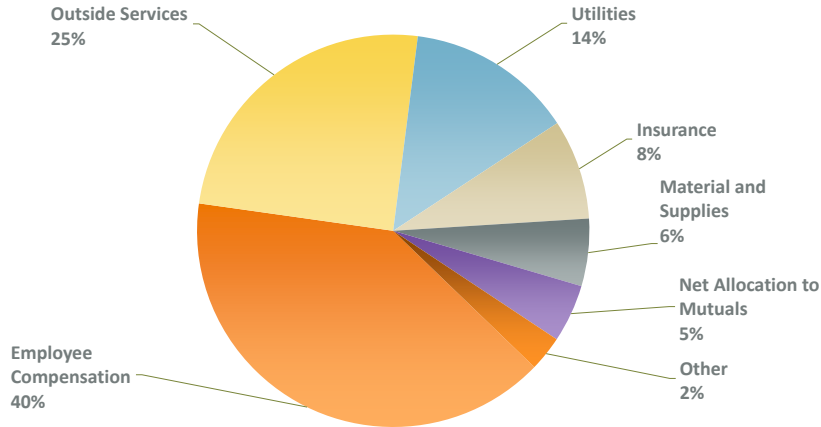
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Financial Report

Preliminary as of December 31, 2020



Total Expenses Excluding Property and Sales Tax \$30,493,532



7

Financial Report

Preliminary as of December 31, 2020



NON-OPERATING FUND BALANCES (in Thousands)	CONTINGENCY	RESERVE
Beginning Balances: 1/1/20	\$1,107	\$17,256
Contributions & Interest	799	12,182
Expenditures	(1,278)	(8,966)
Current Balances: 12/31/20	\$628	\$20,472

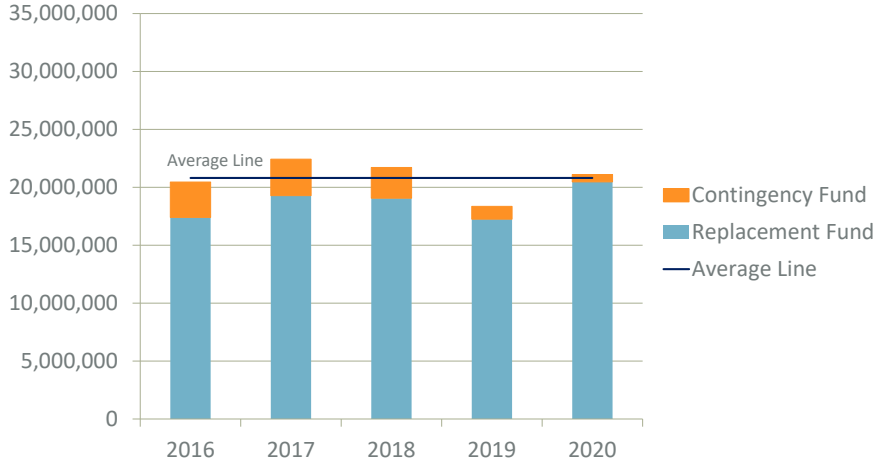
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Financial Report

Preliminary as of December 31, 2020



FUND BALANCES - United Mutual

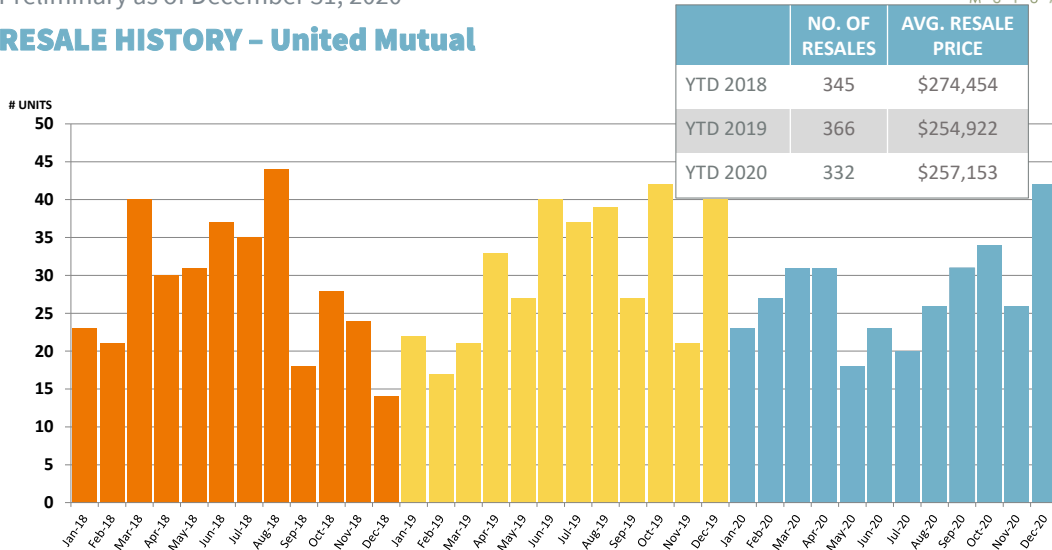


Financial Report

Preliminary as of December 31, 2020



RESALE HISTORY - United Mutual



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United Laguna Woods Mutual
Statement of Revenues & Expenses - Preliminary
12/31/2020
(\$ IN THOUSANDS)

	CURRENT MONTH			YEAR TO DATE			PRIOR YEAR ACTUAL	TOTAL BUDGET	
	ACTUAL	BUDGET	VARIANCE	ACTUAL	BUDGET	VARIANCE			
Revenues:									
Assessments:									
1	Operating	\$2,535	\$2,489	\$46	\$30,423	\$29,869	\$554	\$27,880	\$29,869
2	Additions to restricted funds	1,024	1,024		12,293	12,294		12,368	12,294
3	Total assessments	3,560	3,514	46	42,716	42,163	553	40,247	42,163
Non-assessment revenues:									
4	Merchandise sales	1	2	(1)	6	20	(14)	7	20
5	Fees and charges for services to residents	26	45	(19)	313	540	(226)	602	540
6	Laundry	28	23	6	244	270	(26)	254	270
7	Investment income	116	32	84	354	385	(31)	440	385
8	Unrealized gain/(loss) on AFS investments	(86)		(86)	329		329		
9	Miscellaneous	42	48	(6)	481	579	(98)	1,345	579
10	Total non-assessment revenue	126	150	(23)	1,727	1,794	(67)	2,648	1,794
11	Total revenue	3,686	3,663	23	44,443	43,957	487	42,895	43,957
Expenses:									
12	Employee compensation and related	1,304	1,219	(85)	12,201	14,548	2,347	13,630	14,548
13	Materials and supplies	236	260	24	1,692	3,141	1,448	3,155	3,141
14	Utilities and telephone	245	328	83	4,192	4,326	134	4,127	4,326
15	Legal fees	26	29	3	268	350	82	239	350
16	Professional fees	28	7	(21)	78	122	44	150	122
17	Equipment rental	10	2	(8)	38	17	(21)	33	17
18	Outside services	2,158	737	(1,420)	7,554	8,638	1,084	10,028	8,638
19	Repairs and maintenance	3	4	1	28	47	19	39	47
20	Other Operating Expense	18	17	(1)	125	201	76	168	201
21	Income taxes		2	2		25	25	(14)	25
22	Property and sales tax	1,306	926	(380)	11,881	11,112	(769)	11,375	11,112
23	Insurance	332	125	(206)	2,516	1,504	(1,012)	1,483	1,504
24	Investment expense	5	3	(2)	10	37	26	29	37
25	Uncollectible Accounts	2	5	3	1	60	58	33	60
26	(Gain)/loss on sale or trade	85	(1)	(85)	138	(8)	(146)	365	(8)
27	Depreciation and amortization	15	17	2	196	198	2	198	198
28	Net allocation to mutuals	130	133	2	1,455	1,584	129	1,228	1,584
29	Total expenses	5,901	3,812	(2,089)	42,374	45,902	3,527	46,266	45,902
30	Excess of revenues over expenses	(\$2,215)	(\$148)	(\$2,067)	\$2,069	(\$1,945)	\$4,014	(\$3,371)	(\$1,945)



