



OPEN MEETING

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

Tuesday, September 14, 2021- 9:30 a.m.

BOARD ROOM/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. Pledge of Allegiance to the Flag – Director Achrekar**
- 3. Acknowledge Media**
- 4. Approval of Agenda**
- 5. Approval of the Meeting Minutes**
 - a. August 10, 2021 – Regular Open Meeting
- 6. Report of Chair**
- 7. 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. Members can join the Zoom meeting by clicking on the link <https://zoom.us/j/95563492734> or email meeting@vmsinc.org to have your request read during Open Forum.***
- 8. Responses to Open Forum Speakers – Director Armendariz**
 - a. Update to the Open Forum comments from the July 13, 2021 board meeting.
- 9. Update from VMS – Director Rupert**
- 10. CEO Report**
 - a. Meet the Managers Video
- 11. 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. Accept the Review of the United Sub-Leasing and Transfer of Trust Documents Approved in August 2021, and such review is hereby ratified.
- b. **Recommendation from the Landscape Committee:**
 - (1) Recommendation to Deny Tree Removal Request: 407-C Avenida Castilla (Choi) – One Bottle Brush Tree
 - (2) Recommendation to Deny Tree Removal Request and Instead Perform Root Grinding of the Surface Roots, followed by Turf Repair: 2059-A Via Mariposa (Murphy) – One Rusty Leaf Fig tree
- c. Recommendation from the Finance Committee:
 - (1) Approve a Resolution for Recording of Lien against Member ID#947-420-87
- d. Resolution to Update the Committee Appointments

12. Unfinished Business

- a. 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 July 2021, such review is hereby ratified.
- b. Entertain a Motion to Adopt a Resolution to Update the Financial Requirements for Members with Guarantor (**AUGUST Initial Notification—28-day notification for Member review and comment to comply with Civil Code §4360 has been satisfied**)
- c. Entertain a Motion to Approve the 2022 United Business Plan

13. New Business

- a. Entertain a Motion to Introduce a Resolution for Pet Restrictions (**SEPTEMBER Initial Notification—Must postpone 28-days for Member review and comment to comply with Civil Code §4360**)
- b. Entertain a Motion to Cancel all EV Charging Station Applications for United Submitted for the SCE Charge Ready Program
- c. Entertain a Motion to Introduce a Resolution for a Contractor Violation Policy (**SEPTEMBER Initial Notification—Must postpone 28-days for Member review and comment to comply with Civil Code §4360**)

14. Committee Reports

- a. Report of the Finance Committee / Financial Report – Director Asgari. The Committee met on August 31, 2021; next meeting September 28, 2021, at 1:30 p.m. in the board room and as a virtual meeting.
 - (1) Treasurer's Report
 - (2) United Finance Committee Report
 - (3) Resales/Leasing Reports

- b. Report of the Architectural Control and Standards Committee – Director Addington. The Committee met on August 19, 2021; next meeting September 16, 2021, at 9:30 a.m. in the board room and as a virtual meeting.
- c. Report of Member Hearings Committee – Director Achrekar. The Committee met on August 26, 2021; next meeting September 23, 2021, at 9:00 a.m. in the board room and as a virtual meeting.
- d. Report of the Governing Documents Review Committee – Director Addington. The Committee met on August 19, 2021; next meeting September 16, 2021, 1:30 p.m. in the board room and as a virtual meeting.
- e. Report of the Landscape Committee – Director Armendariz. The Committee met on September 9, 2021; next meeting October 14, 2021, at 9:30 a.m. as a virtual meeting.
- f. Report of the Maintenance & Construction Committee – Director Randazzo. The Committee met on August 25, 2021; next meeting October 27, 2021, at 9:30 a.m. in the board room and as a virtual meeting.
- g. Report of the United Resident Advisory Committee – Director Torng. The committee met on August 12, 2021; next meeting September 9, 2021, at 4:00 p.m. in the board room and as a virtual meeting.

15. GRF Committee Highlights

- a. Report of the GRF Finance Committee – Director Asgari. The Committee met on August 25, 2021; next meeting October 20, 2021, at 1:30 p.m. as a virtual meeting
- b. Report of the GRF Strategic Planning Committee— President Margolis. The Committee met on June 28, 2021; next meeting TBA
- c. Report of the Community Activities Committee – Director Torng. The Committee met on September 9, 2021; next meeting October 14, 2021, at 1:30 p.m. as a virtual meeting.
 - (1) Equestrian Center Ad Hoc Committee -- The Committee met on August 24, 2021; next meeting TBA.
- d. Report of the GRF Landscape Committee – Director Armendariz. The Committee met on September 8, 2021; next meeting November 10, 2021, at 1:30 p.m. as a virtual meeting.
- e. Report of the GRF Maintenance & Construction Committee – Director Randazzo. The Committee met on August 11, 2021; next meeting October 13, 2021, at 9:30 a.m. as a virtual meeting.

- (1) Clubhouse (Facilities) Ad Hoc Committee – Director Randazzo. The Ad Hoc Committee met July 9, 2021; next meeting TBA.
 - f. Report of the Media and Communication Committee – Director Ardani. The Committee met on July 19, 2021; next meeting August 16, 2021, 1:30 p.m. as a virtual meeting.
 - g. Report of the Mobility and Vehicles Committee – Director Addington. The Committee met on July 28, 2021; next meeting October 6, 2021, 9:30 a.m. as a virtual meeting.
 - h. Report of the Security and Community Access Committee – Director Bastani. The Committee met on August 30, 2021; next meeting October 25, 2021, at 1:30 p.m. as a virtual meeting.
 - i. Laguna Woods Village Traffic Hearings – Director Ardani. The Hearings were held on August 18, 2021; next hearings will be held September 15, 2021, at 9:00 a.m. as a virtual meeting.
 - j. Report of the Disaster Preparedness Task Force – Director Casey. The Task Force met on July 27, 2021; next meeting September 28, 2021, at 9:30 a.m. as a virtual meeting.
 - k. Report of the Insurance Ad Hoc Committee— President Margolis. The Committee met on February 18, 2021; next meeting TBA.
 - l. Information Technology Advisory Committee – Director Casey. The last meeting was September 10, 2021. Next meeting September 24, 2021.
- 16. 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.*
- a. 360 Investigation
- 17. Directors' Comments**
- 18. 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) August 10, 2021—Regular Closed Session

Discuss and Consider Member Disciplinary

MattersDiscuss Personnel Matters

Discuss and Consider Contractual Matters

*Discussand Consider Legal and Litigation
Matters*

19. Adjourn



OPEN MEETING

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

**Tuesday, August 10, 2021, 9:30 a.m.
Open Session, Virtual Meeting
24351 El Toro Road, Laguna Woods, California**

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

Directors Absent: None

Staff Present: Jeff Parker, CEO; Siobhan Foster, COO; Eileen Paulin, Kurt Wiemann, Robbi Doncost, Grant Schultz and Cheryl Silva

Others Present: VMS: Juanita Skillman, Norman Kahn
Mutual 50: Ryna Rothberg

1. Call Meeting to Order/Establish Quorum

President Margolis called the meeting to order at 9:30 a.m. and acknowledged that a quorum was present.

2. Pledge of Allegiance to the Flag

Director Addington led the pledge of allegiance.

3. Acknowledge Media

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

4. Approval of Agenda

President Margolis asked to add Contractor Violation Policy to the agenda under new business.

Director Randazzo made a motion to approve the agenda as amended. Director Hearing no objection, the board approved the agenda by unanimous consent.

5. Approval of Minutes

5a. July 13, 2021 – Regular Open Meeting

President Margolis asked for a motion to approve the minutes.

Hearing no changes or objections, the board approved the minutes of July 13, 2021 by unanimous consent.

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6. Report of the Chair

President Margolis thanked Brian Gilmore for his service to the community and on the board. Ongoing problem with customer service. Residents can help by using the online systems available to the community. Asked residents to practice courtesy toward staff. The board is working to renew insurance. NCB will no longer be processing loans for United Mutual and will be going to cash only sales.

7. 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. Members can join the Zoom meeting by clicking on the link <https://zoom.us/j/95563492734> or call (949) 268-2020 or email meeting@vmsinc.org to request to speak.

- A Member commented about the paint colors.
- A Member commented about the walkway to her unit.
- A Member commented asked about NCB withdrawing from processing loans for United Mutual.
- A Member commented about that last year services were scaled back, facilities were closed and staff was cut-back. He asked with these savings why is the HOA fees still go up.
- A Member commented about the increase in HOA fees. The United fees include the GRF fees, insurance and taxes. What went up was insurance and taxes which is out of the board's control.

Eileen Paulin read the member comments received.

- A Member asked

8. Responses to Open Forum Speakers

- Director Randazzo commented that NCB requires full-replacement cost insurance which is hard to get and would not be affordable.
- President Margolis commented that the savings from last year was put into the reserve account. She encouraged the resident to attend the budget meeting on Thursday.
- Jeff Parker-CEO commented about the money put into the contingency account.
- Jeff Parker-CEO commented that the paint colors have not changed.

8a. Director Randazzo gave an update to the Open Forum comments from the July 13, 2021 board meeting.

- The proposed assessment increases represent an increase in operating costs, insurance and taxes.
- Security gave a response to the resident with the carport issues.
- Staff responded to the resident with the landscaping, plumbing and compliance issues.
- The board of directors voted to protect United's reserve fund.
- The lost instrument bond requirement was discussed in closed session.

9. Update from VMS – Director Kahn

VMS Director Kahn gave an update from the VMS Board. He commented about a new

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director handbook.

Director Kahn answered questions from the board.

10.CEO Report

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

- Pool 1 is shut down because it needs a new boiler. The new boiler is expected to arrive this week.
- United Board will have the second United Budget Meeting on August 12 at 1:30 p.m. This meeting will be televised and held virtually.
- Bart Mejia, Facilities Engineer, started last week and Manuel Gomez, Director of Maintenance and Construction, will start on August 16.
- He thanked Director Armendariz for working with our finance department to bring us into compliance with the Civil Code.
- OC Vector Control is asking residents to “tip, toss and take action” to keep the mosquito population under control.
- Because of the increase in COVID cases, Manor Alterations will be meeting with residents by appointment only.
- Residents can take tours of our Equestrian Center on Wednesday and Thursday at 2 p.m. or Friday, Saturday and Sunday at 12:30 and 2 p.m.

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

11. 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.

11a. Accept the Review of the United Sub-Leasing and Transfer of Trust Documents Approved in June, 2021 and such review is hereby ratified.

11b. Recommendation from the Landscape Committee:

- (1) Recommendation to Approve the Tree Removal Request: 3-D Via Castilla (Stein)
– One Canary Island Pine tree

RESOLUTION 01-21-47

Approve Removal Of One Canary Island Pine 3-D Via Castilla (Stein)

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.

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- 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, staff reviewed a request to remove one Canary Island Pine tree from the Member at 3-D, who cited the reasons as litter/debris and overgrown;

WHEREAS, staff determined that the tree meets 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 3-D Via Castilla.

NOW THEREFORE BE IT RESOLVED, July 10, 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.

- (2) Recommendation to Approve the Tree Removal Request: 64-F Calle Cadiz (Kalb) – One Carolina Laurel Cherry tree

RESOLUTION 01-21-48
Approve Removal Of
One Carolina Laurel Cherry Tree 64-F Calle Cadiz (Kalb)

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, staff reviewed a request to remove one Carolina Laurel Cherry tree from the Member at 64-F, who cited the reasons as litter/debris, personal preference, overgrown, and poor condition, and;

WHEREAS, staff determined that the tree meets the guidelines established in Resolution 01-13-17, and thereby recommends approving the request for the removal of one Carolina Laurel Cherry tree located at 64-F Calle Cadiz.

NOW THEREFORE BE IT RESOLVED, July 10, 2021, the Board of

Directors approves the request for the removal of one Carolina Laurel Cherry 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 Request to Keep Potted Plants in Common Area in conformance with the Landscape rules by submitting a plan to the Landscape Committee and Department (Zhao) – 329-D

RESOLUTION 01-21-49

Approve Request to Keep Potted Plants in Common Area 329-D Avenida Carmel (Zhao)

WHEREAS, staff reviewed a request to keep numerous potted plants in Common Area from the Member at 329-D, and;

WHEREAS, staff recommends denying the request, however, the Landscape Committee is recommending she be permitted to retain existing potted plants in a neat and orderly fashion, that she maintains the entire shrub bed common area directly adjacent to her unit, and that all non-plant materials are removed from all common areas located adjacent to 329-D Avenida Carmel within 60 days of this resolution.

NOW THEREFORE BE IT RESOLVED, July 10, 2021, the Board of Directors approves the request for retaining potted plants, provided she maintains the entire shrub bed common area in front of her unit, and removes all non-plant materials from all common areas around her unit within 60 days of this resolution;

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 Deny the Tree Removal Request: 2043-A Via Mariposa E. (Vitakis) – Six Crape Myrtle trees

RESOLUTION 01-21-50

**Deny Removal Of Six Crape Myrtle Trees
2043-A Via Mariposa E. (Vitakis)**

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.

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- 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, staff reviewed a request to remove six Crape Myrtle Trees from the Member at 2043-A, who cited the reasons as litter/debris, and;

WHEREAS, staff determined that the trees do not meet the guidelines established in Resolution 01-13-17, and thereby recommends denying the request for the removal of six Crape Myrtle trees located at 2043-A Via Mariposa E.

NOW THEREFORE BE IT RESOLVED, July 10, 2021, the Board of Directors denies the request for the removal of six Crape Myrtle trees;

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

11c. Approve a Resolution to Update the Committee Appointments

RESOLUTION 01-21-51

United Laguna Woods Mutual Committee Appointments

RESOLVED, August 10, 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

Advisor: Dick Rader

Governing Documents Review Committee

Elsie Addington, Chair

Sue Margolis

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Diane Casey
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
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

~~Neda Ardani, Chair~~
~~Andre Torng~~
~~Reza Bastani~~

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 01-21-41, adopted July 13, 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.

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RESOLUTION 01-21-52
Golden Rain Foundation Committee Appointments

RESOLVED, August 10, 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:

Business Planning Committee (Committee Dissolved)

~~Sue Margolis~~

~~Manuel Armendariz~~

~~Brian Gilmore, Alternate~~

GRF Strategic Planning Committee

Sue Margolis

Andre Torng

Cash Achrekar, Alternate

Customer Experience Subcommittee

Andre Torng (United)

Facilities Ad Hoc Committee

Carl Randazzo (United)

GRF Community Activities Committee

Elsie Addington

Andre Torng

Cash Achrekar, Alternate

GRF Finance

Azar Asgari

Carl Randazzo

Diane Casey, Alternate

GRF Landscape Committee

Andre Torng

Manuel Armendariz

Azar Asgari, Alternate

GRF Maintenance & Construction

Carl Randazzo

Brian Gilmore

Reza Bastani, Alternate

Clubhouses (Facilities) Renovation Ad Hoc Committee

Carl Randazzo

Manuel Armendariz

~~Diane Casey, Alternate~~

~~Sue Margolis, Alternate~~

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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
Reza Bastani, Alternate

Laguna Woods Village Traffic Hearings

Neda Ardani
Elsie Addington, Alternate

Town Hall Meetings

As Needed

Budget Ad Hoc Committee

Sue Margolis
Azar Asgari
Diane Casey

Insurance Ad Hoc Committee

Sue Margolis
~~Manuel Armendariz~~
~~Cash Achrekar~~
Non-Voting Advisors: Diane Fortner

Purchasing Ad Hoc Committee

Carl Randazzo
Cash Achrekar

IT Steering Committee

Andre Torng
Sue Margolis

Service Improvement Ad Hoc Committee

Andre Torng

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Investment Ad Hoc Committee

Diane Casey

RESOLVED FURTHER, that Resolution 01-21-42, adopted July 13, 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.

11d. Recommendation from the United Finance Committee:

(1) Approve a Resolution for Recording of Lien against Member ID# 947-377-15

RESOLUTION 01-21-53
RECORDING OF A LIEN

WHEREAS, Member ID 947-377-15; 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, August 10, 2021, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-377-15 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.

President Margolis asked for a motion to approve the Consent Calendar.

Director Randazzo made a motion to approve the Consent Calendar. Director Achrekar seconded the motion.

Discussion ensued among the directors.

President Margolis called for the vote and the motion passed without objection.

12. Unfinished Business

12a. 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 June 2021; such review is hereby ratified.

Directors Asgari and Casey reviewed the preliminary financial for the month of June 2021 and made a motion to approve this item.

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Discussion ensued among the directors.

President Margolis called for the vote and the motion passed by a vote of 10-1-0 (Director Armendariz opposed).

12b. Entertain a Motion to Adopt a Resolution to Update the Financial Requirements for Members

Director Addington read the following resolution:

RESOLUTION 01-21-54
Financial Qualifications Policy

WHEREAS, United Laguna Woods Mutual ("United") is formed to provide housing to its Members on a mutual nonprofit basis;

WHEREAS, United is authorized to adopt, amend or repeal necessary or desirable rules and regulations, through its Board of Directors, to carry out the purposes of this Corporation;

WHEREAS, United proactively seeks to operate with full transparency and improve its communication of existing rules and policies;

WHEREAS, documentation of annual Income Requirements should be as current as possible and, in certain circumstances, assurance of the continuance of said income upon applicant's relocation to Laguna Woods is desirable;

WHEREAS, documentation of Asset Requirements should consider outstanding real estate mortgage obligations and consider only retirement accounts that can be withdrawn in a lump sum;

NOW THEREFORE BE IT RESOLVED, August 10, 2021, that the Board of Directors of this Corporation hereby amends the Income Requirements and Asset Requirements sections of the Financial Qualification Policy as attached to the official meeting minutes of this meeting; and

RESOLVED FURTHER, that Resolutions 01-20-63 and 01-21-32 are hereby superseded and canceled;

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.

JULY Initial Notification

28-day notification for Member review and comment to comply with Civil Code §4360 has been satisfied.

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President Margolis asked for a motion to adopt the resolution.

Director Addington made a motion to adopt a resolution for Financial Requirements for Memberships. Director Randazzo seconded the motion.

Discussion ensued among the directors.

President Margolis called for the vote and the motion passed by unanimous consent.

12c. Review of Payroll from Reserves

Staff recommends the board receive and file the Expenditures of Reserve Funds by Payroll Reimbursements Report.

Director Addington reviewed the Expenditures of Reserve Funds by Payroll Reimbursements Report with the board.

Discussion ensued among the directors.

President Margolis commented the board will receive and file the report.

13. New Business

13a. Entertain a Motion to Introduce a Resolution to Update the Financial Requirements for Members with Guarantors

Director Addington read the following resolution:

RESOLUTION 01-21-XX **Financial Qualifications Policy**

WHEREAS, United Laguna Woods Mutual ("United") is formed to provide housing to its Members on a mutual nonprofit basis;

WHEREAS, United is authorized to adopt, amend or repeal necessary or desirable rules and regulations, through its Board of Directors, to carry out the purposes of this Corporation;

WHEREAS, United reaffirms its position that guarantors are not a substitute for prospective shareholders and further affirms that guarantors do not have an ownership interest in the membership;

WHEREAS, United desires to clarify its asset requirement for prospective shareholders who require a guarantor to satisfy the financial requirements;

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NOW THEREFORE BE IT RESOLVED, [DATE], 2021, that the Board of Directors of this Corporation hereby amends the Financial Requirements for Members with Guarantor section of the Financial Qualification Policy as attached to the official meeting minutes of this meeting; 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.

AUGUST Initial Notification Should the Board endorse the proposed revisions, Staff recommends that a motion be made and seconded to accept the resolution and allow discussion to ensure that the resolution reads to the satisfaction of the Board. Staff then recommends that a Board Member postpones the resolution to the next available Board Meeting no less than 28-days from the postponement to comply with Civil Code §4360.

Staff recommends the board on the changes to the financial qualifications policy for Members with Guarantor in order to provide clarity.

Director Margolis called for a motion to introduce the resolution.

Director Addington made a motion to introduce a resolution to update the financial qualifications policy to clarify financial requirements for Members with Guarantor for 28-day review. Director Randazzo seconded the motion.

Discussion ensued among the directors.

President Margolis called for the vote and the motion passed by a vote by unanimous consent.

This item was added to the agenda

13b. Entertain a Motion to Introduce a Resolution for a Contractor Violation Policy.