Statement of Revenues & Expenses - Preliminary
Variance Explanations as of December 31, 2020

SUMMARY

United financial results were better than budget by \$4,014K as of December 31, 2020, primarily due to timing of programs and program adjustments related to the COVID-19 pandemic. Explanations for categories with significant variances are found below.

REVENUE

▶ **Operating Assessments** [Line 1](#) \$554K

Favorable variance resulted from an increase in revenue for property taxes and supplemental property taxes; offsetting expense is shown on line 22.

▶ **Fees and Charges for Services to Residents** [Line 5](#) (\$226K)

Unfavorable variance resulted from less revenue than budgeted for non-essential interior component replacement programs put on hold due to COVID-19 pandemic.

▶ **Unrealized gain/(loss) on AFS Investments** [Line 8](#) \$329K

Favorable variance due to reporting of Unrealized Gain on Available for Sale Investments. A monthly entry is made to reflect investment market conditions, which fluctuate.

▶ **Miscellaneous Revenue** [Line 9](#) (\$98K)

Unfavorable variance due to fewer fees collected during facility closures since mid-March, including resident violations. Late Fees were paused between March and June based on Covid-19 pandemic, which resulted in an unfavorable variance for the year. Unfavorable variance furthered by less resale processing fees, due to fewer resales. The budget assumed 357 sales YTD; however, 332 manors were sold through the reporting period.

EXPENSE

▶ **Employee Compensation and Related** [Line 12](#) \$2,347K

Favorable variance resulted from staff furloughs between March and July, primarily in M&C departments due to the ongoing COVID-19 pandemic. Additional savings occurred in general plumbing and tree maintenance due to outsourcing; creating savings in labor hours.

▶ **Materials and Supplies** [Line 13](#) \$1,448K

Favorable variance resulted in several non-essential programs that were put on hold through July due to the Covid 19 pandemic, affecting: appliances, plumbing, interior components, carpentry, and paint.



Statement of Revenues & Expenses - Preliminary
Variance Explanations as of December 31, 2020

► **Utilities and Telephone** Line 14 \$134K

Electricity was favorable due to energy consumption being offset by credits from solar energy systems.

► **Outside Services** Line 18 \$1,084K

Waste Line Remediation \$959K

Favorable variance resulted from timing and work being put on hold due to COVID-19 pandemic. Work resumed for this project in June for buildings where all of the shareholders agreed to the remediation work.

Countertops/Floors/Shower Enclosures \$394K

Inspections were paused from March through August due to COVID-19 pandemic, leading to fewer qualifications for replacement of flooring and tile, and thus less abatements ordered.

Landscape Modification \$183K

Favorable variance due to Slope Maintenance and Landscape Revitalization bids coming in significantly lower than expected. In addition, turf reduction work was included in the revitalization bid, resulting in further savings.

Wall Replacement \$171K

On March 10th, the Board approved a funding reduction of \$125K from the planned M&C portion of the 2020 budget for Shepherds Crook perimeter wall. Further, the General Services portion of wall replacement was not started in 2020 due to COVID-19 restrictions.

Pest Control \$148K

Favorable variance resulted from work put on hold due to COVID-19 pandemic. On July 14th, the United Board directed staff to resume the program for buildings where the shareholders agreed to vacate for whole structure tenting. 14 of the 21 buildings and 4 carports that were scheduled to be fumigated in 2020 were successfully completed.

Electrical Systems \$140K

Favorable variance resulted from work put on hold due to COVID-19 pandemic. Work resumed on August 18 in units where the shareholder authorized the contractor to enter. Only 199 of the scheduled 275 units for 2020 were completed.



Statement of Revenues & Expenses - Preliminary
Variance Explanations as of December 31, 2020

Offset:

Plumbing Service (\$315K)

More outsourced plumbing work was required than anticipated. Certain aspect of work, such as excavating work deeper than 3.5 feet, pipe restoration on complex situations, and afterhours support is outsourced.

Tree Maintenance (\$288K)

Although annual tree trimming is budgeted to be performed by in-house staff, work was done by an outside vendor.

► **Property and Sales Tax Line 22 (\$769K)**

Unfavorable variance resulted due to higher supplemental property taxes than anticipated. Assessment base from the County Tax Assessor has increased as average sales price trends upward. Offsetting revenue found on Line 1.

► **Insurance Line 23 (\$1,012K)**

Unfavorable variance due to higher premiums at 10/1/19 and 10/1/20 renewal for property and casualty insurance. Insurance premium increases were implemented after 2020 budget was finalized. Significant changes in market conditions, catastrophic losses including wildfires in California, and a non-renewal situation required a new layered program structure to achieve the existing limits in a tight market.

► **(Gain)/loss on Sale or Trade Line 26 (\$146K)**

Unfavorable variance primarily due to the recognition of assessment retirement obligation. Companies must accrue for costs related to legal obligations to perform certain activities, including asbestos abatement, in connection with the disposal of assets.

► **Net Allocation to Mutuals Line 28 \$129K**

Favorable variance due to fewer interdepartmental allocations than anticipated.



OPEN MEETING

REGULAR OPEN MEETING OF THE UNITED LAGUNA WOODS MUTUAL BOARD OF DIRECTORS A CALIFORNIA NON-PROFIT MUTUAL BENEFIT CORPORATION

**Tuesday, February 9, 2021 - 9:30 AM
Laguna Woods Village Community Center, Virtual Meeting
24351 El Toro Road
Board Room**

ADDENDUM TO THE AGENDA

This agenda item was updated since the agenda packet was distributed to the Board.

13a(2). United Financial Committee Report

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OPEN MEETING

**FINANCE COMMITTEE MEETING
REPORT OF THE REGULAR OPEN SESSION**

Tuesday, January 26, 2021 – 1:30 p.m.
Virtual Meeting

MEMBERS PRESENT: Azar Asgari – Chair, Sue Margolis, Carl Randazzo, Advisor: Dick Rader

OTHERS PRESENT: Manuel Armendariz, Reza Bastani, Andre Torng, Diane Casey, Elsie Addington

VMS – Juanita Skillman

MEMBERS ABSENT: Brian Gilmore

STAFF PRESENT: Betty Parker, Ernesto Munoz, Steve Hormuth, Jose Campos, Christopher Swanson

Call to Order

Director Azgari chaired the meeting and called it to order at 1:31 p.m.

Acknowledgment of Media

The meeting was streamed live on the Laguna Woods Village website.

Approval of Agenda

By consensus, the agenda was approved as presented.

Approval of the Regular Meeting Report of December 29, 2020

By consensus, the committee meeting report was approved as presented.

Chair Remarks

Director Asgari, as the chair, recited 9 rules from “Robert Rules of order” and requested from now on all directors in the finance community to follow those rules. Therefore, those who do not following rules might result in their names not being called or delayed in being called.

Member Comments (Items Not on the Agenda)

No members comments from the “meetings” email address where residents can ask to speak.

Director Armendariz commented on difference between the financial statements for November 30, 2020 reporting period at the United Finance Committee meeting on December 29, 2020 and the 5500 documents sent to the board for review before the United’s Board meeting on January

12, 2021, compliance with Civil Code Section 5501, and the need for additional information for board approval.

Department Head Update

Betty Parker, Chief Financial Officer, provided updates on the 2020 Audit, Insurance, Procedure for Customer Relations and Procedure for Reserve Payments. Director Asgari requested additional analysis be provided for employee compensation.

Review Preliminary Financial Statements dated December 31, 2020

The committee reviewed Financial Statements for December 31, 2020 and questions were addressed by staff.

Mutual Owned Appliance Policy

Ernesto Munoz, Maintenance and Construction Director, discussed available records for mutual-owned appliances and how the project underway to inspect and record components within each manor when visited by the Interior Preventive Maintenance crew. Available information and resale inspection records are used to help prepare budget requirements and will be reviewed in-depth during the preparation of the 2021 business plans, beginning in March of 2021.

Solar Performance Reporting

Ernesto Munoz provided an update on the solar performance through 2020. The information presented is provided at the Maintenance and Construction meeting. Questions were address.

By consensus, it was agreed that Financial Services will no longer track energy saving credits from physical Southern California Edison Bills.

Future Agenda Items

Bank Fees
Budget Task Force

Committee Member Comments

Director Asgari expressed interest in having access to video recordings of the Finance committee.

Date of Next Meeting

Tuesday, February 23, 2021 at 1:30 p.m. and will be held virtually.

Recess to Closed Session

The meeting recessed to closed session at 4:27 p.m.

DRAFT

Azar Asgari, Chair

Monthly Resale Report

PREPARED BY
Community Services Department

MUTUAL
All Mutuals

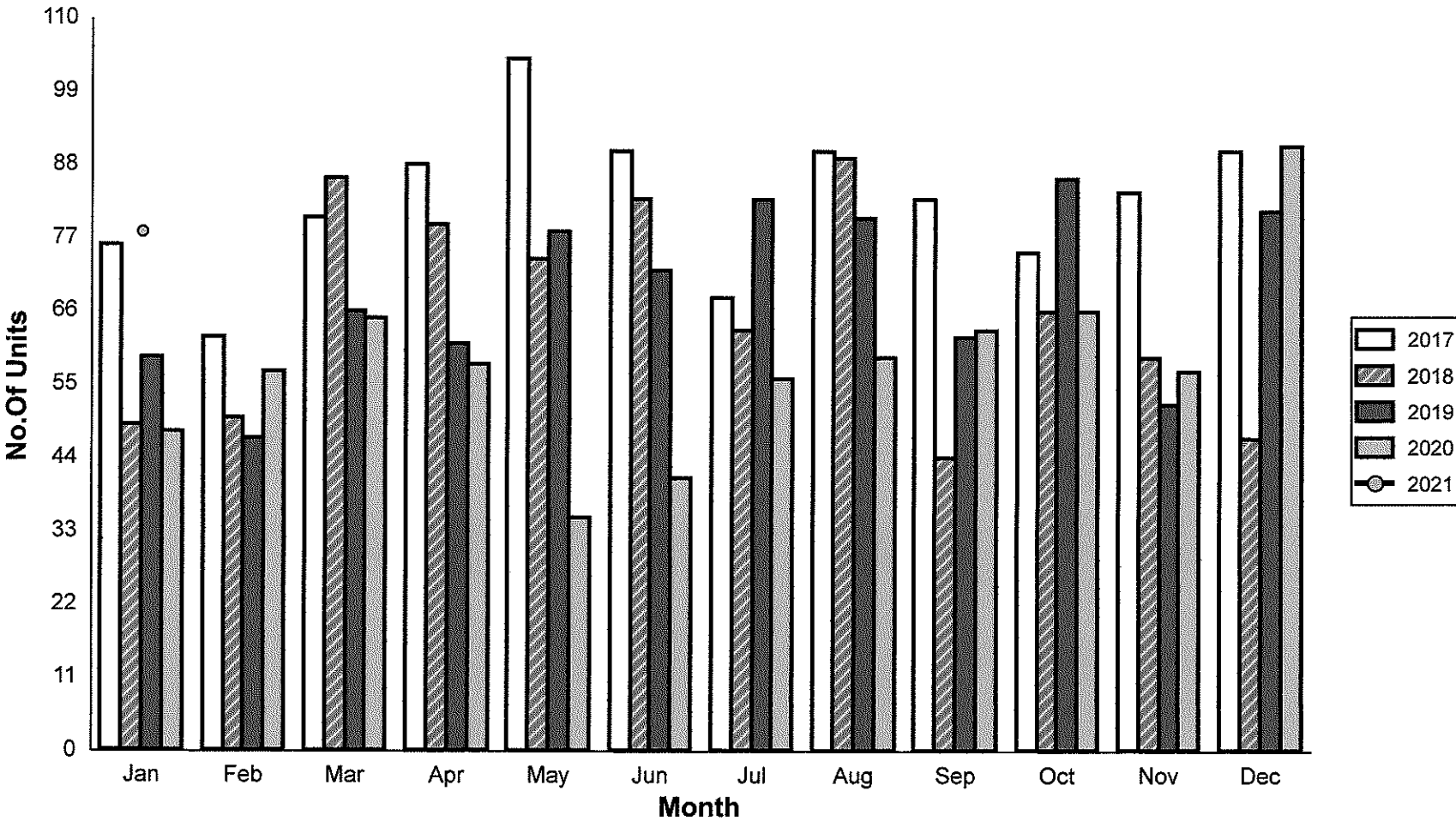
REPORT PERIOD
January, 2021

MONTH	NO. OF RESALES		TOTAL SALES VOLUME IN \$\$		AVG RESALE PRICE	
	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR
January	78	48	\$25,830,878	\$16,125,300	\$331,165	\$335,944
February	*	57	*	\$18,886,210	*	\$331,337
March	*	65	*	\$21,969,916	*	\$337,999
April	*	58	*	\$18,200,321	*	\$313,799
May	*	35	*	\$10,277,500	*	\$293,643
June	*	41	*	\$12,315,399	*	\$300,376
July	*	56	*	\$20,514,748	*	\$366,335
August	*	59	*	\$21,522,228	*	\$364,784
September	*	63	*	\$22,132,600	*	\$351,311
October	*	66	*	\$20,962,800	*	\$317,618
November	*	57	*	\$17,923,188	*	\$314,442
December	*	91	*	\$29,495,361	*	\$324,125
TOTAL	78.00	48.00	\$25,830,878	\$16,125,300		
MON AVG	78.00	48.00	\$25,830,878	\$16,125,300	\$331,165	\$335,944

* Amount is excluded from percent calculation

Year to-date totals now include Mutual Fifty.