Director Randazzo read the following resolution:

RESOLUTION 01-21-XX
Contractor Violation Policy

WHEREAS, the purpose of the Contractor Violation Policy is to enact a unilateral and unambiguous matrix of penalties for contractors who violate current Mutual rules and obligations or exceed the scope of approval for a project; and

WHEREAS, this Resolution would make the Contractor Violation Policy permanent and provide a clear template for invoking penalties, inclusive of temporary or potentially permanent suspension from work within Laguna Woods Village, reduction of MC lifespan to 90 days superseding Resolution 01-02-159; and

WHEREAS, on August 9, 2021 the United ACSC and Manor Alterations agree that the Contractor Violation Policy will be effective and both recommend the approval by the United Mutual Board.

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NOW THEREFORE, BE IT RESOLVED, on [DATE], 2021, the United Board hereby approves the Contractor Violation Policy as attached to these minutes; and

RESOLVE FURTHER, that Resolution 01-02-159 adopted on November 12, 2002, is hereby canceled and superseded; 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.

AUGUST Initial Notification Should the Board endorse the proposed resolution, Staff recommends that a motion be made and seconded to accept the resolution and allow discussion to ensure that the resolution reads to the satisfaction of the Board. Staff then recommends that a Board Member postpones the resolution to the next available Board Meeting no less than 28-days from the postponement to comply with Civil Code §4360.

Director Randazzo made a motion to introduce a resolution for a Contractor Violation Policy. Director Addington seconded the motion.

Discussion ensued among the directors.

Director Bastani made a motion to refer this resolution back to committee for corrections. Director Armendariz seconded the motion.

Discussion ensued among the directors.

President Margolis called for the vote to refer this resolution back to committee and the motion passed by a vote of 6-5-0 (Director Gilmore, Randazzo, Addington, Margolis, Achrekar opposed).

14. Committee Reports

- 14a.** Report of the Finance Committee / Financial Report – Director Margolis showed a presentation on the Treasurer's Report, reported on the last Finance Committee meeting and reviewed the resale and lease reports. The committee met on July 27, 2021; next meeting will be August 31, 2021, 1:30 p.m. in the board room and as a virtual meeting.
- 14b.** Report of the Architectural Control and Standards Committee – Director Gilmore gave an update from the last committee meeting. The committee met on July 19, 2021 and August 9, 2021; next meeting August 19, 2021, at 9:30 a.m. in the board room and as a virtual meeting.
- 14c.** Report of Member Hearings Committee – Director Addington. The committee met on July 22, 2021; next meeting August 26, 2021, at 9:00 a.m. in the Sycamore Room and as a virtual meeting.
- 14d.** Report of the Governing Documents Review Committee – Director Addington gave a

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report from the last Committee meeting. The committee met on July 15, 2021; next meeting will be August 19, 2021, 1:30 p.m. in the board room and as a virtual meeting.

- 14e.** Report of the Landscape Committee – President Margolis gave an update on the Landscape Committee. The committee met on July 8, 2021; next meeting August 12, 2021, at 1:30 p.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 June 23, 2021; next meeting August 25, 2021, at 9:30 a.m. in the board room and as a virtual meeting.
- 14g.** Report of the Communication Committee – Director Ardani. The next committee is TBA.

15. GRF Committee Highlights

- 15a.** Report of the GRF Finance Committee – Director Randazzo gave highlights from the last committee meeting. The committee met on June 23, 2021; next meeting will be August 25, 2021, 1:30 p.m. as a virtual meeting.
- 15b.** Report of the GRF Strategic Planning Committee – Director Torng. The committee met on June 28, 2021; next meeting TBA.
- 15c.** Report of the Community Activities Committee – Director Addington gave highlights from the last committee meeting. The committee met on July 8, 2021; next meeting September 9, 2021, at 1:30 p.m. as a virtual meeting.
 - (1) Equestrian Center Ad Hoc Committee – The Committee met on August 5, 2021; next meeting August 24, 2021.
- 15d.** Report of the GRF Landscape Committee – Director Armendariz. The committee met on June 9, 2021; next meeting August 11, 2021, at 1:30 p.m. in the board room and 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 June 9, 2021; next meeting will be August 11, 2021, 9:30 a.m. as a virtual meeting.
 - (1) Clubhouse (Facilities) Renovation Ad Hoc Committee—Director Randazzo. The committee met on July 9, 2021; next meeting TBA.
- 15f.** Report of the Media and Communications Committee – Director Ardani gave highlights from the last committee meeting. The committee met on July 19, 2021; next meeting will be August 16, 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 met on July 28, 2021; next meeting will be October 6, 2021, 1:30 p.m. as a virtual meeting.

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15h. Report of the Security and Community Access Committee – The committee met on June 28, 2021; next meeting August 23, 2021, at 1:30 p.m. as a virtual meeting.

15i. Report of the Laguna Woods Village Traffic Hearings – Director Ardani. The hearings were held virtually on July 21, 2021; next hearings August 18, 2021, at 9:00 a.m. as a virtual meeting.

15j. Report of the Disaster Preparedness Task Force – Director Casey and Skillman. The Task Force met virtually on July 27, 2021; next meeting September 28 2021, at 9:30 a.m. as a virtual meeting.

15k. Report of the Insurance Ad Hoc Committee – Director Margolis. The Committee met on February 18, 2021. She gave an update on insurance for United Mutual.

16. Future Agenda Items

16a. 360 Investigation

17. Director's Comments

- Director Addington commented about the lunch.
- Director Bastani asked about the forms on the resident portal and asked about NCB.
- Director Tornig asked about the response time for resident requests and asked to be assigned to the IT Steering Committee.

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 11:25 a.m. into the Closed Session.

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

During the July 13, 2021, Regular Closed Session, the Board:

Approval of Agenda

Approval of the Following Meeting Minutes;

(a) June 8, 2021 – Regular Closed Session

Discussed and Considered Litigation, Legal and Legislation Matters

Discuss and Consider Contractual Matters

Discussed Personnel Matters

Discuss Member and Board Disciplinary Matters

18. Adjourn

The meeting was adjourned at 4:28 p.m.

DocuSigned by:
Neda Ardani
33AA1B659F4B444

Neda Ardani, Secretary of the Board
United Laguna Woods Mutual

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 August 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 Elsie Addington

Print Name Elsie Addington

Title Director

Date 8-30-2021

UNITED LAGUNA WOODS MUTUAL

Signature _____

Print Name _____

Title _____

Date _____

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 August 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 Director

Date 8-30-2021

UNITED LAGUNA WOODS MUTUAL

Signature _____

Print Name _____

Title _____

Date _____

RESOLUTION 01-21-XX

**Deny Removal of One Bottle Brush Tree
407-C Avenida Castilla**

WHEREAS, on August 12, 2021, the Landscape Committee reviewed a request to remove one Bottle Brush tree from the Member at 407-C, who cited the reason as bees, and;

WHEREAS, staff and the committee determined since it is not the tree policy of United Mutual to remove trees solely based on bee activity, to thereby recommend denying the request for the removal of one Bottle Brush tree located at 407-C Avenida Castilla.

NOW THEREFORE BE IT RESOLVED, September 14, 2021, the Board of Directors denies the request for the removal of one Bottle Brush tree;

RESOLVED FURTHER, that 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

Deny Request for Removal of One Rusty Leaf Fig Tree but Perform Root Trench and Turf Repair 2059-A Via Mariposa E.

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 August 12, 2021, the Landscape Committee reviewed a request to remove Rusty Leaf Fig tree from the Member at 2059-A, who cited the reasons as structural damage, overgrown, and poor condition, and;

WHEREAS, the Committee determined that the tree does not meet the guidelines established in Resolution 01-13-17, and recommends to deny this request and instead perform root grinding of the surface roots, followed by turf repair on the Rusty Leaf Fig tree located at 2059-A Via Mariposa E.

NOW THEREFORE BE IT RESOLVED, September 14, 2021, the Board of Directors denies the request for the removal of one Rusty Leaf Fig tree and instead to perform root grinding of the surface roots, followed by turf repair;

RESOLVED FURTHER, that 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 947-420-87; 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, September 14, 2021, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-420-87 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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Resolution 01-21-xx

United Laguna Woods Mutual Committee Appointments

RESOLVED, September 14, 2021, that the following persons are hereby appointed to serve the Corporation in the following capacities:

Architectural Control and Standards Committee

Carl Randazzo, **Chair**

Elsie Addington

Neda Ardani

Andre Torng

Reza Bastani

~~Brian Gilmore~~

Non-Voting Advisors: Michael Mehrain, Juanita Skillman

Communications Committee (Dissolve Committee)

~~Neda Ardani, Chair~~

~~Elsie Addington~~

~~Cash Achrekar~~

Finance Committee

Azar Asgari, Chair

Sue Margolis

Carl Randazzo

Andre Torng

Diane Casey

Advisor: Dick Rader

Governing Documents Review Committee

Elsie Addington, Chair

Sue Margolis

Diane Casey

Reza Bastani

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

Landscape Committee

Manuel Armendariz, Chair

Neda Ardani

~~Elsie Addington~~

~~Andre Torng~~

~~Brian Gilmore~~

Advisors: Theresa Frost, Mike Peters, Annie Zipkin

Maintenance and Construction Committee

Carl Randazzo, Chair

Reza Bastani

Diane Casey

~~Brian Gilmore~~

Non-voting Advisor: Ken Deppe

Members Hearing Committee

Cash Achrekar, Chair
Elsie Addington
Reza Bastani

New Resident Orientation

Per Rotation List

Resident Advisory Committee

Neda Ardani, Chair
Andre Torng
~~Reza Bastani~~

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 01-21-51, adopted August 10, 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, September 14, 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

Customer Experience Subcommittee

Andre Torng (United)

Facilities Ad Hoc Committee

Carl Randazzo (United)

GRF Community Activities Committee

Elsie Addington
Andre Torng
Cash Achrekar, Alternate

GRF Finance

Azar Asgari
Carl Randazzo
Diane Casey, Alternate

GRF Landscape Committee

Azar Asgari
Manuel Armendariz
~~Andre Torng~~

GRF Maintenance & Construction

Carl Randazzo
Reza Bastani
~~Brian Gilmore~~

Clubhouses & Facilities Renovation Ad Hoc Committee

Carl Randazzo
Manuel Armendariz
Diane Casey, Alternate

GRF Media and Communications Committee

Neda Ardani
Elsie Addington

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
Reza Bastani, Alternate

Laguna Woods Village Traffic Hearings

Neda Ardani
Elsie Addington, Alternate

~~Town Hall Meetings~~

~~As Needed~~

~~Budget Ad Hoc Committee~~

~~Sue Margolis~~
~~Azar Asgari~~
~~Diane Casey~~

Insurance Ad Hoc Committee

Sue Margolis
Manuel Armendariz
Non-Voting Advisors: Diane Fortner

Purchasing Ad Hoc Committee

Carl Randazzo
Cash Achrekar
Diane Casey

IT Steering Committee

Sue Margolis
Diane Casey
~~Andre Torng~~

~~Service Improvement Ad Hoc Committee~~

~~Andre Torng~~

Investment Ad Hoc Committee

Diane Casey

RESOLVED FURTHER, that Resolution 01-21-52, adopted August 10, 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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STAFF REPORT

DATE: August 10, 2021
FOR: Board of Directors
SUBJECT: Financial Requirements for Members with Guarantor

RECOMMENDATION

Staff recommends revising Financial Requirements for Members with Guarantor in order to provide clarity.

BACKGROUND

The Financial Qualifications Policy establishes a minimum annual income and asset base for a prospective shareholder when a Guarantor is obtained. It has been reduced from the standard requirement of a minimum annual income of \$40,000 and asset base equal to the cost of purchase plus \$125,000.

The current Financial Qualifications Policy includes the following language:

GUARANTORS

United will permit the prospective shareholder who does not meet the financial requirements to have a guarantor.

1. The guarantor shall provide satisfactory verification of annual income of at least **\$90,000 and marketable or income producing assets of at least \$250,000 plus the manor purchase price.**
2. *Shareholder financial requirements for the occupying shareholder(s) when they have a guarantor.*
 - a. Minimum annual income of \$24,000
 - b. **Minimum verifiable liquid, marketable and/or income producing assets of \$75,000 at the close of escrow**
3. The income and assets of the guarantor are not a substitute for the minimum income and assets needed by the prospective shareholder(s) occupant(s).

The language of Section 2 (b) has resulted in misinterpretation of the policy by real estate agents and escrow officers alike. Staff calculation of a prospective shareholder's financial qualifications require the buyer with a guarantor to have the purchase price + \$75,000 remaining after purchase. Some argue, however, that the policy doesn't specifically say so, although the original

intent was to have the requirement mirror transactions by buyers without a guarantor. These situations have arisen when the prospective shareholder cannot demonstrate that he has sufficient assets to make the purchase.

DISCUSSION

Revising the language of 2 (b) will provide clarity and transparency to those who cannot meet the standard income and asset requirements but could do so with the aid of a guarantor. It is recommended that the requirement state the following: Minimum verifiable liquid, marketable and/or income producing assets of at least \$75,000 plus the manor purchase price.

Doing so complements Section 3 which states the income and assets of the guarantor are not a substitute for the minimum income and assets needed by the prospective shareholder(s) occupant(s).

FINANCIAL ANALYSIS

None.

Prepared By: Pamela Bashline, Community Services Manager

ATTACHMENT(S)

Attachment 1 – Financial Qualification Policy (redlined)

Attachment 2 – Proposed Resolution 01-21-xx

ENDORSEMENT (to Board)

Financial Requirements for Members with Guarantor

On July 15, 2021, the Governing Documents Review Committee (Committee) reviewed Financial Requirements for Members with Guarantor.

Pamela Bashline, Community Services Manager, presented the Financial Requirements for Members. The Committee members made comments and asked questions.

Without objection the Committee recommends the Board revise the Guarantor Section of the Financial Qualifications Policy specific to section 2b to read as follows:

2. Shareholder financial requirements for the occupying shareholder(s) when they have a guarantor:
 - a. Minimum annual income of \$24,000
 - b. Minimum verifiable liquid, marketable and/or income producing assets of **at least \$75,000 ~~at the close of escrow plus the minor purchase price.~~**

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Financial Qualifications Policy
Resolution 01-20-63 Adopted October 13, 2020
Resolution 01-21-32 Adopted May 11, 2021
Resolution 01-21-xx Adopted xxx, 2021

I. Purpose

The purpose of this policy is to set forth guidelines by United Laguna Woods Mutual (United) necessary to protect the financial integrity of the corporation.

II. Definitions

- A.** Shareholder - individual approved by the Board of Directors as a Member of the corporation. Also known as Member.
- B.** Applicant – individual seeking approval by the Board of Directors as a member of the corporation.
- C.** Financial Statement/Credit Information form – United’s document to be completed by Applicant which summarizes age, income and asset qualifications being considered by the Board of Directors in keeping with the membership application process.
- D.** Asset – a resource with economic value that an individual or business owns or controls with the expectation of future benefit; must be liquid, marketable or income producing.
- E.** Equity – total assets minus total liabilities.
- F.** Annuity funds – a long-term investment that is issued by an insurance company and is designed to help protect an individual from the risk of outliving one’s income.
- G.** Community property – property acquired during the marriage by either spouse is presumed to be owned by each spouse equally.
- H.** Guarantor – individual who meets United’s financial qualifications and guarantees to pay for the Member’s debt and/or obligations if the Member defaults or fails to pay a debt and/or obligation to United; guarantor may guarantee only one unit within the Village.
- I.** Personal Unconditional Continuing Guaranty and Security Agreement -
- J.** Guaranty “contract” between prospective member and qualified individual whereby guarantor is responsible to pay any debt or obligation owed by the Member to United in the event of a failure by Member to pay same; non-revocable by guarantor.
- K.** Indebtedness – includes the monthly carrying Charge payable by the Member to United, including all assessments, fines or other monetary charges levied in the name of United.

- L. Carrying Charges – monthly assessments estimated by United to meet its annual expenses, including but not limited to operating expenses, management and administration, property taxes, insurance, utilities, reserves, and repair and maintenance.
- M. Uniform Commercial Code (UCC) filing – provides for the filing of certain financing statements and other lien documents. Filing with the Secretary of State's office serves to perfect a security interest in named collateral and establish priority in case of debtor default or bankruptcy.
- N. Interim Dual Membership Agreement – a “contract” between a Member and United which allows the Member to temporarily own two co-ops.
- O. Community Rules – the Articles of Incorporation and Bylaws of United, the Occupancy Agreement, and any rules and regulations adopted by United. Any reference to the “Governing Documents” shall, for purposes of this Policy, be deemed a reference to the Community Rules set forth in this definition.
- P. Member – any person entitled to membership in United.

III. Conditions

All applicants shall submit the most recent year's federal income tax return, signed and dated, including Schedules A and B, in addition to other verification documents. If income is derived from an owned business, the appropriate business tax schedules and a profit and loss statement are required.

Where there is more than one prospective Shareholder, income and assets can be calculated collectively, if each is eligible and intends to reside.

Membership applicants to United are required to submit a completed Financial Statement/Credit Information form, together with satisfactory verification of identity, income and assets.

A. ASSET REQUIREMENT

The prospective Shareholder shall submit satisfactory verification of assets equal to the purchase price of the Unit plus \$125,000. Prospective transferees (i.e., outside escrow) are required to demonstrate a minimum asset base of \$125,000 only.

1. Acceptable assets will be those that are considered to be liquid, marketable or income producing. Only aged accounts (180 days) will be considered. Acceptable assets include, among others:
 - a. Equity in U.S. residential property
 - b. Savings accounts in U.S. financial institutions

- c. Cash value life insurance
 - d. Certificates of deposit, money market accounts in U.S. financial institutions
 - e. IRA, SEP, 401(k) and Keogh accounts
 - f. US, state or municipal government bonds - valued at current market prices
 - g. American traded investments (NYSE, Amex, OTC, NASDAQ, etc.) valued at current market prices
 - h. Mortgages and promissory notes, provided that interest is reported on the applicant's tax return
 - i. Equity in U.S. income producing real estate
2. Excluded from consideration are the following, among others:
- a. Mobile Homes
 - b. Recreational vehicles, boats and trailers
 - c. Vacant land
 - d. Automobiles
 - e. Artwork, jewelry, furs and collections such as coins, dolls, stamps and other similar items
 - f. Term life insurance
 - g. Annuity funds, which cannot be withdrawn in lump sum
 - h. Anticipated bequests or inheritances
 - i. Promissory Notes whose income is not reported on the prospective transferee tax return
 - j. Community property

B. INCOME REQUIREMENTS

1. Prospective Shareholders shall submit from a recognized Credit Reporting Agency (e.g. Equifax, TransUnion, Experian) a full credit report if FICO score is less than 700 or FICO score is 700 or higher with an outside mortgage. Submit a credit summary report if FICO score is 700 or higher without an outside mortgage. These reports must be dated within 60 days prior to the application submittal.
2. Prospective Shareholders and transferees must provide satisfactory verification of income of at least \$40,000 per year at the time of purchase.
3. Traditional retirement account assets (e.g., 401K, ERISA, IRA, Profit

Sharing, etc.) will be considered as a source of annual income in accordance with this subsection. For the purposes of the income verification requirement pursuant to subsection (a) above, the portion of an Applicant's traditional retirement account assets attributable to said Applicant's annual income shall be deemed to be the greater of the following:

- a. The mandatory annual distributions for the Applicant's retirement accounts; **or**
- b. The total amount of the Applicant's retirement accounts *multiplied* by eighty percent (80%), and then *dividing* this product by twenty-five (25) years, as follows:

$$\text{Attributable Income} = (\text{Total Retirement Account Assets} \times 80\%) \div 25$$

Traditional retirement accounts may not concurrently satisfy both the income and asset side of the qualification requirements. Only traditional retirement accounts may be calculated to generate "attributable income".

4. Acceptable verifications include, among others:

- a. The most recent Federal Tax returns
- b. W - 2 Forms or paycheck stubs
- c. Bank, credit union or investment account statements
- d. Letters from bankers
- e. Notices of annuities and Social Security payments
- f. Pensions
- g. Trust income
- h. Disability income
- i. Residential / commercial property rental income

5. Unacceptable income verifications include, among others:

- a. Letters from employers, accountants, bookkeepers and attorneys
- b. Income not reported on Federal income tax returns
- c. Funds held outside US borders

C. GUARANTORS

United will permit the prospective shareholder who does not meet the financial requirements to have a guarantor.