Resales - 5 Year Comparison



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Monthly Resale Report

PREPARED BY
Community Services Department

MUTUAL
United

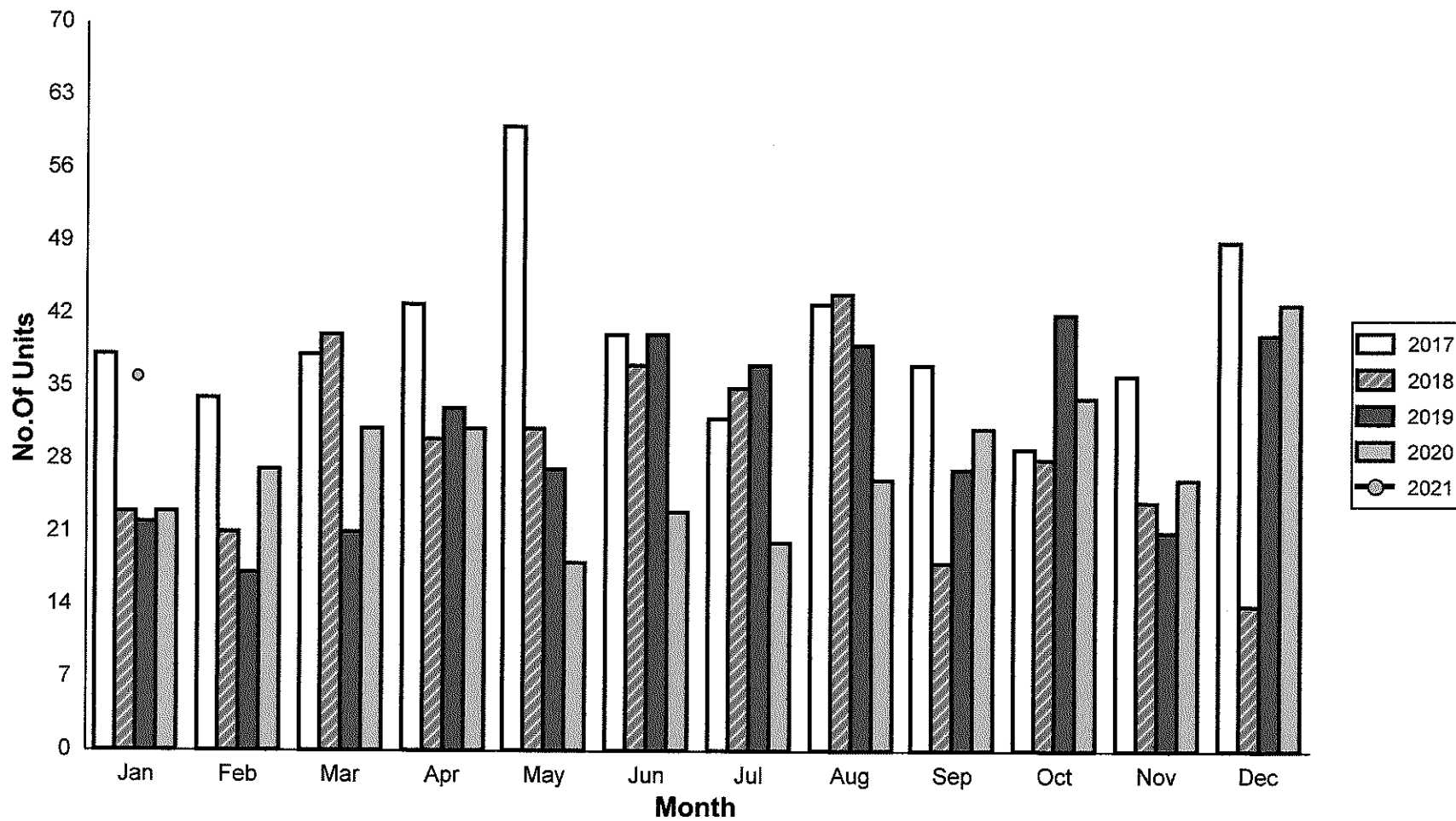
REPORT PERIOD
January, 2021

MONTH	NO. OF RESALES		TOTAL SALES VOLUME IN \$\$		AVG RESALE PRICE	
	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR
January	36	23	\$9,387,153	\$6,100,300	\$260,754	\$265,230
February	*	27	*	\$6,375,200	*	\$236,119
March	*	31	*	\$7,863,500	*	\$253,661
April	*	31	*	\$7,209,488	*	\$232,564
May	*	18	*	\$4,523,500	*	\$251,306
June	*	23	*	\$6,174,899	*	\$268,474
July	*	20	*	\$5,274,500	*	\$263,725
August	*	26	*	\$6,909,300	*	\$265,742
September	*	31	*	\$7,774,500	*	\$250,790
October	*	34	*	\$9,982,400	*	\$293,600
November	*	26	*	\$6,469,388	*	\$248,823
December	*	43	*	\$10,896,560	*	\$253,408
TOTAL	36.00	23.00	\$9,387,153	\$6,100,300		
MON AVG	36.00	23.00	\$9,387,153	\$6,100,300	\$260,754	\$265,230
% CHANGE - YTD	56.5%		53.9%		-1.7%	

% Change calculated (ThisYear - LastYear)/LastYear

* Amount is excluded from percent calculation

Resales - 5 Year Comparison



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Resales Report United Laguna Woods Mutual January, 2021