1. The guarantor shall provide satisfactory verification of annual income of at least **\$90,000 and marketable or income producing assets of at least \$250,000 plus the manor purchase price.**
2. *Shareholder financial requirements for the occupying shareholder(s) when they have a guarantor:*
 - a. **Minimum annual income of \$24,000**
 - b. **Minimum verifiable liquid, marketable and/or income producing assets of at least \$75,000 plus the manor purchase price at the close of escrow**
3. The income and assets of the guarantor are not a substitute for the minimum income and assets needed by the prospective shareholder(s) occupant(s).
4. In addition to these requirements, the guarantor shall be required, as set forth herein (Exhibit A) to identify assets from which the financial obligation may be satisfied and authorize UCC financing statements to be filed.
5. Guarantor and assets must be located in California.
6. A guarantor may only guarantee one unit in the Village.

CI. OWNERSHIP OF MULTIPLE MEMBERSHIPS

United does not permit ownership of more than one cooperative Membership, except under an interim dual Membership agreement which is issued for six months.

CII. FINANCIAL QUALIFICATION WAIVERS

1. Shareholders who purchase a replacement Unit do not have to re-qualify financially for Membership, if there is no change to the Membership vesting and the dual interim agreement is in effect.
2. Current members of one Mutual who wish to purchase in another Mutual are required to meet the financial requirements of the Mutual in which they are purchasing.

3. A former member may obtain a waiver of financial qualifications if the replacement Membership is purchased within 90 days of the closing of the sale of the previously owned Membership, and vesting in the new Unit is exactly the same as the vesting in the Unit previously owned.

F. DISCRETIONARY AUTHORITY

United Board of Directors may, but is not obligated to, deny or approve applications for Membership based on the conditions herein. The Board of Directors, exercising prudent business judgement, may also deny or approve, in its sole and absolute discretion, applications based on other material factors, such as, but not limited to, history of bankruptcy, excess liabilities, or history of non-compliance as a member in United, GRF, or other Mutuels in Laguna Woods Village.

G. MEMBERSHIP

Membership in United is created, and starts, with the later occurring of the following:

1. Written approval of Membership by the United Board of Directors;
2. Issuance of a Membership Stock Certificate;
3. The signing of an Occupancy Agreement; and
4. Upon close of escrow.

Upon Membership approval the Occupancy Agreement entitles the Member to occupy the Unit for three years, which is automatically renewed for three-year terms per Article 4 of the Occupancy Agreement, unless terminated by transfer or United's non-renewal or termination by the Board of Directors.

IV. Procedure

Applicants must complete and submit all required forms and verification documents to the escrow firm handling the sales transaction. The required forms and verification documents include:

- The Membership Application with age and identity verification for each person on title;
- Most recent signed tax returns for each person on title;

- Responsibility Agreement for Nonstandard Landscape;
- Responsibility Agreement for Alterations;
- Memorandum of Occupancy Agreement signed by each applicant;
- Golden Rain Foundation Trust Facility Fee form;
- Promissory Note;
- Financial Statement and Credit Information (income and asset verification for each person on title);
- Residency Restrictions acknowledgement;
- Occupancy Agreement signed by each proposed applicant;
- Addendum to Occupancy Agreement – Trustee Membership if applicable;
- Interim Dual Membership Agreement if applicable;
- Original Membership Certificate or Lost Instrument Bond or Lender Payoff Demand; and
- Application for Co-occupancy Permit if applicable.

If a Guarantor is applying, the proposed Guarantor must also submit the most recent signed tax returns, Financial Statement and Credit Information (income and asset verification for each guarantor), Personal Unconditional Continuing Guaranty and Security Agreement (Exhibits A and B).

Upon receipt of the above documents and those required of seller and escrow firm, staff reviews documentation to ensure it is complete and evaluates the financial verifications in light of the corporation's membership requirements. A staff report recommending approval or denial of the applicant is prepared and attached to the membership packet for the Board's consideration and action.

EXHIBIT A



Personal Unconditional Continuing Guaranty and Security Agreement

The Parties

Member(s): _____ (collectively, the "Member")
Property Address: _____ (the "Property")
Guarantor: _____ ("Guarantor")

This Personal Unconditional Continuing Guaranty and Security Agreement (hereinafter "Guaranty") is made this _____ day of _____, by the undersigned, individually, jointly and severally if more than one (hereinafter individually and collectively the "Guarantor"), whose address(es) appear below their signatures hereon, to and for the benefit of: _____ ("Member") and United Laguna Woods Mutual, a California nonprofit mutual benefit corporation (hereinafter "United" or "Corporation").

For purposes of this Guaranty, "Guarantor" is the undersigned who guarantees to pay for the Member's debt and/or obligations if Member should default or otherwise fail to pay a debt and/or obligation(s) to United.

The undersigned Guarantor may only guarantee one unit in the Village. For purposes of this Guaranty, Village means United Laguna Woods, Third Laguna Hills, and The Towers. Guarantor warrants and represents it has not and will not guarantee another unit in the Village.

In consideration of the mutual covenants and agreements herein, and for other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Guarantor warrants to, and covenants with, United as follows:

1. Personal Unconditional Continuing Guaranty

Guarantor, individually, jointly and severally, unconditionally and absolutely guarantees the due and punctual payment of the Indebtedness, as hereinafter defined (without deduction for any claim, setoff or counterclaim of Guarantor, or for the loss of contribution of a co-guarantor, if any) of Member to United, on demand in lawful money of the United States. The term "Indebtedness" is used herein in its most comprehensive sense and includes the Monthly Carrying Charge payable by the Member to United, all assessments, fines or other monetary charges levied in the name of United pursuant to the applicable Occupancy Agreement, Bylaws or other governing documents of United, and California law, all as now existing or as may be hereafter amended, any

and all advances, debts, obligations and liabilities of Member or any one or more of them, now or hereafter made, incurred or created, whether voluntary or involuntary, and however arising, whenever due, and whether absolute or contingent, liquidated or unliquidated, determined or undetermined, and whether Member may be liable individually or jointly with others, or whether recovery upon such Indebtedness may be or hereafter become barred by any statute of limitations, or whether such Indebtedness may be or hereafter becomes otherwise unenforceable.

The obligation of Guarantor is a primary, continuing and unconditional obligation of payment and performance. This Guaranty shall be effective regardless of the solvency or insolvency of Guarantor at any time or the subsequent incorporation, reorganization, merger or consolidation of Guarantor, or any other change in composition, nature, personnel, ownership or location of Guarantor. This Guaranty is non-revocable by Guarantor.

Guarantor shall at all times satisfy the minimum financial requirements required by United, which financial requirements may be amended by United's Board of Directors from time to time.

The obligations of Guarantor herein cannot be assigned or transferred in any manner whatever, directly or indirectly, by operation of law or otherwise, without the prior written consent of United, which consent may be withheld in any circumstances. However, Guarantor agrees that this Guaranty shall inure to the benefit of and may be enforced by United and by any subsequent holder or assigned of any and all of the Indebtedness and shall be binding upon and enforceable against Guarantor and Guarantor's executors, administrators, legal representatives, successors and assigns.

The obligations hereunder are joint and several, and independent of the obligations of Member. A separate action or actions may be brought and prosecuted by Corporation against Guarantor whether action is brought against Member or whether Member be joined in any such action or actions; and Guarantor waives the benefit of any statute of limitations affecting their liability hereunder or the enforcement thereof.

Guarantor authorizes Corporation, without notice or demand and without affecting Guarantor's liability hereunder, from time to time to (a) renew, compromise, extend, accelerate, or otherwise change the time for payment of, or otherwise change the terms of the Indebtedness or any part thereof, including increasing or decreasing the rate of interest thereon; (b) take and hold security for the payment of this guaranty or the Indebtedness guaranteed, and exchange, enforce, waive and release any such security; (c) apply such security and direct the order or manner of sale thereof as Corporation in its discretion may determine; and (d) release or substitute any one or more of the endorsers or Guarantor. Corporation may, without notice, assign this Guaranty in whole or part. Without limiting the foregoing, Guarantor hereby waives the rights and benefits under California Civil Code ("CC") Section 2819, and agrees that Guarantor's liability shall continue even if Corporation allows any Indebtedness of Members in any respect or Corporation's remedies or rights against Member are in any way impaired or suspended without United's consent.

Guarantor waives any right to require Corporation to (a) proceed against Member; (b) proceed against or exhaust any security held from Member; or (c) pursue any other remedy in Corporation's power whatsoever. Guarantor waives any defense arising by reason of any disability or other defense of Member or by reason of the cessation from any cause whatsoever of the liability of Members. Until all Indebtedness of Members to Corporation shall have been paid in full, even though such indebtedness is in excess of Guarantor's liability hereunder, Guarantor shall have no right of subrogation, and waives any right to enforce any remedy which Corporation now has or may hereafter have against Member, and waives any benefit of, and any right to participate in any security now or hereafter held by United. Guarantor waives diligence and all presentments, demands for performance, notices of nonperformance, protests, notices of protest, notices of dishonor, and notices of acceptance of this Guaranty and of the existence, creation, or incurring of new and additional Indebtedness. Notwithstanding, Guarantor will receive copies, at the discretion of United or upon Guarantor's written request, of Member's late payment notices.

Guarantor agrees to pay reasonable attorneys' fees and all other costs and expenses which may be incurred by Corporation in the enforcement of this Guaranty or any attempts to collect any of the obligations of Member whether or not Corporation files suit against Member and Guarantor.

In all cases where there is but a single Member or a single Guarantor, then all words used herein in the plural shall be deemed to have been used in the singular where the context and construction so require; and when there is more than one Member named herein, or when this Guaranty is executed by more than one Guarantor, the word "Members" and the word "Guarantors" respectively shall mean all and any one or more of them.

All obligations of Guarantor shall be performed at Laguna Woods, California. At all times herein, Guarantor's primary residence and/or, if an entity, place of business, filing, registration or incorporation shall be in the State of California, and Guarantor's assets shall also be located in California. United may, from time to time, change or modify any obligation between Member and United in any manner it may deem fit and such change shall not affect the liability of Guarantor in any manner. Guarantor further waives all right to require United to proceed against the Member or any other person, firm or corporation, or to pursue any other remedy available to United. All rights of United herein or otherwise shall be cumulative and no exercise, delay in exercising, or omission to exercise any right of United shall be deemed a waiver and every right of this Corporation may be exercised repeatedly. Any and all property of the undersigned, whether community or separate or otherwise, may be applied to the payment of any obligation arising hereunder.

2. Security Interest; Financial Information

Guarantor hereby grants to United a continuing first priority security interest in and to all Guarantor's assets set forth on the attached Exhibit B ("Secured Collateral"). Guarantor authorizes United to cause UCC financing statements to be filed, UCC

financing statement amendments and UCC financing statement continuation statements with respect to the Secured Collateral. The collateral in which a security interest is hereby granted includes all of the rights, titles, and interests of Guarantor in and to the Secured Collateral.

Guarantor hereby authorizes United to cause at any time and from time to time filing in any filing office in any jurisdiction any initial financing statements and/or any amendments thereto required to perfect or continue the perfection in the security interests granted hereby, including financing statements that: (a) indicate the Secured Collateral as being of an equal or lesser scope or with greater detail and (b) provide any other information required by Part 5 of Article 9 of the UCC for the sufficiency or filing office acceptance of any financing statement or amendment, including whether Guarantor is an organization, the type of organization and any organizational identification number issued to Guarantor. Guarantor hereby authorizes United at any time and from time to time to correct or complete, or to cause to be corrected or completed, any financing statements, continuation statements or other such documents as have been filed naming Guarantor as debtor and United as secured party. United is hereby authorized to give notice to any creditor or any other person as may be necessary or desirable under applicable laws to evidence, protect, perfect, or enforce the security interest granted to United in the Secured Collateral.

United may on an annual basis verify Guarantor's financial information provided to United pursuant to this Guaranty.

3. Requirement of Guaranty

Guarantor is executing and delivering this Guaranty in order to induce United to enter into an Occupancy Agreement with and accept an application for Membership from Member. Guarantor acknowledges, agrees, represents and warrants that Guarantor benefits from same and that such benefit is sufficient consideration for the entry of Guarantor into this Guaranty.

IN WITNESS WHEREOF, this Guaranty has been duly executed and delivered as of the date first written above.

Guarantor

Signature: _____ Dated: _____

Print Name: _____

Address: _____

Phone Number: _____ E-Mail: _____

Guarantor

Signature: _____ Dated: _____

Print Name: _____

Address: _____

Phone Number: _____ E-Mail: _____

Accepted

United Laguna Woods Mutual

Signature: _____ Dated: _____

Print Name: _____

Title: _____

United Laguna Woods Mutual

Signature: _____ Dated: _____

Print Name: _____

Title: _____

Exhibit B
Secured Collateral

Asset(s) Asset location in California (i.e., Bank account, Bank Account Number, Name of bank; or Real property, Real property address)	Guarantor Name	Ownership Interest

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RESOLUTION 01-21-XX
Financial Qualifications Policy
Adopted: XXX, 2021

WHEREAS, United Laguna Woods Mutual (“United”) is formed to provide housing to its Members on a mutual nonprofit basis;

WHEREAS, United is authorized to adopt, amend or repeal necessary or desirable rules and regulations, through its Board of Directors, to carry out the purposes of this Corporation;

WHEREAS, United reaffirms its position that guarantors are not a substitute for prospective shareholders and further affirms that guarantors do not have an ownership interest in the membership;

WHEREAS, United desires to clarify its asset requirement for prospective shareholders who require a guarantor to satisfy the financial requirements;

NOW THEREFORE BE IT RESOLVED, September 14, 2021, that the Board of Directors of this Corporation hereby amends the Financial Requirements for Members with Guarantor section of the Financial Qualification Policy as attached to the official meeting minutes of this meeting; 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.

AUGUST Initial Notification

28-day notification for Member review and comment to comply with Civil Code §4360 has been satisfied.

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STAFF REPORT

DATE: September 14, 2021
FOR: Board of Directors
SUBJECT: 2022 Business Plan – Version 4

RECOMMENDATION

Staff recommends the Board approve the 2022 Business Plan Resolution (Attachment 1) at the board meeting on September 14, 2021.

BACKGROUND

The proposed business plan for United was reviewed several times from June to September at special meetings of the United Board. At its August 12, 2021 meeting, staff recommended the Board approve the Version 3 budget reflecting an assessment of \$406.78 per manor per month. The Board directed staff to reduce the budget by (\$10.00) per manor per month. At its September 8, 2021 meeting, the Board was presented with 3 options to achieve this direction. The approved option has been incorporated into this version of the budget presented for adoption.

DISCUSSION

BUSINESS PLAN SUMMARY

The proposed budget for 2022 plan year (Attachment 2) shows that the sum of \$45,696,179 is required by the Corporation to meet the United Laguna Woods Mutual operating expenses and reserve contributions for the year 2022. In addition, the sum of \$16,503,883 is required by the Corporation to meet the Golden Rain Foundation and Golden Rain Foundation Trust operating expenses and reserve contributions for the year 2022. Therefore, a total of \$62,200,062 is required to be collected from and paid by members of the Corporation as monthly assessments. The budget equates to a Total Basic Assessment of \$613.88 per manor per month, reflecting a net increase of \$11.90 or 1.98% when compared to current year.

United Basic Assessment History



BUSINESS PLAN BY DEPARTMENT

The Business Plan is presented by department with a brief synopsis of each area of operation and significant change from current year, listed in order of appearance (Attachment 2):

Office of the CEO

Scope: Provides liaison with each of the corporation board of directors; directs services, programs, and operations, ensuring that all activities are within policy guidelines set by the boards, the management agreement, the governing documents, and the business plans of each corporation; provides support to all boards of directors in matters pertaining to membership and occupancy; recommends changes in governing rules, policies, and membership qualifications to the corporations, as needed. Functions include executive management, corporate secretary, and community services.

Staffing:

2018 Plan	2019 Plan	2020 Plan	2021 Plan	2022 Plan
16.00	20.00	20.00	17.06	19.50

Full-Time Equivalents for all Corporations

Budget: The net cost of this department is \$454,410 for the United portion, all of which is included in the operating assessment. The budget increased the assessment by \$37,969 due to the addition of a Senior Management Analyst to provide increased analysis and audit of certain programs. The department also added a Community Services Supervisor to focus on the department priorities of enhancing the resale process and redesigning website layout to better serve members. This position was partially offset by the reduction of a part time Administrative Specialist.

Department of Information Services

Scope: Coordinates and manages the development, implementation, and maintenance of all automated and operational systems related to fiscal and management information activities, and maintenance of all automated and operational data network systems; oversees all call center operations pertaining to resident maintenance service as well as receives, organizes and processes resident service requests.

Staffing:

2018 Plan	2019 Plan	2020 Plan	2021 Plan	2022 Plan
34.00	35.50	35.50	34.80	36.00

Full-Time Equivalents for all Corporations

Budget: The net cost of this department is \$990,901 for the United portion, all of which is included in the operating assessment. The budget decreased the assessment by (\$32,975) due to lowered materials and supplies costs primarily due to less replacement computer equipment planned and a correction in allocated costs for RFID tags which have been moved under GRF.

Department of General Services

Scope: Responsible for operating, maintaining, repairing, and replacing the community physical assets or resources, with the following major areas of operation: community center facility, janitorial, streets and sidewalks, service center facility, fleet maintenance and transportation.

Staffing:

2018 Plan	2019 Plan	2020 Plan	2021 Plan	2022 Plan
94.57	93.07	91.57	86.00	87.00

Full-Time Equivalents for all Corporations

Budget: The net cost of this department is \$1,074,243 for the United portion, of which \$988,458 is included in the operating assessment. The operating budget decreased the assessment by (\$73,659) primarily due to a reduced gutter cleaning program, which was partially offset by increased materials costs for concrete repair and replacement to reflect recent ticket levels and align with recent year actuals.

Department of Financial Services

Scope: Provides accounting, budget and financial planning, purchasing, mail and copy services, and warehouse functions for all entities. Coordinates and manages banking relationships, investments, audits, tax preparation, and collection services. Also provides compensation research and guidelines for VMS.

Staffing:

2018 Plan	2019 Plan	2020 Plan	2021 Plan	2022 Plan
29.50	30.00	31.00	31.00	31.00

Full-Time Equivalents for all Corporations

Budget: The net cost of this department is \$804,625 for the United portion, all of which is included in the operating assessment. The budget increased the assessment by \$11,976 due to increased bank fees and audit and tax preparation fees.

Department of Security Services

Scope: Provides oversight of all security operations, including: monitoring of gates, field supervision, routine motor patrol, maintaining a traffic control program and security dispatch center; assisting local law enforcement agencies and maintaining relations with OC Sheriff, OC Fire Authority and other outside agencies as necessary to achieve compliance within the community; and social services including individual and family counseling, facilitation of caregivers, bereavement and support groups, and referrals to community programs, agencies and services.

Staffing:

2018 Plan	2019 Plan	2020 Plan	2021 Plan	2022 Plan
115.61	118.19	119.68	118.68	117.55

Full-Time Equivalents for all Corporations

Budget: The net cost of this department is \$174,611 for the United portion, all of which is included in the operating assessment. The budget increased the assessment by \$10,937 due to mandated state minimum wage increase for 2022 that affected over 60 positions, offsetting savings from a staff reduction of 1.13 FTEs.

Department of Landscape Services

Scope: Provides the following major functions: nursery, composting, grounds maintenance, irrigation, small equipment repair, pest control, and tree maintenance.

Staffing:

2018	2019	2020	2021	2022
Plan	Plan	Plan	Plan	Plan
133.87	142.27	149.00	145.50	146.50

Full-Time Equivalents for all Corporations

Budget: The net cost of this department is \$5,925,568 for the United portion, of which \$4,492,774 is included in the operating assessment. The operating budget increased the assessment by \$132,410 due an added Spray Tech position for pest control, increased contracted union medical and union retirement costs, and union wage increases of 2%. The increase was partially offset by a reduction in materials costs in lawn maintenance resulting from a lower planned use of fertilizers for turf maintenance.

Department of Human Resource Services

Scope: Responsible for the development, administration and implementation of all human resources and safety/environmental functions, ensuring that programs and policies are designed to meet organizational goals and protect the company, the community and staff in accordance with best practices and governmental laws and regulations. Provides risk management and insurance functions for all entities.

Staffing:

2018	2019	2020	2021	2022
Plan	Plan	Plan	Plan	Plan
9.40	8.40	8.40	8.40	9.40

Full-Time Equivalents for all Corporations

Budget: The net cost of this department is \$4,304,879 for the United portion, of which \$156,830 is included in the Human Resource Services line of the operating assessment, \$3,219,547 is included in the Property Insurance line of the operating assessment, and \$928,502 is included in the All Other Insurance line of the operating assessment.

The basic assessment increased by \$308,974. Higher insurance premiums are anticipated for hazard and liability and D&O liability renewals representing an increase of \$111,022. Property Insurance, which has an assessment that varies by manor, increased by \$197,952 due to an anticipated increase in premiums for upcoming renewal.

Department of Maintenance & Construction

Scope: Responsible for operating, maintaining, repairing, and replacing the community's physical assets or resources, including maintenance operations, building maintenance, manor alterations and permits, damage restoration, facilities management, and construction and project management.

Staffing:

2018 Plan	2019 Plan	2020 Plan	2021 Plan	2022 Plan
185.50	185.50	186.50	179.10	179.10

Full-Time Equivalents for all Corporations

Budget: The net cost of this department is \$18,777,826 for the United portion, of which \$5,947,018 is included in the operating assessment. The operating budget increased the assessment by \$353,424 due to the addition of two Damage Restoration Coordinators, a Deputy Director, and four Manor Alteration staff. Although new positions were added, FTE remained constant as paint and carpentry staff were reduced to reflect the updated 15-Year Paint Cycle from 10 years. In addition, Plumbing Services and Carpentry Services were increased to reflect existing ticket levels.

Non Work Center

Scope: This category exists to account for items not directly attributable to departments. It is primarily comprised of property tax, utilities, legal fees, interest earnings, and miscellaneous fee revenue.

Budget: The net cost of Non Work Center budgets is \$16,624,703 for the United portion, of which \$4,361,103 is included in the Non Work Center operating assessment, \$12,401,160 is included in the Property Tax Fund line and (\$137,560) is credited to reserves for net investment income.

The basic assessment was increased by \$206,435 due to an increase in utilities, particularly water, trash, and sewer to reflect projected rate increases. The increase was partially offset by a reduced legal fees budget which eliminated half of the contingency budget.

Reserve Fund Contribution

To adequately plan for future expenditures, the Mutual adopts a 30-Year Funding Plan that projects contributions and disbursements to the Reserve Fund over the next 30 years. An updated reserve study by Association Reserves, Inc. will be provided to the board for approval at the November 9, 2021.

Contingency Fund Contribution

The Contingency Fund is used for the repair or replacement of mutual assets damaged by uninsured or unexpected disasters in addition to providing for unanticipated significant expenditures not otherwise identified in the business plan.

The contribution to the Contingency Fund is proposed to decrease from \$10.00 to \$0.00 per manor per month in 2022 to help offset operating costs and reach Board's goal of keeping the United Basic Assessment consistent with the 2021 Plan.

Property Tax Fund Contribution

The Property Tax Fund is used for property taxes incurred by all manors, which totals \$12,401,160. This item was moved from the Operating Fund to the new Property Tax Fund category. Property Tax increased by \$243,160, which is generally based on the most recent purchase price of the individual manor. Expenses are billed directly to each manor and vary by manor.

GRF

Added to the Mutual portion is the GRF Assessment of \$217.50 per manor per month. This reflects an increase of \$11.90 or about 5.8% compared to current year.

The contribution to reserve funds is proposed to decrease from \$19.00 to \$17.00 per manor per month based on a 30-year funding plan. Contributions to the Reserve Funds will be supplemented by an increase of the Transfer fee from \$5,000 to \$7,500 per eligible transfer. The contribution to the Contingency Fund is proposed to increase from \$0.00 to \$5.00 per manor per month to replenish available funds for unexpected costs not included in the budget.

Prepared By: Jose Campos, Financial Services Manager

Reviewed By: Steve Hormuth, Interim Finance Director
Jeff Parker, Chief Executive Officer

ATTACHMENT(S)

ATT1 – 2022 Business Plan Resolution

ATT2 – 2022 United Business Plan by Department

ATT3 – 2022 United Business Plan by Account

ATT4 – 2022 United Budget Comparison Report – Operating

ATT5 – 2022 United Budget Comparison Report – by Fund Type

ATT6 – 2022 Programs Report

ATT7 – Definition of Funds



RESOLUTION 01-21-xx

2022 BUSINESS PLAN RESOLUTION

RESOLVED, September 14, 2021, that the Business Plan of this Corporation for the year 2022 is hereby adopted and approved; and

RESOLVED FURTHER, that pursuant to said Business Plan, the Board of Directors of this Corporation hereby estimates that the net sum of \$45,696,179 is required by the Corporation to meet the United Laguna Woods Mutual operating expenses and reserve contributions for the year 2022. In addition, the sum of \$16,503,883 is required by the Corporation to meet the Golden Rain Foundation and the Golden Rain Foundation Trust operating expenses and reserve contributions for the year 2022. Therefore, a total of \$62,200,062 is required to be collected from and paid by the members of the Corporation as monthly assessments; and

RESOLVED FURTHER, that the Board of Directors of this Corporation hereby approves expenditures from reserves in the sum of \$14,349,385, all of which is planned from the Reserve Fund.

RESOLVED FURTHER, that the Board of Directors of this Corporation hereby determines and establishes monthly assessments of the Corporation as shown on each member's breakdown of monthly assessments for the year 2022, inclusive of property taxes and property insurance as filed in the records of the Corporation, and said assessments to be due and payable by the members of this Corporation on the first day of each month; 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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UNITED LAGUNA WOODS MUTUAL 2022 BUSINESS PLAN - BY DEPARTMENT

DESCRIPTION	2018 ACTUAL	2019 ACTUAL	2020 ACTUAL	2021 PLAN	2022 PLAN	ASSESSMENT Per Manor Per Month		
						2021	2022	Change
OPERATING:								
Office of the CEO	\$516,987	\$407,504	\$457,914	\$416,441	\$454,410	\$5.49	\$5.99	\$0.50
Information Services	790,235	692,763	827,453	1,023,876	990,901	13.49	13.06	(0.43)
General Services	1,084,821	892,168	1,070,576	1,062,117	988,458	14.00	13.03	(0.97)
Financial Services	212,803	628,139	704,561	792,649	804,625	10.45	10.60	0.15
Security Services	102,444	133,112	169,388	163,674	174,611	2.16	2.30	0.14
Landscape Services	3,529,499	3,591,107	4,127,897	4,360,364	4,492,774	57.47	59.21	1.74
Human Resource Services	5,374	7,296	143,579	158,162	156,830	2.08	2.07	(0.01)
Property Insurance*	634,590	952,802	1,817,403	3,021,595	3,219,547	***	***	***
All Other Insurance	476,748	529,725	698,111	816,148	928,502	10.76	12.24	1.48
Maintenance & Construction	5,865,351	5,209,544	4,914,630	5,593,594	5,947,018	73.70	78.38	4.68
Non Work Center	4,253,257	3,993,772	3,945,087	4,154,668	4,361,103	54.76	57.48	2.72
Property Tax*	10,765,612	11,375,124	11,899,352	12,158,000	0	***	***	***
Net Operating	\$28,237,721	\$28,413,056	\$30,775,951	\$33,721,288	\$22,518,779	\$244.36	\$254.36	\$10.00
FUND CONTRIBUTIONS								
Reserve Fund	\$10,850,268	\$11,229,648	\$11,534,670	\$10,776,240	\$10,776,240	\$142.02	\$142.02	\$0.00
Contingency Fund	1,062,464	1,138,140	758,760	758,760	0	10.00	0.00	(10.00)
Property Tax Fund	0	0	0	0	12,401,160	***	***	***
Total Fund Contributions	\$11,912,732	\$12,367,788	\$12,293,430	\$11,535,000	\$23,177,400	\$152.02	\$142.02	(\$10.00)
TOTAL MUTUAL	\$40,150,453	\$40,780,844	\$43,069,381	\$45,256,288	\$45,696,179	\$396.38	\$396.38	\$0.00
							\$0.00	\$0.0
GOLDEN RAIN FOUNDATION								
GRF Operating	\$13,548,791	\$13,947,912	\$13,779,082	\$14,158,135	\$14,834,611	\$186.60	\$195.50	\$8.90
GRF Reserve Contributions	1,441,644	1,289,892	1,441,644	1,441,644	1,289,892	19.00	17.00	(2.00)
GRF Contingency Contributions	75,876	151,752	379,380	0	379,380	0.00	5.00	5.00
Total GRF	\$15,066,311	\$15,389,556	\$15,600,106	\$15,599,779	\$16,503,883	\$205.60	\$217.50	\$11.90
TOTAL BASIC ASSESSMENTS	\$55,216,764	\$56,170,400	\$58,669,487	\$60,856,067	\$62,200,062	\$601.98	\$613.88	\$11.90

*The asterisk indicates an assessment that varies per manor.

UNITED LAGUNA WOODS MUTUAL 2022 BUSINESS PLAN - BY ACCOUNT

DESCRIPTION	2018 ACTUAL	2019 ACTUAL	2020 ACTUAL	2021 PLAN	2022 PLAN	ASSESSMENT		
						Per Manor Per Month		
						2021	2022	Change
REVENUES								
Non-Assessment Revenues								
Merchandise Sales	\$16,489	\$1,840	\$1,245	\$0	\$3,001	\$0.00	\$0.04	(\$0.04)
Fees and Charges to Residents	513,803	602,446	373,420	628,958	788,570	8.29	10.39	(2.10)
Laundry	271,454	253,604	243,779	270,000	270,000	3.56	3.56	0.00
Miscellaneous	383,639	554,172	480,929	540,664	622,955	7.13	8.21	(1.08)
Total Revenue	\$1,185,385	\$1,412,062	\$1,099,373	\$1,439,622	\$1,684,526	\$18.98	\$22.20	(\$3.22)
EXPENSES								
Employee Compensation	\$7,101,334	\$6,772,640	\$6,825,159	\$7,591,769	\$8,095,575	\$100.05	\$106.69	\$6.64
Expenses Related to Compensation	2,950,772	2,525,920	2,827,770	3,064,495	3,299,711	40.39	43.49	3.10
Material and Supplies	847,345	831,110	618,146	837,297	759,099	11.04	10.00	(1.04)
Electricity	151,523	161,483	68,478	120,000	130,789	1.58	1.72	0.14
Sewer	1,723,347	1,743,577	1,746,512	1,840,200	1,898,400	24.25	25.02	0.77
Water	1,898,155	1,790,236	1,940,632	1,937,476	2,127,288	25.53	28.04	2.51
Trash	407,744	422,299	431,734	450,459	524,703	5.94	6.92	0.98
Telephone	669	638	642	706	706	0.01	0.01	0.00
Legal Fees	253,208	238,961	267,853	349,985	246,652	4.61	3.25	(1.36)
Professional Fees	174,191	99,831	77,833	116,320	96,041	1.53	1.27	(0.26)
Equipment Rental	5,878	5,960	6,996	4,533	7,977	0.06	0.11	0.05
Outside Services	1,215,518	1,180,521	1,216,177	1,451,221	1,477,541	19.13	19.47	0.34
Repairs and Maintenance	45,347	35,538	26,862	41,873	37,648	0.55	0.50	(0.05)
Other Operating Income Taxes	128,831	135,553	107,018	166,044	167,044	2.19	2.20	0.01
Income Taxes	(371,167)	(13,931)	(265)	0	0	0.00	0.00	0.00
Property Tax*	10,765,612	11,375,124	11,899,352	12,158,000	0	***	***	***
Property Insurance*	634,590	952,802	1,817,403	3,021,594	3,219,547	***	***	***
Insurance	476,748	529,725	698,112	816,149	928,502	10.76	12.24	1.48
Net Allocation to Mutuals	969,562	1,004,578	1,303,774	1,162,789	1,171,082	15.32	15.43	0.11
Uncollectible Accounts	44,785	32,610	1,462	30,000	15,000	0.40	0.20	(0.20)
(Gain)/Loss on Sale	(886)	(57)	(6,325)	0	0	0.00	0.00	0.00
Total Expenses	\$29,423,106	\$29,825,118	\$31,875,325	\$35,160,910	\$24,203,305	\$263.34	\$276.56	\$13.22
(Surplus)/Deficit Recovery	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00
Total Operating	\$28,237,721	\$28,413,056	\$30,775,952	\$33,721,288	\$22,518,779	\$244.36	\$254.36	\$10.00
FUND CONTRIBUTIONS								
Reserve Fund	\$10,850,268	\$11,229,648	\$11,534,670	\$10,776,240	\$10,776,240	\$142.02	\$142.02	\$0.00
Contingency Fund	1,062,464	1,138,140	758,760	758,760	0	10.00	0.00	(10.00)
Property Tax Fund	0	0	0	0	12,401,160	***	***	***
Total Fund Contributions	\$11,912,732	\$12,367,788	\$12,293,430	\$11,535,000	\$23,177,400	\$152.02	\$142.02	(\$10.00)
TOTAL MUTUAL	\$40,150,453	\$40,780,844	\$43,069,382	\$45,256,288	\$45,696,179	\$396.38	\$396.38	\$0.00
GOLDEN RAIN FOUNDATION								
GRF Operating	\$13,548,791	\$13,947,912	\$13,779,082	\$14,158,135	\$14,834,611	\$186.60	\$195.50	\$8.90
GRF Reserve Contributions	1,441,644	1,289,892	1,441,644	1,441,644	1,289,892	19.00	17.00	(2.00)
GRF Contingency Contributions	75,876	151,752	379,380	0	379,380	0.00	5.00	5.00
Total GRF	\$15,066,311	\$15,389,556	\$15,600,106	\$15,599,779	\$16,503,883	\$205.60	\$217.50	\$11.90
TOTAL BASIC ASSESSMENTS	\$55,216,764	\$56,170,400	\$58,669,488	\$60,856,067	\$62,200,062	\$601.98	\$613.88	\$11.90

*The asterisk indicates an assessment that varies per manor.

United Laguna Woods Mutual
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UNITED LAGUNA WOODS MUTUAL

	<u>2018 Actuals</u>	<u>2019 Actuals</u>	<u>2020 Actuals</u>	<u>2021 Budget</u>	<u>2022 Budget</u>	<u>Assessment Increase/ (Decrease)</u>	<u>VAR %</u>
Non-Assessment Revenues:							
Merchandise Sales							
41501500 - Merchandise Sales - Warehouse	\$16,489	\$1,840	\$1,245	\$0	\$3,001	(\$3,001)	0%
Total Merchandise Sales	16,489	1,840	1,245	0	3,001	(3,001)	0%
Fees and Charges for Services to Residents							
46501000 - Permit Fee	107,902	165,201	154,692	165,393	245,478	(80,085)	(48%)
46501500 - Inspection Fee	61,842	56,566	43,104	79,294	77,992	1,301	2%
46502000 - Resident Maintenance Fee	344,059	380,679	175,624	384,271	465,100	(80,829)	(21%)
Total Fees and Charges for Services to Residents	513,803	602,446	373,419	628,957	788,570	(159,613)	(25%)
Laundry							
46005000 - Coin Op Laundry Machine	271,454	253,604	243,779	270,000	270,000	0	0%
Total Laundry	271,454	253,604	243,779	270,000	270,000	0	0%
Unrealized Gain/(Loss) On AFS Investments							
49008100 - Unrealized Gain/(Loss) On Available For Sale Investments	(213,731)	0	0	0	0	0	0%
Total Unrealized Gain/(Loss) on AFS Investments	(213,731)	0	0	0	0	0	0%
Miscellaneous							
46004500 - Resident Violations	80,160	45,763	10,385	30,000	58,202	(28,202)	(94%)
44501000 - Additional Occupant Fee	44,200	40,090	48,430	40,000	44,000	(4,000)	(10%)
44501500 - Lease Processing Fee - United	113,580	124,540	121,090	123,526	124,540	(1,014)	(1%)
44502000 - Variance Processing Fee	8,100	3,450	1,650	4,000	15,888	(11,888)	(297%)
44503000 - Stock Transfer Fee	15,110	12,100	9,950	15,405	13,605	1,800	12%
44503510 - Resale Processing Fee - United	122,934	125,132	115,304	128,233	142,000	(13,767)	(11%)
44506500 - Auto Decal Fee	(125)	0	0	0	0	0	0%
44507000 - Golf Cart Electric Fee	59,919	59,113	59,546	60,000	65,000	(5,000)	(8%)
44507200 - Electric Vehicle Plug-In Fee	7,307	12,896	15,645	14,000	18,000	(4,000)	(29%)
44507500 - Cartport Space Rental Fee	2,307	2,538	2,400	2,000	2,400	(400)	(20%)
47001500 - Late Fee Revenue	47,967	42,496	31,697	50,000	50,000	0	0%
47002010 - Collection Administrative Fee - United	63,890	74,020	62,090	61,500	80,320	(18,820)	(31%)
47002500 - Collection Interest Revenue	4,730	8,828	2,595	10,000	5,000	5,000	50%
47501000 - Recycling	5,888	4,229	1,952	2,000	4,000	(2,000)	(100%)
48001000 - Legal Fee	4,435	3,465	0	0	0	0	0%
49009000 - Miscellaneous Revenue	16,969	(4,487)	(1,805)	0	0	0	0%
Total Miscellaneous	597,370	554,172	480,928	540,664	622,954	(82,290)	(15%)
Total Non-Assessment Revenue	1,185,386	1,412,062	1,099,371	1,439,621	1,684,526	(244,905)	(17%)
Expenses:							
Employee Compensation							
51011000 - Salaries & Wages - Regular	2,543,851	2,426,628	2,562,291	2,966,423	3,227,871	261,448	9%
51021000 - Union Wages - Regular	3,494,429	3,258,109	3,362,783	3,736,120	3,815,619	79,499	2%
51041000 - Wages - Overtime	45,795	46,698	26,302	23,590	27,869	4,280	18%
51051000 - Union Wages - Overtime	80,178	103,040	119,148	47,044	67,882	20,838	44%
51061000 - Holiday & Vacation	646,089	615,509	694,166	563,350	593,194	29,844	5%
51071000 - Sick	195,333	194,733	226,113	229,787	241,961	12,173	5%
51081000 - Sick - Part Time	0	0	0	165	0	(165)	(100%)
51091000 - Missed Meal Penalty	2,925	3,765	4,885	1,390	4,532	3,142	226%
51101000 - Temporary Help	143,083	89,617	48,573	23,900	116,647	92,747	388%
51981000 - Compensation Accrual	(50,349)	34,539	(219,102)	0	0	0	0%
Total Employee Compensation	7,101,335	6,772,640	6,825,158	7,591,769	8,095,576	503,807	7%
Compensation Related							
52411000 - F.I.C.A.	522,063	496,280	515,726	566,842	596,016	29,174	5%
52421000 - F.U.I.	6,697	5,967	5,930	7,906	8,163	258	3%
52431000 - S.U.I.	59,216	45,806	40,488	40,420	41,732	1,312	3%
52441000 - Union Medical	1,209,484	1,128,990	1,239,556	1,249,383	1,314,492	65,109	5%
52451000 - Workers' Compensation Insurance	467,516	273,670	377,130	378,182	390,554	12,372	3%
52461000 - Non Union Medical & Life Insurance	343,627	323,717	344,574	380,221	457,591	77,371	20%
52461500 - VUL Premium	17,367	0	0	0	0	0	0%
52461550 - VUL Interest	(548)	0	0	0	0	0	0%
52471000 - Union Retirement Plan	214,662	231,775	272,003	312,446	349,843	37,397	12%
52481000 - Non-Union Retirement Plan	57,584	51,767	61,200	129,095	141,320	12,225	9%
52981000 - Compensation Related Accrual	53,104	(32,051)	(28,837)	0	0	0	0%
Total Compensation Related	2,950,772	2,525,920	2,827,770	3,064,494	3,299,712	235,218	8%
Materials and Supplies							
53001000 - Materials & Supplies	380,225	404,765	292,068	447,221	405,939	(41,283)	(9%)
53003000 - Materials Direct	467,085	426,345	325,507	387,609	349,636	(37,973)	(10%)
53004000 - Freight	35	0	571	2,467	3,524	1,056	43%
Total Materials and Supplies	847,345	831,110	618,146	837,298	759,098	(78,200)	(9%)
Utilities and Telephone							
53301000 - Electricity	151,523	161,483	68,478	120,000	130,789	10,789	9%
53301500 - Sewer	1,723,347	1,743,577	1,746,512	1,840,200	1,898,400	58,200	3%
53302000 - Water	1,898,155	1,790,236	1,940,632	1,937,476	2,127,288	189,812	10%
53302500 - Trash	407,744	422,299	431,734	450,459	524,703	74,244	16%
53304000 - Telephone	669	638	642	706	706	0	0%