Close	Manor	Mutual	Price	Model/Style	Listing Realtor	Buyer Realtor	Escrow
01/29/2021	15-P	1	\$210,000	Casa Blanca	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
01/04/2021	35-N	1	\$190,000	Casa Blanca	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
01/29/2021	85-A	1	\$268,000	Valencia	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
01/13/2021	90-B	1	\$149,000	Cadiz	Century 21 Rainbow	Laguna Premier Realty, Inc	Corner Escrow Inc.
01/28/2021	108-D	1	\$215,000	Valencia	Asbury	HomeSmart Evergreen	Granite Escrow
01/05/2021	205-B	1	\$328,000	Cordoba	Laguna Premier Realty, Inc	Keller Williams Real Estate	Granite Escrow
01/29/2021	213-B	1	\$142,000	Cadiz	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
01/28/2021	223-N	1	\$161,500	Casa Blanca	RE/PRO Real Estate	RE/PRO Real Estate	Corner Escrow Inc.
01/12/2021	232-F	1	\$245,000	Granada	Century 21 Rainbow	Valiant Realty	Corner Escrow Inc.
01/21/2021	238-C	1	\$350,000	Granada	ReMax Property Connection	HomeSmart Evergreen	Corner Escrow Inc.
01/07/2021	248-D	1	\$391,000	Granada	Surterre Properties, Inc.	First Team Real Estate	Granite Escrow
01/28/2021	250-H	1	\$230,000	Granada	Laguna Premier Realty, Inc	Coldwell Banker Residential	Granite Escrow
01/13/2021	295-B	1	\$259,000	Seville	Re/Max Tiffany Real Estate	Century 21 Rainbow	Integra Escrow
01/21/2021	324-P	1	\$172,253	Casa Blanca	Team Spirit Realty	www.joaneguy.com	Corner Escrow Inc.
01/05/2021	364-D	1	\$195,000	Majorca	FSBO	FSBO	Corner Escrow Inc.
01/28/2021	378-D	1	\$145,000	Cadiz	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
01/06/2021	410-A	1	\$348,000	Valencia	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Granite Escrow
01/25/2021	422-B	1	\$369,000	Barcelona	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
01/15/2021	578-O	1	\$175,000	Castilla	First Team Real Estate	First Team Real Estate	Granite Escrow
01/13/2021	592-D	1	\$390,000	Granada	Century 21 Award	Remax College Park	Corner Escrow Inc.
01/21/2021	692-C	1	\$279,000	Majorca	HomeSmart Evergreen	HomeSmart Evergreen	Escrow Options Group
01/26/2021	707-E	1	\$385,000	Granada	Laguna Woods Village Realty	Laguna Premier Realty, Inc	Granite Escrow
01/06/2021	733-A	1	\$243,000	La Corona	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
01/28/2021	770-B	1	\$230,000	La Corona	Cornerstone Real Estate Services	Keller Williams Realty Irvine	Corner Escrow Inc.
01/08/2021	809-A	1	\$143,000	Cadiz	Coldwell Banker	Village Real Estate	Generations Escrow

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Prepared by Community Services Department as of: 02/02/2021

**Resales Report
United Laguna Woods Mutual
January, 2021**

Close	Manor	Mutual	Price	Model/Style	Listing Realtor	Buyer Realtor	Escrow
01/15/2021	823-N	1	\$313,500	Casa Contenta	Sharon Butler, Broker	Berkshire Hathaway	Granite Escrow
01/08/2021	871-A	1	\$385,000	San Sebastian	H & M Realty Group	Laguna Premier Realty, Inc	Corner Escrow Inc.
01/04/2021	875-B	1	\$410,000	Valencia	First Team Real Estate	HomeSmart Evergreen	Granite Escrow
01/27/2021	920-B	1	\$290,000	Casa Linda	Century 21 Rainbow	Century 21 Rainbow	Corner Escrow Inc.
01/13/2021	929-Q	1	\$287,000	Casa Linda	RE/MAX Coastal Homes	Laguna Premier Realty, Inc	Granite Escrow
01/22/2021	950-A	1	\$225,000	Monterey	Keller Williams Real Estate	Wave Crest Financial	Corner Escrow Inc.
01/15/2021	2085-B	1	\$274,900	Cordoba	Century 21 Award	Century 21 Award	Corner Escrow Inc.
01/19/2021	2089-B	1	\$375,000	San Sebastian	LifeStyle Homes	Laguna Premier Realty, Inc	Blue Pacific Escrow
01/25/2021	2103-T	1	\$139,000	Coronado	Laguna Woods Village Realty	Century 21 Rainbow	Granite Escrow
01/07/2021	2140-P	1	\$185,000	Castilla	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
01/15/2021	2148-B	1	\$290,000	Cordoba	Surterre Properties, Inc.	Regency Real Estate	Granite Escrow

Number of Resales: 36

Total Resale Price: \$9,387,153

Average Resale Price: \$260,754

Median Resale Price: \$252,000

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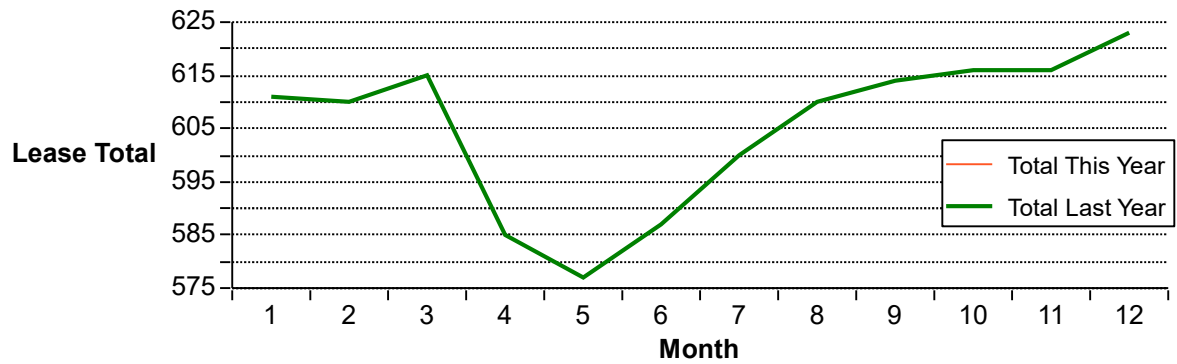
Prepared by Community Services Department as of: 02/02/2021

Page 2 of 2

Agenda Item # 13a(3)

Page 6 of 8

Monthly Active Leasing Report 2021 Period 1 (Mutual 1)



Year	Month	1 to 3 Month	4 to 6 Month	7 to 12 Month	12+ Month	Total This Year	Total Last Year	% Leased	% Leased Last Year	% Change	Total Renewals	Total Expirations
2021	January	20	29	171	397	617	611	9.8	9.7	0.1	27	33
2021	February						610					
2021	March						615					
2021	April						585					
2021	May						577					
2021	June						587					
2021	July						600					
2021	August						610					
2021	September						614					
2021	October						616					
2021	November						616					
2021	December						623					

Data is dynamic and changes month over month.

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OPEN MEETING

**REGULAR OPEN MEETING OF THE UNITED LAGUNA WOODS MUTUAL
ARCHITECTURAL CONTROL AND STANDARDS COMMITTEE**

Thursday, January 21, 2021 - 9:30 AM
Laguna Woods Village Community Center (Virtual GoToMeeting)
24351 El Toro Road, Laguna Woods, CA 92637

REPORT

COMMITTEE MEMBERS PRESENT: Chair Brian Gilmore, Elsie Addington, Carl Randazzo, Neda Ardani,
Reza Bastani, Andre Torng

DIRECTORS PRESENT:

COMMITTEE MEMBERS ABSENT: None

ADVISORS PRESENT: Walter Ridley, Mike Mehraim, Juanita Skillman

STAFF PRESENT: Ernesto Munoz, Gavin Fogg, Robbi Doncost, Lauryn Varnum,

1. Call to Order

Chair Gilmore called the meeting was called to order at 9:30am.

2. Acknowledgement of Media

None present.

3. Approval of Agenda

Chair Gilmore moved to accept the agenda. Director Randazzo seconded. The committee approved the agenda as presented.

4. Approval of Meeting Report for December 17, 2020

The committee approved the meeting report as presented by acclamation.

5. Chair's Remarks

Chair Gilmore gave his remarks to the need for more staff communication, Permit Less process evaluation, and address the 3-point plan communicated by Mr. Randazzo.

6. Member Comments - (Items Not on the Agenda)



Director Torng requested an efficiency analysis of Manor Alterations (MA) department and procedure, and a workload analysis.

Staff Officer Robbi Doncost explained that a financial analysis will be completed by Friday January 22, which will then be distributed to VMS for review then onto the M&C committee. Mr. Doncost emphasized that additional staff is needed to eliminate the backlog of email/phone call inquiries. MA does not currently have a model to use for an efficiency or workload analysis.

7. Manor Alterations Division Update

Mr. Doncost updated current status of submissions and inquiries within Manor Alterations. Currently, two new staff members have been brought on, and additional VMS staff will assist on a rotating basis until the backlog is remedied. Mr. Doncost explained that a call/email log is already in place however MA does not have the capability to create ticket numbers for inquires in advance of entering permits into Stellar.

Director Randazzo inquired how MA would offset additional costs of VMS staff.

Mr. Doncost confirmed that this element has not been discussed, however the positions being filled are currently vacant. A confirmation of this staff allocation will be billed to MA.

Consent:

All matters listed under the Consent Calendar are considered routine and will be enacted by the Committee by one motion. In the event that an item is removed from the Consent Calendar by members of the Committee, such item(s) shall be the subject of further discussion and action by the Committee.

None.

Items for Discussion

8. Review of Consents Issued/Delayed

Mr. Doncost discussed the current volume of backlogged communications, totaling approximately 600 email inquires and daily phone calls. Over the next few weeks, additional staff from VMS will be brought in on a rotating basis to assist MA staff addressing the backlog. Mr. Doncost explained that the hope is within the next 2 weeks all backlogged communications will be addressed.

Chair Gilmore inquired if Variance Requests were contributing to the backlog of permits.

Mr. Doncost confirmed that approximately three Variance Requests were currently being considered, however they are not yet active due to incomplete permitting documents. Mr. Doncost explained that a typical Variance Request requires approximately 17 hours of VMS staff time to complete before it is reviewed by the ACSC. Mr. Doncost proposed a temporary moratorium on Variance Requests (3-



6 months) to address backlog. This suggested moratorium will be made on the MA staff hiring memorandum to be made available next week.

Director Addington supported the temporary moratorium on Variance Requests.

Director Ridley confirmed historical position of United ACSC is to reject any Variance Requests which include encroachment into common areas.

Mr. Doncost confirmed that Variance Requests may be reviewed by ACSC if they provide encroachment into exclusive-use common areas.

Director Torng questioned if a long-term solution including automation could reduce wait times, if there was a method to rank requests within Stellar, or if there was a way to approve Variance Requests without the full process of review.

Mr. Doncost confirmed that all Variance Requests must follow the same review procedure, and also confirmed that Variance Requests do not preclude occupancy as they are outside the Standard Alteration set.

Director Randazzo, Director Bastani, and Director Skillman all supported a temporary moratorium on Variance Requests.

Director Randazzo proposed a 3-Point Plan to address backlog of permits and ongoing communication between VMS, residents, and outside vendors.

Director Skillman, Director Addington, and Director Torng supported the proposal to provide a notice within the newsletter and TV Channel.

Director Randazzo asked for clarification on methodology for tracking permits.

Mr. Doncost confirmed that there is no ticketing system in advance of a completed application. Mr. Doncost confirmed there is a tracking Call Log for emails/calls the MA has established, but ticket numbers are assigned via Stellar when the application is deemed complete.

Director Randazzo proposed a supplemental portal within the Laguna Woods Website in which current status of permits are posted. This would serve as a real-time ticketing system for all submitted permits.

Staff Officer Gavin Fogg reminded the ACSC that the backlog of permits are not a result of the non-completed permit submissions, but the overwhelming majority of delay is due to incomplete permit applications. Mr. Fogg confirmed that the average permit requires approximately 7 series of communications from MA. Mr. Fogg confirmed that once a fully completed permit application is received it is an average of 10-14 days to process.



Chair Gilmore referenced the information within the “Permit-less Proposal” drafted by Director Randazzo and Chair Gilmore. Chair Gilmore requested the proposal be distributed within the ACSC to receive feedback, then reconvene within a two-week timeframe to finalize for approval.

Director Randazzo requested confirmation on qualifications for permit-less applications; examples were provided such as sinks, AC exchanges, countertops, component replacements in unaltered areas, etc.

Mr. Fogg confirmed that many of the items listed on the “Permit-less Proposal” currently do not require permitting via VMS. Mr. Fogg confirmed that the list may be added to MA documents distributed, and that the only concern for oversight would be the potential disturbance of ACM.

Director Addington reiterated that Resident Services is a resource for residents in addition to MA.

Director Randazzo called for a motion to include the finalized “Permit-less Proposal” to be reviewed by the United Board.

Chair Gilmore seconded, Director Addington also voted to approve. The motion passed.

Mr. Fogg requested that staff also review the “Permit-less Approval” to ensure that requests comply with current regulations and if they do not, create suggestions on how to amend current regulations.

In consideration of the above, the Permit-Less document will need to have further review prior to a Board presentation and the assembly of a complete resolution for consideration.

9. Financial Analysis

Mr. Doncost confirmed that the formalized Financial Analysis will be completed by January 22, and will be presented to the Board and M&C Committee for review.

10. Revised Forms

Mr. Doncost presented the revised forms distributed by Manor Alterations.

11. Asbestos Plan

Mr. Doncost confirmed that a representative from AQMD, Michael Haynes, has been contacted and is able to speak. Mr. Doncost explained that a confirmed date and time along with a set agenda must be confirmed with the AQMD representative in advance. Mr. Doncost requested that Director Randazzo and Chair Gilmore confirm the date and time.

Director Torng inquired as to a specified instance of a like-for-like replacement within a manor, which Mr. Fogg suggested may be a maintenance issue however suggested that Director Torng contact Mr. Fogg directly outside the meeting.



Director Bastani inquired if MA required a specific bond from contractors working within Laguna Woods. Mr. Doncost confirmed this was not a requirement; contractors are obligated to follow only the insurance requirements as mandated by VMS.