OPERATING FUND ONLY

**United Laguna Woods Mutual
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UNITED LAGUNA WOODS MUTUAL**

	<u>2018 Actuals</u>	<u>2019 Actuals</u>	<u>2020 Actuals</u>	<u>2021 Budget</u>	<u>2022 Budget</u>	<u>Assessment Increase/ (Decrease)</u>	<u>VAR %</u>
Total Utilities and Telephone	4,181,439	4,118,233	4,187,998	4,348,841	4,681,886	333,045	8%
Legal Fees							
53401500 - Legal Fees	253,208	238,961	267,853	349,985	246,652	(103,333)	(30%)
Total Legal Fees	253,208	238,961	267,853	349,985	246,652	(103,333)	(30%)
Professional Fees							
53402000 - Audit & Tax Preparation Fees	42,056	0	0	0	0	0	0%
53402010 - Audit & Tax Preparation Fees - United	0	43,377	44,628	45,400	47,670	2,270	5%
53403500 - Consulting Fees	23,496	(7,470)	556	15,920	13,371	(2,549)	(16%)
53403510 - Consulting Fees - United	108,639	63,924	32,649	55,000	35,000	(20,000)	(36%)
Total Professional Fees	174,191	99,831	77,833	116,320	96,041	(20,279)	(17%)
Equipment Rental							
53501500 - Equipment Rental/Lease Fees	5,878	5,960	6,996	4,533	7,977	3,444	76%
Total Equipment Rental	5,878	5,960	6,996	4,533	7,977	3,444	76%
Outside Services							
53601000 - Bank Fees	20,207	6,843	39,978	31,921	42,678	10,757	34%
53601500 - Credit Card Transaction Fees	0	999	4,078	0	0	0	0%
54603500 - Outside Services CC	1,085,944	1,086,861	1,096,641	1,291,819	1,296,251	4,432	0%
53704000 - Outside Services	109,367	85,819	75,480	127,481	138,612	11,131	9%
Total Outside Services	1,215,518	1,180,521	1,216,177	1,451,221	1,477,540	26,320	2%
Repairs and Maintenance							
53701000 - Equipment Repair & Maint	4,925	5,405	2,148	11,707	7,482	(4,225)	(36%)
53702500 - Building Repair & Maint	13,870	0	0	0	0	0	0%
53703000 - Elevator /Lift Maintenance	26,552	30,133	24,714	30,166	30,166	0	0%
Total Repairs and Maintenance	45,347	35,538	26,861	41,872	37,648	(4,225)	(10%)
Other Operating Expense							
53801000 - Mileage & Meal Allowance	6,269	8,348	2,223	14,779	10,732	(4,047)	(27%)
53801500 - Travel & Lodging	401	961	245	2,828	2,580	(248)	(9%)
53802000 - Uniforms	50,267	49,433	47,750	56,359	62,132	5,773	10%
53802500 - Dues & Memberships	742	1,123	660	2,399	2,217	(182)	(8%)
53803000 - Subscriptions & Books	3,225	1,640	1,317	2,047	1,788	(259)	(13%)
53803500 - Training & Education	4,296	4,939	4,284	21,179	22,341	1,162	5%
53804000 - Staff Support	0	0	133	0	0	0	0%
53903000 - Safety	0	0	0	752	1,063	311	41%
54001000 - Board Relations	3,657	7,355	447	0	0	0	0%
54001010 - Board Relations - United	3,388	8,658	1,345	7,525	7,525	0	0%
54001500 - Public Relations	11	394	0	0	0	0	0%
54002000 - Postage	56,245	48,177	48,480	57,828	56,312	(1,516)	(3%)
54002500 - Filing Fees / Permits	330	4,525	134	348	354	6	2%
Total Other Operating Expense	128,830	135,553	107,017	166,044	167,044	1,000	1%
Income Taxes							
54301000 - State & Federal Income Taxes	(371,167)	(13,931)	(265)	0	0	0	0%
Total Income Taxes	(371,167)	(13,931)	(265)	0	0	0	0%
Property and Sales Tax							
54302000 - Property Taxes	10,765,612	11,375,124	11,899,352	12,158,000	0	(12,158,000)	(100%)
Total Property and Sales Tax	10,765,612	11,375,124	11,899,352	12,158,000	0	(12,158,000)	(100%)
Insurance							
54401000 - Hazard & Liability Insurance	405,480	460,237	630,322	742,331	844,276	101,945	14%
54401500 - D&O Liability	64,121	64,083	65,510	66,490	76,776	10,286	15%
54402000 - Property Insurance	634,590	952,802	1,817,403	3,021,594	3,219,547	197,953	7%
54403000 - General Liability Insurance	7,147	5,406	2,280	7,328	7,450	122	2%
Total Insurance	1,111,338	1,482,527	2,515,514	3,837,743	4,148,050	310,307	8%
Net Allocation to Mutuals							
48502500 - Mutual General Operating	0	(15,223)	0	0	0	0	0%
54602500 - Allocated Expenses	969,562	1,019,801	1,303,774	1,162,789	1,171,082	8,293	1%
Total Net Allocation To Mutuals	969,562	1,004,578	1,303,774	1,162,789	1,171,082	8,293	1%
Uncollectible Accounts							
54602000 - Bad Debt Expense	44,785	32,610	1,462	30,000	15,000	(15,000)	(50%)
Total Uncollectible Accounts	44,785	32,610	1,462	30,000	15,000	(15,000)	(50%)
(Gain)/Loss on Sale or Trade							
54101000 - (Gain)/Loss - Warehouse Sales	(886)	(57)	(6,325)	0	0	0	0%
Total (Gain)/Loss on Sale or Trade	(886)	(57)	(6,325)	0	0	0	0%
Total Expenses	29,423,107	29,825,119	31,875,321	35,160,909	24,203,306	(10,957,603)	(31%)
Excess of Revenues Over Expenses	<u>(\$28,237,721)</u>	<u>(\$28,413,056)</u>	<u>(\$30,775,950)</u>	<u>(\$33,721,288)</u>	<u>(\$22,518,780)</u>	<u>(\$11,202,507)</u>	<u>(33%)</u>

**United Laguna Woods Mutual
Budget Comparison Report by Fund Type
12/31/2022**

	2022 Budget Operating	2022 Budget Reserves	2022 Budget Restricted	Total
Non-Assessment Revenues:				
Merchandise Sales				
41501500 - Merchandise Sales - Warehouse	\$3,001	\$0	\$0	\$3,001
Total Merchandise Sales	3,001	0	0	3,001
Fees and Charges for Services to Residents				
46501000 - Permit Fee	245,478	0	0	245,478
46501500 - Inspection Fee	77,992	0	0	77,992
46502000 - Resident Maintenance Fee	465,100	0	0	465,100
Total Fees and Charges for Services to Residents	788,570	0	0	788,570
Laundry				
46005000 - Coin Op Laundry Machine	270,000	0	0	270,000
Total Laundry	270,000	0	0	270,000
Investment Income				
49001000 - Investment Income - Nondiscretionary	0	3,774	226	4,000
49002000 - Investment Income - Discretionary	0	136,728	7,272	144,000
Total Investment Income	0	140,502	7,498	148,000
Miscellaneous				
46004500 - Resident Violations	58,202	0	0	58,202
44501000 - Additional Occupant Fee	44,000	0	0	44,000
44501500 - Lease Processing Fee - United	124,540	0	0	124,540
44502000 - Variance Processing Fee	15,888	0	0	15,888
44503000 - Stock Transfer Fee	13,605	0	0	13,605
44503510 - Resale Processing Fee - United	142,000	0	0	142,000
44507000 - Golf Cart Electric Fee	65,000	0	0	65,000
44507200 - Electric Vehicle Plug-In Fee	18,000	0	0	18,000
44507500 - Cartport Space Rental Fee	2,400	0	0	2,400
47001500 - Late Fee Revenue	50,000	0	0	50,000
47002010 - Collection Administrative Fee - United	80,320	0	0	80,320
47002500 - Collection Interest Revenue	5,000	0	0	5,000
47501000 - Recycling	4,000	0	0	4,000
Total Miscellaneous	622,954	0	0	622,954
Total Non-Assessment Revenue	1,684,526	140,502	7,498	1,832,526
Expenses:				
Employee Compensation				
51011000 - Salaries & Wages - Regular	3,227,871	0	0	3,227,871
51021000 - Union Wages - Regular	3,815,619	2,366,837	0	6,182,456
51041000 - Wages - Overtime	27,869	0	0	27,869
51051000 - Union Wages - Overtime	67,882	40,140	0	108,022
51061000 - Holiday & Vacation	593,194	201,433	0	794,627
51071000 - Sick	241,961	82,163	0	324,124
51091000 - Missed Meal Penalty	4,532	1,106	0	5,638
51101000 - Temporary Help	116,647	0	0	116,647
Total Employee Compensation	8,095,576	2,691,679	0	10,787,255
Compensation Related				
52411000 - F.I.C.A.	596,016	202,758	0	798,775
52421000 - F.U.I.	8,163	2,595	0	10,758
52431000 - S.U.I.	41,732	12,973	0	54,705
52441000 - Union Medical	1,314,492	687,989	0	2,002,482
52451000 - Workers' Compensation Insurance	390,554	182,649	0	573,204
52461000 - Non Union Medical & Life Insurance	457,591	0	0	457,591
52471000 - Union Retirement Plan	349,843	183,104	0	532,947
52481000 - Non-Union Retirement Plan	141,320	0	0	141,320
Total Compensation Related	3,299,712	1,272,068	0	4,571,780

**United Laguna Woods Mutual
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	2022 Budget Operating	2022 Budget Reserves	2022 Budget Restricted	Total
Materials and Supplies				
53001000 - Materials & Supplies	405,939	190,839	0	596,778
53003000 - Materials Direct	349,636	2,056,503	0	2,406,139
53004000 - Freight	3,524	2,232	0	5,755
Total Materials and Supplies	759,098	2,249,574	0	3,008,672
Utilities and Telephone				
53301000 - Electricity	130,789	0	0	130,789
53301500 - Sewer	1,898,400	0	0	1,898,400
53302000 - Water	2,127,288	0	0	2,127,288
53302500 - Trash	524,703	10,596	0	535,299
53304000 - Telephone	706	0	0	706
Total Utilities and Telephone	4,681,886	10,596	0	4,692,482
Legal Fees				
53401500 - Legal Fees	246,652	0	0	246,652
Total Legal Fees	246,652	0	0	246,652
Professional Fees				
53402010 - Audit & Tax Preparation Fees - United	47,670	0	0	47,670
53403500 - Consulting Fees	13,371	0	0	13,371
53403510 - Consulting Fees - United	35,000	0	0	35,000
Total Professional Fees	96,041	0	0	96,041
Equipment Rental				
53501500 - Equipment Rental/Lease Fees	7,977	34,901	0	42,878
Total Equipment Rental	7,977	34,901	0	42,878
Outside Services				
53601000 - Bank Fees	42,678	0	0	42,678
54603500 - Outside Services CC	1,296,251	7,711,475	0	9,007,726
53704000 - Outside Services	138,612	10,156	0	148,768
Total Outside Services	1,477,540	7,721,632	0	9,199,172
Repairs and Maintenance				
53701000 - Equipment Repair & Maint	7,482	6,071	0	13,552
53703000 - Elevator /Lift Maintenance	30,166	0	0	30,166
Total Repairs and Maintenance	37,648	6,071	0	43,718
Other Operating Expense				
53801000 - Mileage & Meal Allowance	10,732	231	0	10,962
53801500 - Travel & Lodging	2,580	1	0	2,580
53802000 - Uniforms	62,132	31,471	0	93,603
53802500 - Dues & Memberships	2,217	158	0	2,375
53803000 - Subscriptions & Books	1,788	0	0	1,788
53803500 - Training & Education	22,341	2,118	0	24,459
53903000 - Safety	1,063	21	0	1,084
54001010 - Board Relations - United	7,525	0	0	7,525
54002000 - Postage	56,312	0	0	56,312
54002500 - Filing Fees / Permits	354	0	0	354
Total Other Operating Expense	167,044	33,999	0	201,043
Property and Sales Tax				
54302000 - Property Taxes	0	0	12,401,160	12,401,160
Total Property and Sales Tax	0	0	12,401,160	12,401,160
Insurance				
54401000 - Hazard & Liability Insurance	844,276	0	0	844,276
54401500 - D&O Liability	76,776	0	0	76,776
54402000 - Property Insurance	3,219,547	0	0	3,219,547
54403000 - General Liability Insurance	7,450	0	0	7,450
Total Insurance	4,148,050	0	0	4,148,050

**United Laguna Woods Mutual
Budget Comparison Report by Fund Type
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	<u>2022 Budget Operating</u>	<u>2022 Budget Reserves</u>	<u>2022 Budget Restricted</u>	<u>Total</u>
Investment Expense				
54201000 - Investment Expense	<u>0</u>	<u>9,960</u>	<u>480</u>	<u>10,440</u>
Total Investment Expense	<u>0</u>	<u>9,960</u>	<u>480</u>	<u>10,440</u>
Net Allocation to Mutuals				
54602500 - Allocated Expenses	<u>1,171,082</u>	<u>328,867</u>	<u>0</u>	<u>1,499,949</u>
Total Net Allocation To Mutuals	<u>1,171,082</u>	<u>328,867</u>	<u>0</u>	<u>1,499,949</u>
Uncollectible Accounts				
54602000 - Bad Debt Expense	<u>15,000</u>	<u>0</u>	<u>0</u>	<u>15,000</u>
Total Uncollectible Accounts	<u>15,000</u>	<u>0</u>	<u>0</u>	<u>15,000</u>
Total Expenses	<u>24,203,306</u>	<u>14,359,346</u>	<u>12,401,640</u>	<u>50,964,292</u>
Excess of Revenues Over Expenses	<u>(\$22,518,780)</u>	<u>(\$14,218,844)</u>	<u>(\$12,394,142)</u>	<u>(\$49,131,766)</u>

**UNITED LAGUNA WOODS MUTUAL
2022 PLAN
Programs Report**

DESCRIPTION	2018	2019	2020	2021	2022	ASSESSMENT	
	ACTUALS	ACTUALS	ACTUALS	BUDGET	BUDGET	INCREASE/(DECREASE)	
						\$	%
OPERATING FUND - MAINTENANCE & CONSTRUCTION							
PLUMBING SERVICE	\$1,546,049	\$1,674,053	\$1,678,492	\$1,157,218	\$1,216,186	\$58,968	5%
DAMAGE RESTORATION	0	0	0	750,051	750,051	0	0%
CARPENTRY SERVICE	602,580	188,134	472,259	535,154	567,600	32,446	6%
INTERIOR PREVENTIVE MAINTENANCE	325,221	345,817	264,354	350,791	377,755	26,964	8%
ELECTRICAL SERVICE	279,917	315,789	314,055	413,911	372,361	(41,550)	(10%)
APPLIANCE REPAIRS	334,729	316,893	263,734	320,663	329,044	8,381	3%
PEST CONTROL	123,057	176,611	79,544	200,000	186,500	(13,500)	(7%)
COUNTERTOP/FLOOR/TILE REPAIRS	159,360	164,092	104,693	120,807	127,371	6,564	5%
FIRE PROTECTION	19,891	11,819	11,603	32,981	32,430	(551)	(2%)
ENERGY PROGRAM	33,439	28,285	18,020	25,000	25,000	0	0%
MISCELLANEOUS REPAIRS BY OUTSIDE SERVICE	16,125	27,017	21,389	25,000	25,000	0	0%
GUTTER CLEANING	133,645	140,566	30,596	0	0	0	0%
BALCONY/BREEZEWAY RESURFACING	131,853	0	0	0	0	0	0%
BUILDING REHAB/DRY ROT	43,115	0	0	0	0	0	0%
PAINT-TOUCHUP	186,228	0	0	0	0	0	0%
ROOF REPAIR	146,113	0	0	0	0	0	0%
TOTAL	\$4,081,320	\$3,389,076	\$3,258,737	\$3,931,576	\$4,009,298	\$77,722	2%

Line 2 includes damage restoration cleanup costs moved from contingency in 2021.

Line 12 was moved to General Services in 2020.

Lines 13-16 were moved to reserves in 2019.

OPERATING FUND - GENERAL SERVICES

17 CONCRETE SERVICE	\$491,793	\$437,408	\$372,289	\$386,661	\$401,524	\$14,863	4%
18 JANITORIAL SERVICE	370,083	318,622	437,293	359,689	369,653	9,964	3%
19 GUTTER CLEANING	24,669	66,425	146,092	195,013	85,351	(109,662)	(56%)
20 WELDING	120,028	71,405	63,817	105,144	116,345	11,201	11%
21 TRAFFIC CONTROL	19,606	8,821	8,778	15,610	15,587	(23)	(0%)
22 PAVING MAINTENANCE & REPAIRS	69,408	0	0	0	0	0	0%
TOTAL	\$1,095,587	\$902,681	\$1,028,269	\$1,062,117	\$988,460	(\$73,657)	(7%)

Line 22 was moved to reserves in 2019.

OPERATING FUND - LANDSCAPE SERVICES

23 LANDSCAPE ADMINISTRATION	\$80,126	\$126,159	\$121,344	\$234,842	\$241,405	\$6,563	3%
24 NURSERY & COMPOSTING	189,754	185,790	211,268	187,358	187,602	244	0%
25 GROUNDS MAINTENANCE	2,198,830	2,282,873	2,585,229	2,742,171	2,760,599	18,428	1%
26 IRRIGATION	678,226	612,789	784,777	761,282	819,029	57,747	8%
27 SMALL EQUIPMENT REPAIR	188,412	188,316	190,463	208,891	209,627	736	0%
28 PEST CONTROL	191,790	219,894	229,312	225,820	274,512	48,692	22%
29 TREE MAINTENANCE	2,358	(24,714)	5,504	0	0	0	0%
TOTAL	\$3,529,496	\$3,591,107	\$4,127,897	\$4,360,364	\$4,492,774	\$132,410	3%

**UNITED LAGUNA WOODS MUTUAL
2022 PLAN
Programs Report**

DESCRIPTION	2018 ACTUALS	2019 ACTUALS	2020 ACTUALS	2021 BUDGET	2022 BUDGET	ASSESSMENT INCREASE/(DECREASE)	
						\$	%
RESERVE FUND - MAINTENANCE & CONSTRUCTION							
BUILDING STRUCTURES	\$450,881	\$600,963	\$1,235,622	\$1,548,984	\$1,492,903	(\$56,081)	(4%)
CDS SIGNAGE	0	0	29,078	0	0	\$0	0%
ELECTRICAL SYSTEMS	391,326	447,860	319,500	459,495	660,595	\$201,100	44%
EXTERIOR WALKWAY LIGHTING	42,568	36,202	7,671	100,391	75,635	(\$24,756)	(25%)
FOUNDATIONS	9,540	41,608	0	43,836	43,436	(\$400)	(1%)
GUTTER REPLACEMENT	32,607	67,711	83,051	102,215	126,889	\$24,674	24%
PAINT - EXTERIOR	1,962,079	1,920,691	1,224,288	2,018,293	1,739,285	(\$279,008)	(14%)
PLUMBING	0	0	0	635,618	646,769	\$11,151	2%
PRIOR TO PAINT	727,998	938,463	776,863	1,081,894	882,584	(\$199,310)	(18%)
PAVING	223,490	392,760	368,865	483,596	389,319	(\$94,277)	(19%)
ROOFS	1,197,055	814,112	927,506	1,011,445	1,020,439	\$8,994	1%
WALLS	0	151,736	24,600	35,000	35,000	\$0	0%
WASTE LINE REMEDIATION	1,890,122	2,126,216	1,349,975	2,300,000	2,300,000	\$0	0%
WATER LINE - COPPER PIPE REMEDIATION	225,632	245,552	169,746	200,000	100,000	(\$100,000)	(50%)
WINDOW/SLIDING SCREEN DOOR	140,117	60,896	71,372	123,735	133,896	\$10,161	8%
OTHER SUPPL. APPROPRIATIONS	0	915,107	6,389	0	0	\$0	0%
APPLIANCE AND FIXTURES:							
COOKTOPS	57,585	106,637	55,479	71,716	70,442	(\$1,274)	(2%)
DISHWASHERS	107,052	93,094	52,993	89,051	97,526	\$8,475	10%
FIXTURES - BASINS/FAUCETS/SINKS/TOILETS	300,042	255,597	133,986	229,253	232,333	\$3,080	1%
GARBAGE DISPOSALS	159,923	110,654	74,176	114,730	117,647	\$2,917	3%
HOODS	26,507	21,474	10,264	36,299	40,005	\$3,706	10%
KITCHEN/BATH COUNTERS, FLOORS, MISC.	1,114,485	992,888	550,095	1,364,445	1,363,867	(\$578)	(0%)
OVENS	95,335	130,533	98,684	111,716	134,125	\$22,409	20%
RANGES	4,392	10,628	4,474	12,799	12,613	(\$186)	(1%)
REFRIGERATORS	167,413	185,323	97,109	229,892	223,842	(\$6,050)	(3%)
WATER HEATERS & PERMITS	1,042,161	1,205,084	282,448	748,075	762,029	\$13,954	2%
DRYERS - LAUNDRY	0	3,551	1,152	35,872	38,246	\$2,374	7%
WASHING MACHINES - LAUNDRY	1,858	2,717	64,094	91,124	91,380	\$256	0%
RESALE INSPECTION REPLACEMENTS	0	0	0	0	0	\$0	0%
TOTAL APPLIANCE AND FIXTURES	\$3,076,755	\$3,118,181	\$1,424,955	\$3,134,972	\$3,184,055	\$49,083	2%
TOTAL	\$10,370,168	\$11,878,056	\$8,019,480	\$13,279,474	\$12,830,805	(\$448,669)	(3%)

Line 30 includes major damage restoration construction costs moved from contingency in 2021.

Lines 30, 36, 38, 39, and 40 include major repairs moved from operations in 2019.

Line 37 was moved from operations in 2021.

**UNITED LAGUNA WOODS MUTUAL
2022 PLAN
Programs Report**

DESCRIPTION	2018	2019	2020	2021	2022	ASSESSMENT	
	ACTUALS	ACTUALS	ACTUALS	BUDGET	BUDGET	INCREASE/(DECREASE)	
						\$	%
RESERVE FUND - GENERAL SERVICES							
PRIOR TO PAINT - WELDING	\$3,678	\$0	\$0	\$9,546	\$9,565	\$19	0%
PAVING	0	33,890	21,379	71,067	60,820	(10,247)	(14%)
WALLS	140,900	0	0	30,400	15,400	(15,000)	(49%)
TOTAL	\$144,578	\$33,890	\$21,379	\$111,013	\$85,785	(\$25,228)	(23%)

Line 58 includes major repairs moved from operations in 2019.

RESERVE FUND - LANDSCAPE SERVICES							
60 LANDSCAPE RENOVATION	\$87,667	\$104,142	\$257,365	\$168,591	\$111,925	(\$56,666)	(34%)
61 IMPROVEMENT & RESTORATION	0	0	0	316,330	373,214	56,884	18%
62 TREE MAINTENANCE	416,257	1,118,879	877,273	933,558	947,656	14,098	2%
TOTAL	\$503,924	\$1,223,021	\$1,134,638	\$1,418,479	\$1,432,795	\$14,316	1%

CONTINGENCY FUND - MAINTENANCE & CONSTRUCTION							
63 MOISTURE INTRUSION - RAIN LEAKS	\$78,401	\$464,866	\$264,914	\$0	\$0	\$0	0%
64 MOISTURE INTRUSION - PLUMBING LEAKS	867,771	1,381,962	797,699	0	0	0	0%
65 MOISTURE INTRUSION - PLUMBING STOPPAGES	356,680	409,223	257,338	0	0	0	0%
66 MOISTURE INTRUSION - MISCELLANEOUS	140,546	250,780	185,784	0	0	0	0%
67 DAMAGE RESTORATION SERVICES	5,496	207,406	25,645	0	0	0	0%
OTHER SUPPL. APPROPRIATIONS	0	100,369	(58,843)	0	0	0	0%
TOTAL	\$1,448,894	\$2,814,606	\$1,472,538	\$0	\$0	\$0	0%

Lines 63-67: funding for damage restoration cleanup was moved to operations and damage restoration construction was moved to reserves in 2021.

PROPERTY TAXES FUND - NON WORK CENTER							
68 PROPERTY TAXES	\$0	\$0	\$0	\$0	\$12,401,160	\$12,401,160	100%
TOTAL	\$0	\$0	\$0	\$0	\$12,401,160	\$12,401,160	100%

Line 68 - Expenditures were moved from operations beginning 2022. Expenses are billed directly to each manor and vary by manor.



DEFINITION OF FUNDS

RESERVE FUND

This fund was established at the original construction of the Mutuals. The purpose of the Reserve Fund is to provide for repair, restoration, replacement, or maintenance of structural elements and mechanical equipment within the Mutual including, but not limited to, replacement of designated appliances, roofs, paving, laundry equipment, walls, vertical lifts, and windows.

Year	Beginning Balance	Investment Income	Contributions	Assessment PMPM	Planned Expenditures*	ENDING BALANCE
2021	\$ 20,195,691	\$ 142,178	\$ 10,776,240	\$ 142.02	\$ (13,761,149)	\$ 17,352,960
2022	\$ 17,352,960	\$ 328,022	\$ 10,776,240	\$ 142.02	\$ (14,349,385)	\$ 14,107,837
2023	\$ 14,107,837	\$ 281,949	\$ 12,837,727	\$ 169.19	\$ (16,026,800)	\$ 11,200,713
2024	\$ 11,200,713	\$ 237,030	\$ 13,832,651	\$ 182.31	\$ (15,658,354)	\$ 9,612,040
2025	\$ 9,612,040	\$ 211,185	\$ 14,904,682	\$ 196.43	\$ (16,113,899)	\$ 8,614,008
2026	\$ 8,614,008	\$ 203,192	\$ 15,351,822	\$ 202.33	\$ (15,357,005)	\$ 8,812,017

*Planned expenditures may differ from the contracted reserve study based on budget submitted and projections.

RESTRICTED FUNDS

Contingency Fund

The Contingency Fund is used for the repair or replacement of mutual assets damaged by uninsured or unexpected disasters in addition to providing for unanticipated significant expenditures not otherwise identified in the business plan. This fund may also be used for write-offs of uncollectible accounts according to original definition of the General Operating Fund. This fund is not required by Civil Code and is not included in the reserve plan calculations.

Year	Beginning Balance	Investment Income	Contributions	Assessment PMPM	Planned Expenditures	ENDING BALANCE
2021	\$ 359,381	\$ 6,917	\$ 758,760	\$ 10.00	\$ 0	\$ 1,125,058
2022	\$ 1,125,058	\$ 22,501	\$ 0	\$ 0	\$ 0	\$ 1,147,559
2023	\$ 1,147,559	\$ 26,674	\$ 75,876	\$ 1.00	\$ 0	\$ 1,250,109
2024	\$ 1,250,109	\$ 29,835	\$ 151,752	\$ 2.00	\$ 0	\$ 1,431,696
2025	\$ 1,431,696	\$ 34,774	\$ 227,628	\$ 3.00	\$ 0	\$ 1,694,098
2026	\$ 1,694,098	\$ 41,532	\$ 303,504	\$ 4.00	\$ 0	\$ 2,039,134



Property Taxes Fund

The Property Taxes Fund is used for property taxes, which are generally based on the most recent purchase price of the individual manor. Expenses are billed directly to each manor and vary by manor. The fund was established in 2022 and is not required by Civil Code and is not included in the reserve plan calculations.

<i>Year</i>	<i>Beginning Balance</i>	<i>Investment Income</i>	<i>Contributions</i>	<i>Assessment PMPM</i>	<i>Planned Expenditures</i>	<i>ENDING BALANCE</i>
2021	\$ 0	\$ 0	\$ 12,158,000	Varies	\$ (12,158,000)	\$ 0
2022	\$ 0	\$ 0	\$ 12,401,160	Varies	\$ (12,401,160)	\$ 0
2023	\$ 0	\$ 0	\$ 12,649,183	Varies	\$ (12,649,183)	\$ 0
2024	\$ 0	\$ 0	\$ 12,902,167	Varies	\$ (12,902,167)	\$ 0
2025	\$ 0	\$ 0	\$ 13,160,210	Varies	\$ (13,160,210)	\$ 0
2026	\$ 0	\$ 0	\$ 13,423,414	Varies	\$ (13,423,414)	\$ 0



STAFF REPORT

DATE: September 14, 2021
FOR: Board of Directors
SUBJECT: Pet Restrictions

RECOMMENDATION

Staff recommends the Board update the Pet Restrictions.

BACKGROUND

The Governing Documents Review Committee is tasked to review policy and processes for consistency. The Committee created goals for 2021 that include, but not limited to, make resolutions prior to 2006 available on the website. In the process of completing this task, staff encountered the need to revise the Pet Restrictions.

DISCUSSION

The purpose of revising the Pet Restrictions is to update the language to conform to current practices and include sections that are contained in the City of Laguna Woods Municipal Code.

FINANCIAL ANALYSIS

None.

Prepared By: Francis Gomez, Operations Manager

Reviewed By: Blessilda Wright, Compliance Supervisor

Attachment(s):

Attachment 1: Animal Rules & Regulations
Attachment 2: Resolution

ENDORSEMENT (to Board)

Pet Restrictions

On August 19, 2021, the Governing Documents Review Committee (Committee) reviewed Pet Restrictions.

The purpose of revising the Pet Restrictions is to update the language to conform to current practices and include sections that are contained in the City of Laguna Woods Municipal Code.

Francis Gomez, Operations Manager, presented the revised Pet Restrictions. The Committee members made comments and asked questions.

President Margolis made a motion to refer to and add a link to the City of Laguna Wood's municipal code on pet restriction. Director Casey seconded the motion.

By a vote of 3-0-1, the motion carried (Director Bastani Abstained)



Pet Restrictions

Resolution 01-21-XX; October 12, 2021

I. Purpose

The purpose of this document is to define the rules and regulations of United Laguna Woods Mutual (United) regarding restrictions on pets.

The City of Laguna Woods has adopted additional restrictions on pets. The collection of ordinances adopted by the City of Laguna Woods can be found here:

https://library.municode.com/ca/laguna_woods/codes/code_of_ordinances

II. Definitions

- a. Common area - the area which is available for use by more than one person.
- b. Community Rules - the Bylaws, Occupancy Restrictions, Articles of Incorporation, or any rules and regulations of United.
- c. Member - any person entitled to membership in United.
- d. Animal – any domestic animal that does not pose danger, noise, or odors.

III. Conditions

- a. No person shall keep, maintain or permit within any dwelling unit under his control, or within the common area, any dog which by any sound or cry shall disturb the peace and comfort of the inhabitants of the neighborhood or interfere with any person in the reasonable and comfortable enjoyment of life or property.
- b. No person owning or having charge of any dog shall permit the same to run at large within the common area, except as otherwise provided in these rules and regulations.
- c. Dog's must be restrained by a substantial leash not to exceed six (6) feet in length and in the charge of a person competent to restrain such dog.
- d. No person owning or having charge of any animal shall permit the same to enter or remain in the common area contrary to the provisions of any sign posted conspicuously, provided that appropriate exception, as the case of guide dogs for blind persons, may be noted upon any such sign.
- e. No person owning or having charge of any pet shall permit any excrements to remain in the common area. Pet waste may be disposed of in trash containers.
- f. Whenever any animal suspected of being vicious is reported to United, the officers and agents shall report facts and circumstances thereof to Animal Control of the County of Orange for such action as they may deem appropriate according to law.

- g. A maximum combination of three cats and dogs, no more than two of which can be dogs, are permitted.

III. Enforcement

United is authorized to take disciplinary action against a member found to be in violation of these rules and regulations. When a violation occurs, the Board is obligated to evaluate and impose if appropriate, member-discipline as set forth in the governing documents. The Board of Directors has the authority to impose monetary fines, suspend Member privileges, and/or bring forth legal action.

The Member is entirely responsible for ensuring that the rules, regulations, and policies are following by anyone they allow into the community. This includes any Co-occupant, lessee, or guest, care provider, vendor, invitee, or contractor.

A complaint may be registered by contacting the Security Department at 949-580-1400. Additionally, you may contact the Compliance Division at 949-268-CALL or compliance@vmsinc.org.



RESOLUTION 01-21-XXX

Pet Restrictions

WHEREAS, the Governing Documents Review Committee is tasked to review policy and processes for efficiency and consistency; and

WHEREAS, the Committee recognized that need to update the Pet Restrictions;

NOW THEREFORE BE IT RESOLVED; [DATE], 2021, that the Board of Directors of this Corporation hereby approves the amended the Pet Restrictions, as attached to the official minutes of this meeting; and

RESOLVED FURTHER, that Resolution U-76-44 adopted February 24, 1976 is hereby superseded in its entirety and cancelled;

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.

SEPTEMBER Initial Notification

Should the Board endorse the proposed resolution, Staff recommends that a motion be made and seconded to accept the resolution and allow discussion to ensure that the resolution reads to the satisfaction of the Board. Staff then recommends that a Board Member postpones the resolution to the next available Board Meeting no less than 28-days from the postponement to comply with Civil Code §4360.

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STAFF REPORT

DATE: September 14, 2021
FOR: Board of Directors
SUBJECT: Entertain a Motion to Cancel all EV Charging Station Applications Submitted for the SCE Charge Ready Program

RECOMMENDATION

Review and accept the Maintenance and Construction Committee's recommendation to cancel all electric vehicle charging station applications submitted for the SCE Charge Ready 2 Program (Attachment 1).

BACKGROUND

The Charge Ready 2 program by SCE provides opportunities to install electric vehicle charging stations closer to residential units at a reduced cost, due to the offered rebates.

On April 28, 2021 the Committee reviewed potential locations for EV charging station locations that would qualify the United Laguna Woods Mutual (the Mutual) to take advantage of the rebates available through the SCE Charge Ready 2 Program.

The Committee discussed using green space to add parking spaces for EV charging; how SCE will provide power to the infrastructure; maintenance costs for each station; upgrading the Level II charging stations in the future; SCE's electric rate charge and if the clothes line area (adjacent to the common area laundry rooms) could be used for EV parking spaces.

On July 14, 2021, sixteen applications were submitted to SCE for the Charge Ready 2 Program. The proposed locations were spread throughout the Mutual (Attachment 2). These applications are still being reviewed by SCE. A site-walk to determine the feasibility of each location has not yet been scheduled.

On July 30, 2021 the United M&C Committee Chair met with SCE in a virtual meeting to discuss the rebate program for the submitted applications and the important milestones that needed to be completed before SCE could begin construction.

On August 25, 2021 staff provided the M&C Committee with an overview of the proposed locations and discussed the immediate and long-term costs related to charging stations. After much discussion and after hearing comments from more than 15 Mutual members, the Committee evaluated the participation in this program and recommended unanimously to withdraw all the applications submitted. The Committee still supports installation of electric vehicle charging stations at select clubhouses, including Clubhouse 1 and the Performing Arts Center.

DISCUSSION

SCE's Charge Ready 2 program incentivizes multi-family communities to install new Level 2 electric vehicle charging stations by providing rebates that reimburse up to 80% of the cost to extend the electric service from the meter to the charging station and a rebate of \$1,450 per port. SCE pays for all costs to bring power up to the meter. However, a minimum of four (4) charging ports installed per site, is required to qualify for this program.

Katie Sloan, SCE director of eMobility and Building Electrification states that "This action by the California Public Utilities Commission is critical to supporting California's transition from fossil fuel toward electrification...investment in EV charging infrastructure can be a catalyst to help with economic recovery from COVID-19, while also supporting vital air quality and climate benefits to all communities."

EV charging stations located within the Mutual offer's convenience to residents and guests who need to charge their plug-in hybrid or fully electric vehicles; may encourage more residents to purchase or lease electric vehicles and has the potential to attract new buyers.

However, other factors need to be considered as well.

- For the majority of the proposed locations there will be a loss of guest parking spaces.
- The program requires a minimum 10-year commitment to operate and maintain the EV charging equipment, including a \$159 fee per month per meter for as long as the system is in operation.
- The estimated cost, after rebates, if all the locations are approved, is \$1.1 million.

At this time, the Mutual may withdraw any submitted application without penalty and without having incurred any out-of-pocket expenses.

FINANCIAL ANALYSIS

There is no fiscal impact for the recommended action.

Prepared By: Baltazar Mejia, P.E., Facilities Manager

Reviewed By: Manuel Gomez, Maintenance and Construction Director

Committee Routing: United M&C Committee 8/24/2021

ATTACHMENT(S)

Attachment 1 – List of Submitted Applications for SCE's Charge Ready 2 Program

Attachment 2 – Map Locations for the Proposed EV Charging Stations

Endorsements to Board

OPEN SESSION:

Charge Ready 2 Program & Suggested EV Charging Station Locations

Facilities Manager Bart Mejia presented a visual report on the SCE Charge Ready 2 Program and the locations of the applications that were submitted for consideration to SCE.

There were fourteen emails read that were in support of the EV charging stations being installed within United or at GRF Clubhouses and one email that did not support the program.

Additional discussion ensued regarding ADA requirements; the number of spaces that would be needed to meet the parameters of the SCE program; asking GRF to install the charging stations at Clubhouse facilities; the number of electric vehicles registered in the Village; the cost of each charging station meter and other operating costs; and the future installation of a Tesla Supercharger station near Laguna Woods.

A motion was made and unanimously approved to recommend the Board direct staff to cancel all 19 applications submitted to SCE for the Charge Ready 2 Program in United Mutual.

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Attachment 1 – List of Submitted Applications for SCE’s Charge Ready 2 Program

United Laguna Woods Mutual
Charge Ready 2 Applications

Customer	Segment	Date			
UNITED LAGUNA HILLS MUTUAL	MUD				
Contact	Contact Phone Number	Email Address			
XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXXXXXXXXXX			
Application ID's	Address	Application Type	Prorotation (Optional)	DAC2	Port Count
00001333204	211 LAUNDRY MUTUAL 19 LAGUNA WOODS	SCE Side Make Ready		No	6
00001333306	77 LAUNDRY MUTUAL 6 LAGUNA WOODS	SCE Side Make Ready		No	6
00001333407	80 LAUNDRY MUTUAL 8 LAGUNA WOODS	SCE Side Make Ready		No	6
00001333605	23 LAUNDRY MUTUAL 2 LAGUNA WOODS	SCE Side Make Ready		No	6
00001333703	120 LAUNDRY MUTUAL 11 LAGUNA WOODS	SCE Side Make Ready		No	6
00001333804	34 LAUNDRY MUTUAL 3 LAGUNA WOODS	SCE Side Make Ready		No	6
00001334003	151 LAUNDRY MUTUAL 16 LAGUNA WOODS	SCE Side Make Ready		No	6
00001334104	207 LAUNDRY MUTUAL 19 LAGUNA WOODS	SCE Side Make Ready		No	6
00001334206	205 LAUNDRY MUTUAL 19 LAGUNA WOODS	SCE Side Make Ready		No	6
00001334305	53 LAUNDRY MUTUAL 4 LAGUNA WOODS	SCE Side Make Ready		No	4
00001334402	5 LAUNDRY MUTUAL 1 LAGUNA WOODS	SCE Side Make Ready		No	4
00001334505	66 LAUNDRY MUTUAL 7 LAGUNA WOODS	SCE Side Make Ready		No	6
00001334700	45 CALLE ARAGON 7 LAGUNA WOODS	SCE Side Make Ready		No	6
00001334804	60 LAUNDRY MUTUAL 5 LAGUNA WOODS	SCE Side Make Ready		No	4
00001335107	63 LAUNDRY MUTUAL 6 LAGUNA WOODS	SCE Side Make Ready		No	6
00001335304	89 LAUNDRY MUTUAL 9 LAGUNA WOODS	SCE Side Make Ready		No	6

Attachment 2 – Map Locations for the Proposed EV Charging Stations





STAFF REPORT

DATE: September 14, 2021
FOR: United Board of Directors
SUBJECT: Contractor Violation Policy

RECOMMENDATION

The United Laguna Woods Mutual Architectural Control and Standards Committee (ACSC) recommends adopting proposed Contractor Violation Policy (Attachment 1), Exhibit A - Contractor Rules & Obligations (Attachment 2) and Resolution 01-21-XX (Attachment 3) to provide additional protections to shareholders and mutual property as a result of the shareholders hiring contractors that continue to violate mutual construction rules and regulations.

BACKGROUND

Manor Alterations (MA) is seeing more frequent violations by shareholder-hired contractors. Many violations are minimal; some are severe, causing additional time management required by MA and extensive additional shareholder costs. These costs may include, but are not limited to, asbestos cleanups, removing mutual structural components (damage to the mutual) and starting work without MA or city permits.