12. Goals of Manor Alterations for 2021

Mr. Doncost summarized the goals as threefold; addressing the backlog, improving communications within the community and by outside vendors, and revising the requirements for “Permit-Less” applications. Mr. Gilmore asked for further discussion on the goals and incorporation of new specific objectives.

Items for Future Agendas:

Standard Details Update Cost Estimates

Concluding Business:

13. Committee Member Comments:

Director Ardani inquired as to an inspection resulting in seemingly conflicting results as to a non-compliant gate. Mr. Fogg stated there may be a myriad of reasons and suggested Director Ardani contact MA directly. Chair Gilmore recommended the discussion be continued outside of the ACSC Meeting.

Director Bastani inquired as to the status of the Asbestos Meeting. Chair Gilmore restated that the meeting date and time must be finalized.

Director Randazzo suggested the goals for MA should include better communication, a longer time frame for the speaker from AQMD, a ticketing system for all communications within MA, and a communication portal between contractors and MA.

14. Date of Next Meeting – February 18, 2021

15. Adjournment at 12:05 p.m.

DRAFT

X _____

Brian Gilmore, Chair

Robbi Doncost, Staff Officer

Telephone: (949) 268-2281

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OPEN MEETING

**REGULAR MEETING OF THE UNITED LAGUNA WOODS MUTUAL
GOVERNING DOCUMENTS REVIEW COMMITTEE**

Thursday, January 21, 2021 – 1:30 p.m.
VIRTUAL MEETING

Laguna Woods Village Community Center
24351 El Toro Road, Laguna Woods, CA 92637

MEMBERS PRESENT: Chair Elsie Addington, Sue Margolis, and Manuel Armendariz (Left Meeting around 2:40 P.M.)

MEMBERS ABSENT: Reza Bastani

ADVISORS PRESENT: Dick Rader

ADVISORS ABSENT: None

OTHERS PRESENT: Juanita Skillman and Mary Stone

STAFF PRESENT: Francis Gomez, Paul Nguyen, Siobhan Foster, and Pamela Bashline

CALL TO ORDER

Chair Addington called the meeting to order at 1:33 p.m.

ACKNOWLEDGEMENT OF PRESS

The media was not present.

APPROVAL OF THE AGENDA

Director Armendariz made a motion to approve the agenda as presented. Director Margolis seconded the motion.

By unanimous vote the motion carried.

APPROVAL OF MEETING REPORTS

Director Armendariz made a motion to table the December 17, 2020 meeting report to the February 18, 2021 meeting. Director Margolis seconded the motion.

By unanimous vote the motion carried.

CHAIR'S REMARKS

Chair Addington thanked Director Armendariz, Pamela Bashline, and Francis Gomez for working on the documents that are impacted by Assembly Bill 3182.

MEMBER COMMENTS ON NON-AGENDA ITEMS

There were no member comments.

RESPONSE TO MEMBER COMMENTS ON NON-AGENDA ITEMS

None.

REPORTS

Sublease Policy and Qualifiers for Subleasing Manor

Pamela Bashline, Community Services Manager, presented the Sublease Policy and Qualifiers for Subleasing Manor.

The Committee members made comments and asked questions. The changes made by the Committee were incorporated into the documents.

Director Margolis made a motion to approve the Sublease Policy and Qualifiers for Subleasing Unit with changes. Director Addington seconded the motion.

By a vote of 2-1-0 (Director Armendariz opposed), the motion carried.

The Committee directed staff to change the word 'Manor' to 'Units' throughout the documents, add language regarding short term rental advertising, and email the final version to the Board for review.

ITEMS FOR DISCUSSION AND CONSIDERATION

Financial Qualification Policy:

Document Verification for Income Requirements

Chair Addington, presented the Financial Qualification Policy and specifically discussed the documentation requirements section for the financial requirements for membership. The Committee reviewed and discussed Financial Qualification Policy. The Committee commented and asked questions. No further action was taken.

Committee Member Comments

None

Future Agenda Items

By consensus, the Committee requested that 'Children Buying for Parents' be added to future agenda items.

- **Date of Next Meeting**

The next meeting is scheduled for Thursday, February 18, 2021 at 1:30 p.m. via virtual meeting.

Adjournment

With no further business before the Committee, the Chair adjournment the meeting at 3:44 p.m.

Elsie Addington

[Elsie Addington \(Jan 27, 2021 15:48 PST\)](#)

Elsie Addington, Chair



FINANCE COMMITTEE MEETING
REPORT OF THE REGULAR OPEN SESSION

Wednesday, December 16, 2020 – 1:30 p.m.
Virtual Meeting

MEMBERS PRESENT: Jim Hopkins, Chair; Bunny Carpenter, Gan Mukhopadhyay, Steve Parsons, Robert Mutchnick, Azar Asgari, Carl Randazzo, Advisor: Rosemarie diLorenzo

MEMBERS ABSENT: Al Amado

STAFF PRESENT: Betty Parker, Jeff Parker, Siobhan Foster, Chuck Holland, Steve Hormuth, Jose Campos, Christopher Swanson

OTHERS:

VMS – Stefanie Brown, Juanita Skillman, Dick Rader

GRF – Egon Garthnoffner, Sue Stephens, Don Tibbetts, Bert Moldow, Joan Milliman

United – Sue Margolis, Cash Achrekar, Elsie Addington

Third – Debbie Dotson, Lynn Jarrett

Call to Order

The meeting was called to order at 1:31pm.

Acknowledgement of Media

The meeting was streamed online via Granicus.

Approval of Meeting Agenda

A motion as made and carried unanimously to approve the agenda as presented.

Approval of the Regular Meeting Report of October 21, 2020

A motion was made can carried by a vote of 6-0-1 to amend the minutes with the following:

- GRF Recreation Club Refunds
 - o The committee requested an update on how information is being provided to residents and recreation clubs on club fee reimbursements.

Member Comments (Items Not on the Agenda)

None.

Chair Remarks

Director Hopkins commented on chairing the committee and thanked Financial Services for providing service levels consistently throughout 2020.

Department Head Update

Betty Parker, CFO, provided several status updates including the 2021 budget process, Civil Code financial review requirements, insurance renewals, and investment performance.

Review Preliminary Financial Statements dated November 30, 2020

The committee reviewed the financial statements dated November 30, 2020 and questions were addressed.

Future Agenda Items

Investment Task Force – Equity Positions
Select Audit Task Force – RFP for Auditors
Reserve Expenditures Report Analysis

Committee Member Comments

Director Randazzo commented on items with remaining encumbrance items on the reserve expenditures report relating to the performing Arts Center.

Director Achreker commented on the need to see the towers amounts in the annual Greenbook.

Date of Next Meeting

Wednesday, February 17, 2021 at 1:30 p.m.

Recess to Closed Session

The meeting recessed to closed session at 2:47 p.m.