Many contractors are repeat offenders. Currently, MA has no policy in place to manage contractor violations in this effort. As contractors are in direct contract with shareholders and not the mutual, the mutual is limited in its deployment of contractor violations. United's attorney advises limiting the course of action against contractors to suspension or total exclusion from future work in United if the contractor has a proven track record justifying such action.

MA has increased its presence in an ongoing effort to educate shareholders, contractors and realtors with the addition of a biweekly news bulletin, additional staff to answer inquiries and guide applicants through the permit process, articles in the Village Breeze, additional new tools such as a process map and a frequently asked questions guide. In the past year much more information has been provided; however, violations continue to increase.

DISCUSSION

MA is seeking to enact the Contractor Violation Policy as a method of leverage for enforcement of United's current rules and regulations. This policy would only benefit United Mutual shareholders, as it would provide clarity on potential contractor conduct expectations. It would also provide clarity on current mutual rules and regulations. This policy would be incorporated within the Mutual Consent (Attachment 4) and Demolition (Attachment 5) application verbiage as a method of acknowledgement for both contractors and applicants.

FINANCIAL ANALYSIS

No financial analysis is provided. It can be assumed that adopting this policy will result in a slight reduction in staff time, as less attention will be needed to respond to violating contractor behavior. Even if the only reduction of staff responses to illegal asbestos releases is considered the following would apply:

Reduction in P-5 ACM releases

P-5 Releases per year estimate: Two per month for 24 responses

Staff est. time/Response: 12 hours x AV. Fee of \$38.94 (2021 bill rate inclusive of burden) =

\$467.28 per event x24 events yields a savings of **\$11,214.72**

Prepared By: Robbi Doncost - MA Manager

Reviewed By: Gavin Fogg - MA Supervisor

Committee Routing: United Mutual Board

ATTACHMENT(S)

Attachment 1 – Contractor Violation Policy 01-21-XX

Attachment 2 – Exhibit A – Construction Rules & Obligations

Attachment 3 – Contractor Violation Resolution 01-21-XX

Attachment 4 – Mutual Consent Application Revised Verbiage

Attachment 5 – Demolition Application Revised Verbiage

Attachment 1 – Contractor Violation Policy 01-21-XX

CONTRACTOR VIOLATION POLICY

It is crucial that contactors hired by shareholders strictly follow mutual rules and restrictions related to construction, improvement and repair projects. Given the proximity between units and age of the buildings, among other related factors, any deviation from mutual rules or the shareholder's approved scope of work has the potential to have a significant impact on the property as well as the adjacent neighbors. Staff has discovered a material increase in violations by shareholder contractors who are either unfamiliar with or fail to abide by mutual rules and restrictions or who perform work outside of what was approved. Oftentimes this can lead to delays; increased project costs for shareholders; increased noise, inconvenience and disturbance to neighbors; and unnecessary staff time and resources diverted to regulating and overseeing contractor violations and corrections.

This Contractor Violation Policy (policy) provides for penalties in the form of prohibiting offending contractors from performing work in United in an effort to protect shareholders and United property and to encourage contractors to adhere to the rules and obligations governing the shareholders and mutual.

Manor Alterations (MA) is the representative acting on behalf of the managing agent (VMS) for the mutual (United). This policy classifies the noticing, violation severity, enforcement, ramifications of disciplinary actions and remedies relating to the offenses. MA would use the policy criteria listed herein to evaluate the contractors' behavior and administer notices and violations to shareholder contractors.

The circumstances for providing a potential violation notice or notice of violation and issuing violation suspensions are based on the severity of the offense listed in two categories as defined below:

Moderate Violation

1. Any violation of Exhibit A – Conditions Rules & Obligations unless noted as a severe violation.

Severe Violations

1. Any violation by a contractor performing demolition or initiating renovation work without all appropriate governmental and MA approvals inclusive of mutual consents issued by MA and City of Laguna Woods approvals, and
2. Any contractor performing work contrary to the work specifically noted on the mutual consent (MC) issued by MA for the following:
 - a. Performing any structural removal or modification, including, but not limited to, the widening of an opening of a doorway, passageway or window or removal or modification of a structural building element (inclusive of columns, bearing walls, shear walls, foundations, exterior walls, any work that would have required a variance approval from the board or lapse of any insurance coverage so

Attachment 1 continued – Contractor Violation Policy 01-21-XX

disclosed by the contractor on the mutual standard certificate of liability insurance [COLI]).

- b. Performing any work that is beyond the scope of work as defined by the mutual consent (MC). This expanded work will include, but not be limited to, installing a larger quantity of materials, amending the parameters initially identified, revised layout, increased dimensions of an approved renovation or using differing materials as was indicated on the MC.
3. Any expansion of the MC description for demolition or improvement work previously issued without further authorization from MA. Any unauthorized asbestos release contrary to city code, SCAQMD or Cal/OSHA regulations, or
4. The reluctance to complete the approved MC scope of work within 90 calendar days of permit issuance, or such reasonable time for the work so described on the MC as agreed to with MA when the MC was initially issued, exempting therefrom, any reasonable extension of time for force majeure condition affecting the timely completion of the work. See Exhibit A – Construction Rules & Obligations Contractor, Item 17, for complete terms relating to time of completion. A force majeure event shall be defined as an event beyond the control of the contractor affecting the timely completion of the work. Allowable force majeure events shall be considered as an event(s) affecting the entire local contracting community that would include major material shortages, war, strike, riot, catastrophic weather event, labor disputes or governmental orders relating to a pandemic. The contractor's time shall only be extended for the duration of the force majeure event.

MA is responsible for providing the following enforcement actions of this policy:

1. Substantiate violations with notices, notes and photographs; document and archive the violation events; and transmit violation material to contractor and shareholder,
2. Maintain a log of violations recording at a minimum the contractor's name and address; detail of the violation circumstances; notes regarding the rules, regulations and obligations of violation; and other pertinent information of the event,
3. MA shall notify the manor shareholder and contractor of all violations and potential consequences within seven working days from time of MA's knowledge of the violation,
4. Issuance of all violation notice documents are to be posted on the manor with a description of the violation(s). Contractor violations shall also be published in the biweekly news bulletin only after validation of the violation.
5. Maintain a master list of contractors who are ultimately determined to have engaged in violation of and/or have been suspended under this policy.

Contractor Violations

Also see the contractor violation description below:

1. Moderate first violations – Any violation of the Exhibit A – Construction Rules & Obligations unless noted as a severe violation. Contractor and shareholder will be notified of the first violation. All subsequent violations in this category will then escalate to a severe violation as described below.

Attachment 1 continued – Contractor Violation Policy 01-21-XX

2. Severe violations – If the first violation is a severe first violation (or a second moderate violation) then MA shall issue a potential violation notice. MA shall allow the contractor the opportunity to explain the circumstances of the violation. Under special circumstances shall the contractor be allowed to continue work. MA shall then determine if the potential violation notice shall become a violation notice and invoke those actions described in the contractor violation description.
3. In the event a suspension is issued, the contractor will no longer be allowed to do work within United. After the second suspension, board approval is necessary for contractor reinstatement. Thereafter, any violation would result in permanent suspension from United.
 - a. The shareholder is responsible for any supplemental cost to mitigate the actions of his/her contractor that might be attributable to the consequences of damage, including, but not limited to, remediation of emergency asbestos cleanup and mitigation, damage to mutual property and fines established by governmental agencies.
 - b. The shareholder is responsible for any increased costs in replacing a suspended contractor from an existing project, subject to No. 4 below.
4. Upon issuance of a notice of severe violation, the contractor shall not be allowed to submit any new application(s), and existing applications will be refused and/or the contractor will not be allowed to perform any further work in the mutual. However, the shareholder of the manor issued the offense and any shareholder who is currently using this contractor shall be allowed, with consultation, under special circumstances and only with the express written approval of MA to continue to use the offending contractor to finish an existing contract at the discretion of MA and in consideration of code compliance.

Contractor Violation Description

Any violation or suspension due to a violation hereunder will be viewed in totality for any work performed by the contractor in the mutual, and not on a per-project/mutual basis.

Moderate Violation

1. First offense – Notice of moderate violation and no further action to be taken.
2. Second offense – Escalation to severe violation pending MA conference (i.e., contractor will discuss with MA the basis for what was done so that MA can determine if there was a violation or a misunderstanding). If MA determines no further action is needed, it remains a moderate violation without suspension. If determined to be a second violation, MA will apply a 30-calendar-day suspension from working in the mutual.

Severe Violation

1. First offense – Notice of potential violation. Pending conference with MA (i.e., contractor will discuss with MA the basis for what was done so that MA can determine if there was a violation or a misunderstanding). The result of this conference will be the basis a 30-calendar-day suspension.
2. Second offense – Notice of violation and mandatory 90-day suspension.

Attachment 1 continued – Contractor Violation Policy 01-21-XX

3. Third offense – Notice of violation and mandatory termination of contractor from all work within the mutual. Only board reinstatement can result in the contractor continuing to work in the mutual.

Suspensions resulting from the second and third offense violations will occur after a conference is held between MA and the contractor to determine if there was a violation or a misunderstanding. It shall also be determined if the shareholder of the manor issued the offense and any shareholder that is currently using this contractor, shall be allowed, under special circumstances, to continue to use the offending contractor to finish their existing contract at the discretion of MA and in consideration of code compliance.

Regardless of the violations levied as noted herein, contractor and shareholder may be subject to other costs as a result of damages to mutual property.

Contractor Right to Dispute

The contractor's right to dispute the violation shall be as follows:

1. The contractor has the right to dispute the MA notice of violation by emailing a hearing request to alterations@vmsinc.org and copying the MA supervisor and MA manager within seven calendar days of the notice of violation issuance to contractor.
2. Said hearing request will be heard by United's ACSC at its next appropriate hearing date.
3. Should the contractor make a hearing request, all conditions of the violation, including the suspension, will remain in effect until the ACSC provides a final determination.

Attachment 2 – Exhibit A – Construction Rules & Obligations

Exhibit A – Construction Rules & Obligations

Both shareholder and contractor shall abide by Exhibit A – Construction Rules & Obligations, may be held responsible for damages and take responsibility for the violations as a result of not complying with Exhibit A – Construction Rules & Obligations. Contractor agrees to comply with all rules and regulations, and violation provisions as stated in Exhibit A – Construction Rules & Obligations and the Contractor Violation Policy.

1. Mutual consent (MC) approvals: No improvement shall be installed, constructed, modified or altered at any manor (property) within United Laguna Woods Mutual (mutual) without obtaining the proper demolition and new improvement permits in the forms of MCs for alterations and demolitions made to and approved in writing by Village Management Services Inc. (VMS), Manor Alterations Division (MA) or, in the event of a variance from the mutual's alteration standards, the Architectural Control and Standards Committee (ACSC) and the United board. In the event written permission is given for the installation, construction, modification or alteration of any improvement(s) upon the property, the shareholder agrees to comply with the mutual's governing documents and any specific terms or conditions imposed, and that the installation, construction, modification or alteration shall be in strict compliance with the terms of the approval.
2. All costs for maintenance, repair, renovation, replacement or removal of the improvement, present and future, are the responsibility of the property's shareholder and/or all future mutual shareholders. Contractor may be held responsible to repair mutual property damaged and/or modified in the course of its work without having obtained the approval to do so via a duly executed MC.
3. Parking of contractors' or other invitees' vehicles is prohibited in covered resident parking, open resident spaces, handicapped spaces or fire lanes. Contractors or other invitees must park on the street. To the extent possible, contractors' or other invitees' vehicles should be limited in number.
4. A City of Laguna Woods permit may be required as well as a clearance requirement from the South Coast Air Quality Management District (SCAQMD) (asbestos hotline, 909-396-2336). Prior to the issuance of an MC for alterations and/or demolition, the appropriate City of Laguna Woods permit number(s) must be submitted to the MA office located in the Laguna Woods Village Community Center. The city permit must be approved within the prescribed timeframe, and a copy of the final permit must be submitted to MA.
5. Shareholder hereby consents and grants to the mutual, MA, the Maintenance and Construction Department and their representatives a right of property entry at any time to inspect said property and its improvements and for the mutual and the department, including its representatives and contractors, to remedy any violation upon the property, including, but not limited to, removing trash and/or any improvement installed without

Attachment 2 continued – Exhibit A – Construction Rules & Obligations

approval or modifying an improvement to bring the same into compliance with the terms of the approval.

6. Subject to the Contractor Violation Policy, shareholder and contractor shall be responsible for all activity by contractors, subcontractors, material suppliers and their employees and agents, any others who perform work on the property and any violation of the mutual's governing documents, including, but not limited to, traffic and parking violations, maintenance of a clean job site at all times, damage to mutual property and use of mutual property for storage of equipment or materials without prior approval. Shareholder acknowledges and agrees that all such persons are his/her invitees. Shareholder shall be responsible for informing all his/her invitees of the mutual's rules and regulations; however, that does not relieve contractor from compliance with the rules due to ignorance or otherwise, as contractor will sign the MC for alterations and/or demolition as a condition to and requirement of any approval. Shareholder shall be liable for any violation of the mutual's governing documents or for any damage caused by any invitee, including any fine, assessment or other charge levied in connection therewith; however, contractor is also responsible to repair all damage that was done in the execution of the alteration, consistent with item number two in this exhibit.
7. Shareholder and contractor are responsible for following the gate clearance process in place to admit contractors and other invitees. See <http://www.lagunawoodsvillage.com>.
8. Shareholder's contractors and other invitees shall travel to and from the job site by the most direct route available and are not authorized to use mutual recreational facilities or other amenities while they are in Laguna Woods Village for performance of work in connection with the property.
9. All improvements must be installed in accordance with California State building code, and the published mutual architectural alterations standards, policies and guidelines. See <http://www.lagunawoodsvillage.com>.
10. During construction, work hours established by the mutual and the noise ordinance set forth in the City of Laguna Woods municipal code must be adhered to at all times. Except in an emergency, work hours from 8 a.m. to 5 p.m. on weekdays; no work is permitted on holidays and weekends.
11. During construction, both the MC for demolition, alterations and the city building permit must be on display for public view at all times in a location approved by MA.
12. No waste or materials associated with the construction may be dumped in Laguna Woods Village trash bins; such waste or materials associated with the construction must be disposed of offsite by the contractor.

Attachment 2 continued – Exhibit A – Construction Rules & Obligations

13. Call the Security Services Department at 949-580-1400 to receive dumpster location approval. All dumpsters must conform to the policy for temporary containers. Dumpsters must be ordered from the approved City of Laguna Woods waste hauler and must be maintained at all times.
14. Call Security at 949-580-1400 for portable bathroom placement approval.
15. The MC for alterations is expected to be completed within 90 calendar days after the date of approval, unless an application is submitted with fees and approved by MA for an extension or documentation is submitted with the MC that justifies the need for a period longer 90 days and MA has agreed to this extension in writing. If the MC has an established completion period of more than 90 days but less than 180 days, the date established by the MC shall govern. An extension for a maximum of an additional 90 calendar days beyond the maximum 180-day period may be granted at the request of the shareholder prior to expiration and at the discretion of MA. The contractor shall not perform any work beyond this 180-day period or six months unless authorized by MA in writing.
16. Violations of the forgoing conditions or the mutual's governing documents (see <http://www.lagunawoodsvillage.com>), including, but not limited to, unpaid assessments, work outside the approved plans, excessive noise, illegal dumping or working after hours, will result in disciplinary action, which could result in a stop-work notice, loss of privileges and/or severe fines to the shareholder as presented in the Contractor Violation Policy.
17. Mutual shareholder and his/her contractor shall indemnify, defend and hold harmless United and its officers, directors, committee members, employees and agents from and against any and all claims, demands, costs, fines, judgments, settlements and any other costs, expenses, amounts and liabilities arising from the mutual shareholder's improvements and installation, construction, design and maintenance of same.

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Attachment 3 – Contractor Violation Resolution 01-21-XX

RESOLUTION 01-21-XX
Contractor Violation Policy

WHEREAS, the purpose of the Contractor Violation Policy is to enact a unilateral and unambiguous matrix of penalties for contractors who violate current Mutual rules and obligations or exceed the scope of approval for a project; and

WHEREAS, this pending Resolution would make the Contractor Violation Policy permanent and provide a clear template for invoking penalties, inclusive of temporary or potentially permanent suspension from work within Laguna Woods Village, reduction of MC lifespan to ninety (90) days superseding Resolution 01-2-159; and

WHEREAS, the United ACSC and Manor Alterations agree that the Contractor Violation Policy will be effective and both recommend the approval by the United ACSC.

NOW THEREFORE, BE IT RESOLVED, on [DATE], 2021, the United Mutual Board hereby approve the Contractor Violation Policy as attached to these minutes; 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.

SEPTEMBER Initial Notification

Should the Board endorse the proposed resolution, Staff recommends that a motion be made and seconded to accept the resolution and allow discussion to ensure that the resolution reads to the satisfaction of the Board. Staff then recommends that a Board Member postpones the resolution to the next available Board Meeting no less than 28-days from the postponement to comply with Civil Code §4360.

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Attachment 4 – Mutual Consent Application Revised Verbiage

MUTUAL CONSENT FOR MANOR ALTERATION(S)

The undersigned, a member of United Laguna Woods Mutual, Third Laguna Hills Mutual, or Laguna Woods Mutual No. Fifty, a California nonprofit corporation (hereafter referred to as the "Corporation"), hereby requests permission of the Corporation to make the alteration described below to the Manor. Said alteration (hereafter sometimes referred to as the "Work") shall be performed subject to the terms and conditions printed on the reverse side hereof, and the latest version of the Contractor Violation Policy, which terms and conditions set out the responsibilities of the member and the below named contractor.

United Laguna Hills Mutual, per Resolution 01-10-88, hereby designates that the member of United Mutual listed below is a representative of the Mutual exclusively for the purpose of obtaining a City of Laguna Woods building permit for the alteration proposed herein. By signing hereon below both member and contractor acknowledge receipt of the entire Contractor Violation Policy and will adhere to the terms and conditions.

Manor: _____
Street: _____
Mutual Consent#: _____
Final Inspection: _____
A copy of the signed City Final Inspection is required for final acceptance by the Mutual
City Demo Permit#: _____
Final Inspection: _____
City Permit#: _____
Final Inspection: _____
NAF: _____
Expiration Date of Mutual Consent: _____

MANOR MODEL NAME:

PLAN #:

PROPERTY OWNER / APPLICANT INFORMATION

Name:

Phone:

Street Address:

City:

State:

Zip Code:

Email:

CONTRACTOR INFORMATION

Company Name:

Phone:

Street Address:

City:

State:

Zip Code:

Email:

License:

Class:

Expires:

PROJECT DESCRIPTION:

VALUATION: \$

ALTERATIONS TO BE COMPLETED PER MUTUAL RULES & STANDARD SECTION(S):

PER MUTUAL APPROVED STANDARD PLAN(S) #

PER MUTUAL APPROVED VARIANCE RESOLUTION #

Attachment 4 continued – Mutual Consent Application Verbiage

MEMBER & CONTRACTOR: IMPORTANT, PLEASE READ CAREFULLY

1. The Mutual's Alteration process requires the Mutual Member receive a copy of the Mutual Standard to which the requested Mutual Consent applies, where applicable. To ensure compliance, the Member's signature below indicates receipt of the Standard is necessary, and a Mutual Consent will not be issued without this required signature.
2. We (Member and Contractor) understand that we will be in non-conformance if we do not conform to Mutual Rules and Regulations, and that the Member may be subject to Member Disciplinary Procedures, including the possibility of a fine in accordance with the Schedule of Monetary Penalties.
3. We (Member and Contractor) also understand and agree that we are responsible for all risks in connection with all alteration(s) or improvement(s), including but not limited to, the costs of removing, altering, protecting, or replacing the same as may be necessary or appropriate to conduct Corporation business.
4. The Member understands and agrees that the Member is responsible for, and will bear all costs in connection with all alteration(s) or improvement(s), and remediation(s) required to complete the alteration(s) or improvement(s). The member and contractor will be responsible for any costs associated with remediation, clean-up or repair of mutual owned or controlled property, caused by or resulting from alteration(s) or improvement(s) or the installation thereof as a result of the contractor not following the protocols and policies outlined in the Mutual Rules and Regulations, Mutual Consent Form, and the Contractor Violation Policy.

By signing below, both Member and Contractor agree to adhere to the four directives listed above.

I certify that all items listed on this Mutual Consent will be represented on the City of Laguna Woods building and demolition permit, and no work shall be covered without inspection and approval by the City of Laguna Woods. I also understand that the Mutual Consent will EXPIRE within 90 CALENDAR DAYS unless extended in writing by Manor Alterations.