DRAFT

James Hopkins, Chair



OPEN MEETING
THE GOLDEN RAIN FOUNDATION
MEDIA AND COMMUNICATIONS COMMITTEE
Monday, January 18, 2021, at 1:30 p.m.
Laguna Woods Village Community Center, Virtual Meeting
24351 El Toro Road, Laguna Woods, CA 92637

REPORT

MEMBERS PRESENT: Chair Joan Milliman; Directors Bunny Carpenter, Maggie Blackwell, Lynn Jarrett, Annie McCary, Elsie Addington and Ryna Rothberg; Advisors Tom Nash, Carmen Pacella, Lucy Parker and Juanita Skillman; Alternates Neda Ardani and Deborah Dotson

MEMBERS ABSENT: Advisor Theresa Frost

OTHERS PRESENT: GRF Treasurer James Hopkins and Director Jon Pearlstone; The Broadband Group's Nathan Rosenberg, Andrew Hurry, Frank Newsom, Jeff Reiman, Patrick Thibeault and Minu Youngkin

STAFF PRESENT: Eileen Paulin, Chuck Holland, Susan Logan-McCracken, Paul Ortiz and Ellyce Rothrock

1. **Call to Order**
Meeting was called to order at 1:30 p.m. and a quorum established by Chair Milliman.
2. **Acknowledgement of Media**
None present.
3. **Approval of the Agenda**
Reverse numbers 8 and 9 so The Broadband Group can present their report first. No objections. No other changes. Approved by unanimous consent.
4. **Approval of Meeting Report from December 14, 2020**
Approved by unanimous consent.
5. **Chair's Remarks**
Chair Milliman welcomed everyone and introduced new Director Maggie Blackwell. She welcomed The Broadband Group staff in attendance and announced the presentation, after which they would answer committee questions.

Chair Milliman acknowledged and commended the Media and Communications, Television Services and Information Services teams for their hard work in keeping the Village informed.

6. Member Comments -- Open Forum (Items Not on the Agenda)

No comments.

7. Director's and Staff Responses to Member Comments

None.

REPORTS

9. The Broadband Consultant Update – The Broadband Group (TBG)

Ms. Paulin introduced The Broadband Group and thanked Mr. Holland for finding this expert resource. She turned the meeting over to Nathan Rosenberg, TBG's chair, who introduced his colleagues present at the meeting.

Mr. Rosenberg referred to the full report, which was distributed to the committee prior to the meeting. He highlighted that the Village has one of the best cable systems that the company has seen in the country, that it's a valuable asset and that staff has shown its ability to run and maintain a highly complex cable system. He invited the committee to ask questions at any time during the presentation.

Mr. Rosenberg's main points were that Laguna Woods Village has a high-quality cable system that is maintained well at below-market prices by a staff that knows the system thoroughly. The community benefits today from the forward thinking decades ago. Decisions going forward should consider that same long-term view of residents to come. Cable television is becoming less important, while internet services are becoming more important.

Mr. Rosenberg also pointed out possible vulnerability of the internet service where both "internet pipes" serving Laguna Woods Village are located in the same trench on Via Campo Verde, a single point of failure. Other key risks for consideration he pointed out are in the full report.

Several committee members, other directors and residents asked questions that were answered by Mr. Rosenberg. Splitting nodes and fiber-to-the-curb were mentioned as possible solutions to extending cable services in a market where internet is overtaking cable.

Mr. Rosenberg introduced Patrick Thibeault and a discussion on network caching and streaming services ensued.

Ms. Paulin recommended engaging The Broadband Group further to help answer questions about long-term planning.

Chair Milliman said this would require an ad hoc committee to do an in-depth study and took names of volunteers at this point. The ad hoc committee included Chair Milliman, James Hopkins, Jon Pearlstone, Richard Rader, Lynn Jarrett, Annie McCary and Deborah Dotson.

Mr. Rosenberg thanked everyone for this year-long effort that was interrupted by COVID. He commended the work that went into an impressive cable system that shows craftsmanship.

Chair Milliman and Ms. Paulin thanked The Broadband Group.

8. Media and Communications Report – Director Eileen Paulin

Ms. Paulin commended Ms. Rothrock on the latest issue of the Village Breeze. Chair Milliman drew attention to the workflow report chart in the agenda packet to show the variety of work and organization-wide interaction the Media and Communications department engages in.

Ms. Paulin stated that COVID exposure notifications are recommended by our legal advisors.

Ms. Paulin stated that an all-boards training is another top priority and that virtual new resident orientations are going well.

Ms. Paulin also discussed the COVID-19 vaccination initiative with the Orange County Health Care Agency and MemorialCare. "This Day" broadcasts, Friday email blasts, online FAQs are among the communications efforts to inform residents. Media efforts include KABC, which is working with OCHCA's and MemorialCare's PR agency, Idea Hall.

ITEMS FOR DISCUSSION AND CONSIDERATION

- No items brought up or discussed

ITEMS FOR FUTURE AGENDAS

- Broadband financials
- Overview of contract renewals

CONCLUDING BUSINESS

10. Committee Member Comments

Director Carpenter said she was pleased with The Broadband Group report, which gave the committee a lot of options to work with in going forward.

Director Jarrett said she is glad to be on the ad hoc committee and on the communications committees for Third and GRF. She thanked Ms. Paulin and Chair Milliman for a good meeting.

Director Addington also thanked everyone involved for a good meeting.

Director Rothberg stated she sent a query letter for coverage in the Village Breeze magazine. Ms. Paulin said she received and will discuss this offline.

Director McCary commended the meeting, Chair Milliman, Ms. Paulin and her department, and the The Broadband Group report.

Advisor Parker stated that she was impressed with The Broadband Group report and in awe of what Ms. Paulin's department is accomplishing.

Director Pacella commended the meeting, The Broadband Group report, and the work Ms. Paulin and her department are doing.

11. Date of Next Meeting -- Friday, February 19, 2021, at 1:30 p.m.

12. Adjournment
3:10 p.m.

p.p. Joan Milliman / SLM

Joan Milliman, Chair
Media and Communications Committee

REPORT OF THE LAGUNA WOODS VILLAGE
TRAFFIC HEARINGS COMMITTEE

January 20, 2021

The Regular Meeting of the Laguna Woods Village Traffic Hearings Committee was held on Wednesday January 20, 2021 at 9:00 AM, Virtual

MEMBERS PRESENT: Chair: Yvonne Horton, John Frankel, John Carter, and Debbie Dotson

MEMBERS ABSENT: Neda Ardani

STAFF PRESENT: Carlos Rojas, Jennifer Zion, Eualio Diaz

Call to Order

Yvonne Horton, Chair, called the meeting to order at 9:03 AM.

Traffic Hearings

The Committee held 8 traffic hearings and found 8 cases guilty (4 of these cases were guilty with no fines. Detailed information is attached to the official report of this meeting.

Date of Next Meeting

The next meeting is scheduled for Wednesday February 17, 2021, at 9:00 AM, Virtual

Adjournment

With no further business before the Committee, the meeting was adjourned at 9:43 AM.

DRAFT

Yvonne Horton, Chair

Signature:

Email: tpdwrer@gmail.com

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