► Signature of Member:

Date:

CONTRACTOR: IMPORTANT, PLEASE READ CAREFULLY

I have received, read, understand, and agree to follow and confirm to all current Mutual Standards regarding this alteration(s). In addition, I am a contractor licensed pursuant to the laws of the State of California and agree to perform the work subject to the terms and conditions printed on the reverse side of this application. I will ensure that items requiring Inspections will not be covered WITHOUT INSPECTION AND APPROVAL by the CITY OF LAGUNA WOODS BUILDING INSPECTOR. I also understand that Mutual Consent will EXPIRE within 90 CALENDAR DAYS unless Manor Alterations approves a documented request for extension. For all work performed in the Mutual, the contractor acknowledges receipt of the Contractor Violation policy and will adhere to its terms and conditions.

► Signature of Contractor:

Date:

IMPORTANT NOTICE: ASBESTOS CONTAINING MATERIALS THAT ARE BASICALLY INERT AND HARMLESS IF NOT DISTURBED MAY BE PRESENT IN CEILINGS, FLOORS AND OTHER BUILDING COMPONENTS. LEAD-BASED PAINT MAY BE PRESENT. MEMBER AND CONTRACTOR ARE CAUTIONED TO TAKE ALL REASONABLE AND PRUDENT MEASURES TO PROTECT PERSONS AND PROPERTY BEFORE DISTURBING SUCH MATERIALS. MEMBER AND CONTRACTOR AGREE TO ABIDE BY ALL FEDERAL, STATE, AND LOCAL LAWS, ORDINANCES, CODES AND REGULATIONS RELATING TO DISTURBANCE, REMOVAL AND/OR DISPOSAL OF ALL REGULATED MATERIALS; AND UPON REQUEST, COPIES OF DISPOSAL MANIFESTS WILL BE PROVIDED TO THE CORPORATION.

FOR OFFICE USE ONLY

This application is approved and said member is hereby granted permission to make the above described alteration(s).

Alteration Code(s):

VMS, Inc.

Permit Fee

Penalty Fee (If Applicable)

Paid By

Date

Attachment 5 – Demolition Application Revised Verbiage

MUTUAL CONSENT FOR DEMOLITION

The undersigned, a member of United Laguna Woods Mutual, Third Laguna Hills Mutual, or Laguna Woods Mutual No. Fifty, a California nonprofit corporation (hereafter referred to as the "Corporation"), requests permission of the Corporation to perform the demolition required to make the alteration described below to the dwelling. Said alteration (hereafter sometimes referred to as the "work") shall be performed subject to the terms and conditions printed on the reverse side hereof, which terms and conditions set out the responsibilities of the member and the below named contractor, if a, contractor is to perform said alteration; and which is incorporated herein and made a part hereof, and the latest revision Contractor Violation Policy, which terms and conditions set out the responsibilities of the member and the below named contractor.

United Laguna Hills Mutual, per Resolution 01-10-88, hereby designates that the member of United Mutual listed below is a representative of the Mutual exclusively for the purpose of obtaining a City of Laguna Woods building permit for the alteration proposed herein. By signing hereon below both member and contractor acknowledge receipt of the entire Contractor Violation Policy and will adhere to the terms and conditions.

MANOR MODEL NAME:

PLAN #:

Manor: _____
Street: _____
Demo Consent # _____
City Demo Permit # _____
Final Date: _____
City Permit # _____
Final Date: _____
NAF: _____
Expiration Date of Mutual Consent: _____

☐ WASTE LINE ☐ LANDSCAPE

APPLICANT INFORMATION

Name: _____ Phone: _____
Street Address: _____
City: _____ State: _____ Zip Code: _____
Email: _____

PROPERTY OWNER INFORMATION

Name: _____ Phone: _____
Street Address: _____
City: _____ State: _____ Zip Code: _____
Email: _____

CONTRACTOR INFORMATION

Company Name: _____ Phone: _____
Street Address: _____
City: _____ State: _____ Zip Code: _____
Email: _____ License#: _____ Class: _____ Expires: _____

DEMOLITION DESCRIPTION:	VALUATION: \$

IMPORTANT NOTICE: ASBESTOS CONTAINING MATERIALS MAY BE PRESENT IN ALL BUILDING COMPONENT, SUCH AS CEILINGS, FLOORS, AND MANY MORE. SUCH MATERIALS DO NOT IMPOSE RISK IF NOT DISTURBED. LEAD-BASED PAINT AND LEAD CONTAINING CERAMIC TILES MAY ALSO BE PRESENT. MEMBER AND CONTRACTOR ARE CAUTIONED TO TAKE ALL REASONABLE AND PRUDENT MEASURES TO PROTECT PERSONS AND PROPERTY BEFORE DISTURBING SUCH MATERIALS. MEMBER AND CONTRACTOR AGREE TO ABIDE BY ALL FEDERAL, STATE, AND LOCAL LAWS, ORDINANCES, CODES AND REGULATIONS RELATED TO PROPER TESTING, PERMITS & REQUIRED LICENCES DURING DISTURBANCE, REMOVAL AND/OR DISPOSAL OF ALL REGULATED MATERIALS. DISPOSAL MANIFESTS AND POST REMOVAL CLEARANCES MUST BE PROVIDED TO THE CORPORATION.

ALL DEMOLITION IS TO BE PERFORMED PER STATE, FEDERAL, CITY, AND MUTUAL REGULATIONS

Attachment 5 continued – Demolition Application Revised Verbiage

MEMBER & CONTRACTOR: IMPORTANT, PLEASE READ CAREFULLY

1. The Mutual's Alteration process requires the Mutual Member receive a copy of the Mutual Standard to which the requested Mutual Consent applies, where applicable. To ensure compliance, the Member's signature below indicates receipt of the Standard is necessary, and a Mutual Consent will not be issued without this required signature.
2. We (Member and Contractor) understand that we will be in non-conformance if we do not conform to Mutual Rules and Regulations, and that the Member may be subject to Member Disciplinary Procedures, including the possibility of a fine in accordance with the Schedule of Monetary Penalties.
3. We (Member and Contractor) also understand and agree that we are responsible for all risks in connection with all alteration(s) or improvement(s), including but not limited to, the costs of removing, altering, protecting, or replacing the same as may be necessary or appropriate to conduct Corporation business.
4. The Member understands and agrees that the Member is responsible for, and will bear all costs in connection with all alteration(s) or improvement(s), and remediation(s) required to complete the alteration(s) or improvement(s). The member and contractor will be responsible for any costs associated with remediation, clean-up or repair of mutual owned or controlled property, caused by or resulting from alteration(s) or improvement(s) or the installation thereof as a result of the contractor not following the protocols and policies outlined in the Mutual Rules and Regulations, Mutual Consent Form, and the Contractor Violation Policy.

By signing below, both Member and Contractor agree to adhere to the four directives listed above.

I certify that all items listed on this Mutual Consent will be represented on the City of Laguna Woods building and demolition permit, and no work shall be covered without inspection and approval by the City of Laguna Woods. I also understand that the Mutual Consent will EXPIRE within 90 CALENDAR DAYS unless extended in writing by Manor Alterations.

► Signature of Member:

Date:

CONTRACTOR: IMPORTANT, PLEASE READ CAREFULLY

I have received, read, understand, and agree to follow and confirm to all current Mutual Standards, Rules and Regulations. In addition, I certify that I am a contractor licensed pursuant to the laws of the state of California and agree to perform the work subject to the terms and conditions printed on the reverse side of this application. For all work performed in the Mutual, the contractor acknowledges receipt of the Contractor Violation Policy and will adhere to its terms and conditions.

► Signature of Contractor:

Date:

FOR OFFICE USE ONLY

Alteration Code(s):

Date:

VMS, INC:

Permit Fee: \$

Penalty Fee: \$

Financial Report

Preliminary as of July 31, 2021



INCOME STATEMENT (in Thousands)		ACTUAL
Assessment Revenue		\$26,408
Non-assessment Revenue		\$769
Total Revenue		\$27,177
Total Expense		\$24,923
Net Revenue/(Expense)		\$2,254

Financial Report

Preliminary as of July 31, 2021



OPERATING ONLY INCOME STATEMENT ¹ (in Thousands)	ACTUAL
Assessment Revenue	\$12,578
Non-assessment Revenue	\$846
Total Revenue	\$13,424
Total Expense ²	\$12,695
Operating Surplus	\$729

1) Excludes property tax

2) Excludes depreciation

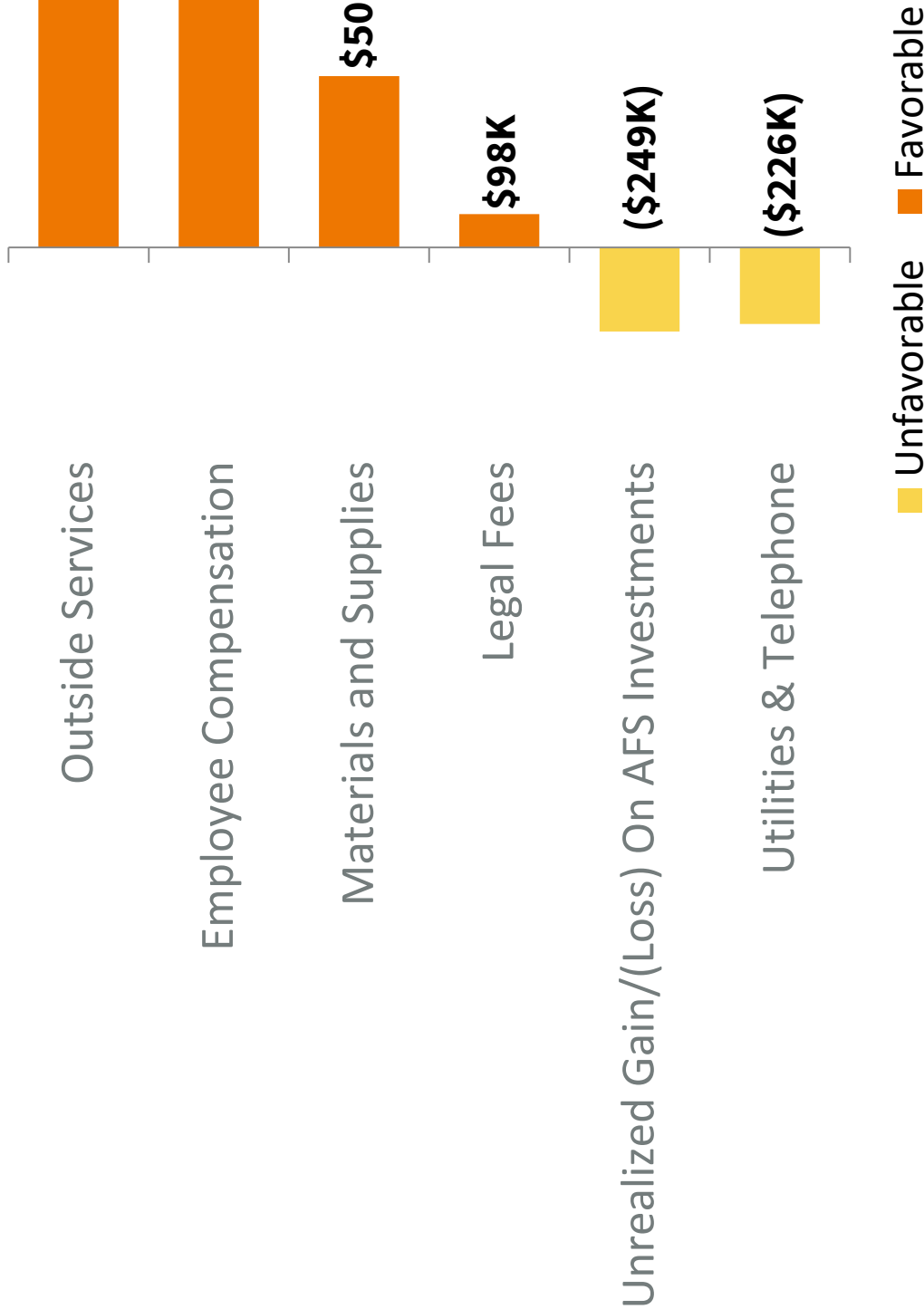
Financial Report

Preliminary as of July 31, 2021

INCOME STATEMENT (in Thousands)	ACTUAL	BUDGET	VARIANCE B/(W)
Assessment Revenue	\$26,408	\$26,400	\$8
Non-assessment Revenue	\$769	\$1,048	(\$279)
Total Revenue	\$27,177	\$27,448	(\$271)
Total Expense	\$24,923	\$28,850	\$3,927
Net Revenue/(Expense)	\$2,254	(\$1,402)	\$3,656

Financial Report

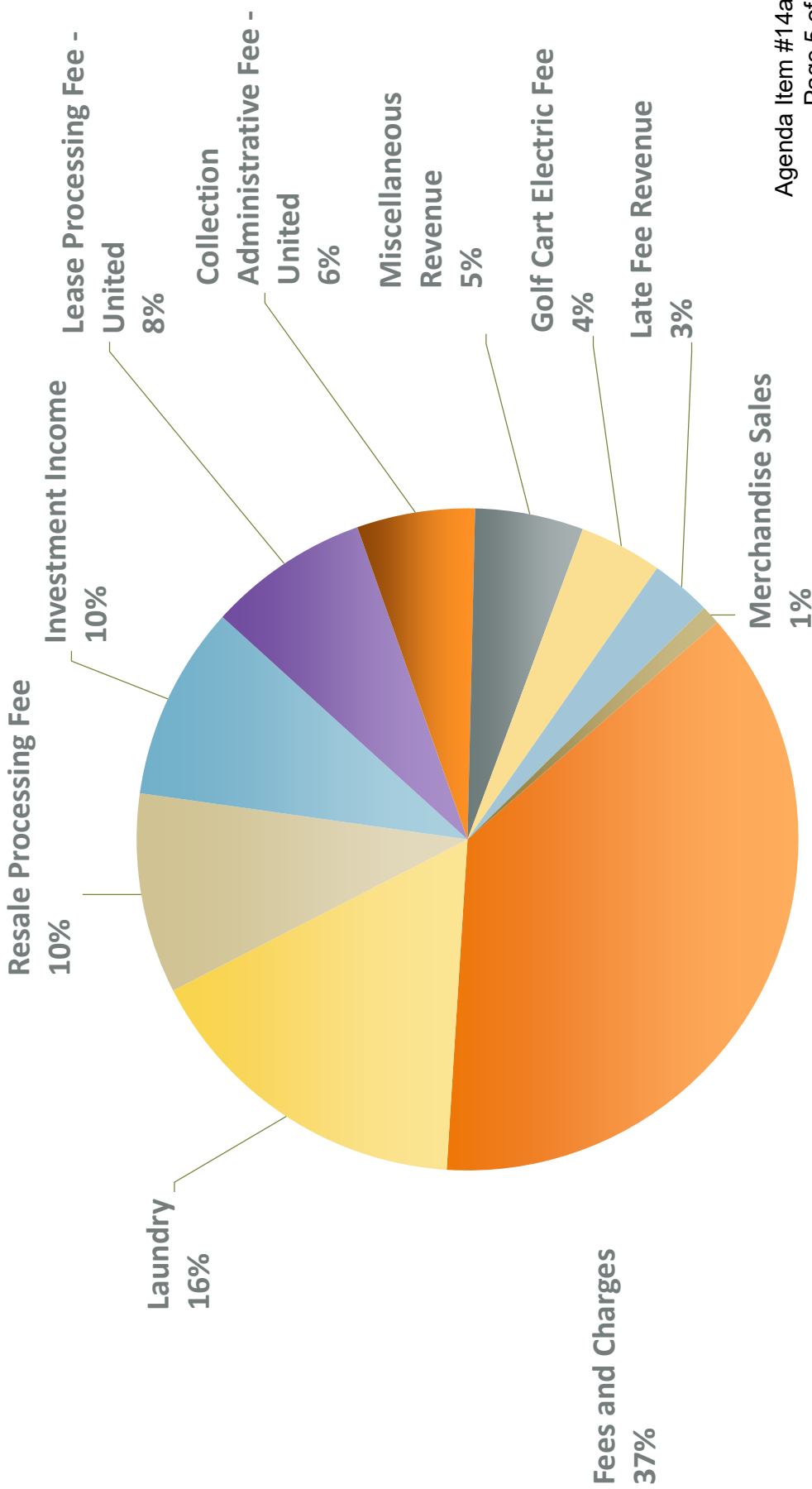
Preliminary as of July 31, 2021



Financial Report

Preliminary as of July 31, 2021

Total Non Assessment Revenues \$945,116 excluding Unrealized Loss on AFS Investments



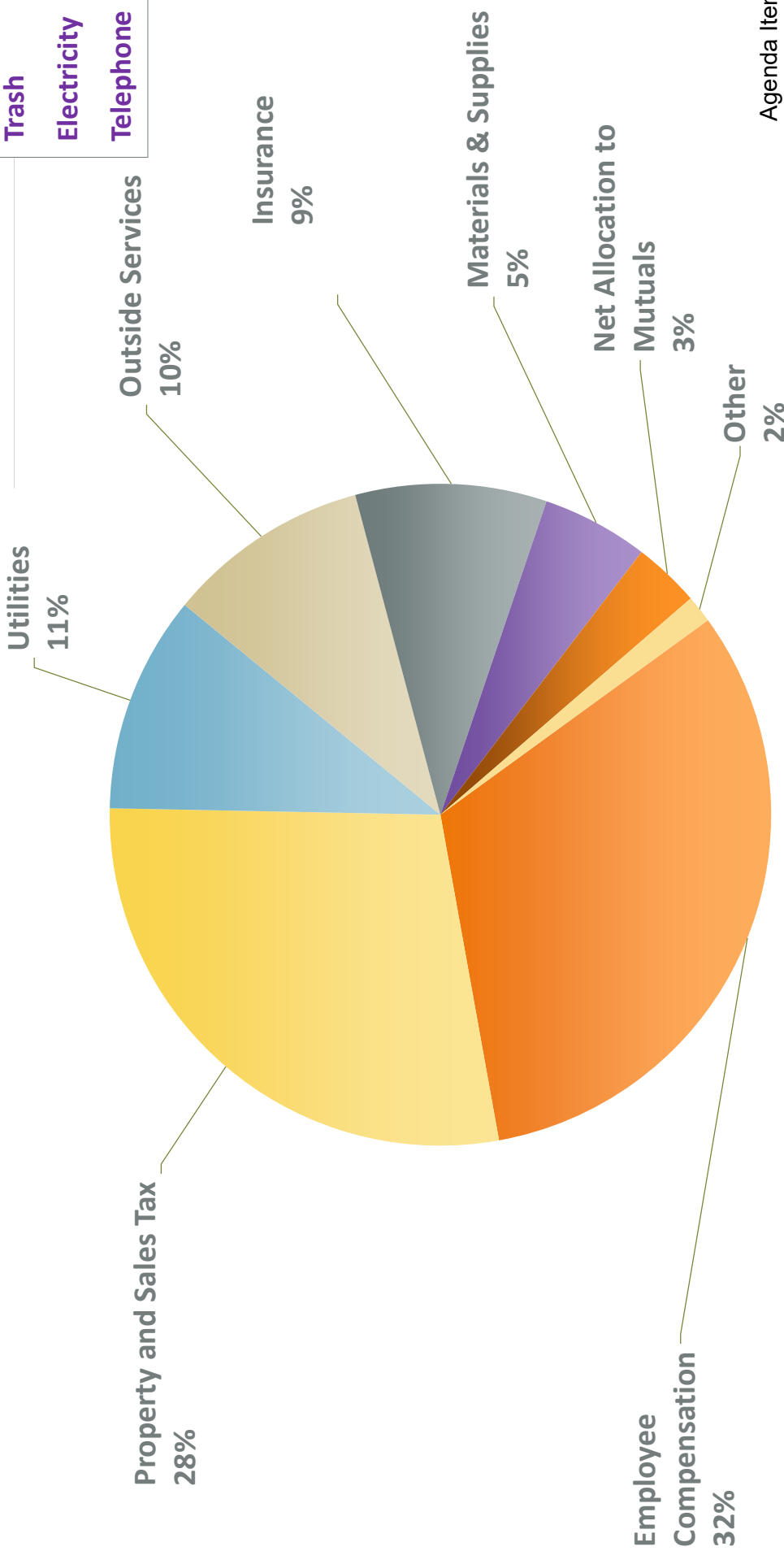
Financial Report

Preliminary as of July 31, 2021



UNITED LAGUNA WOODS
— M U T U A L —

Total Expense \$24,922,625

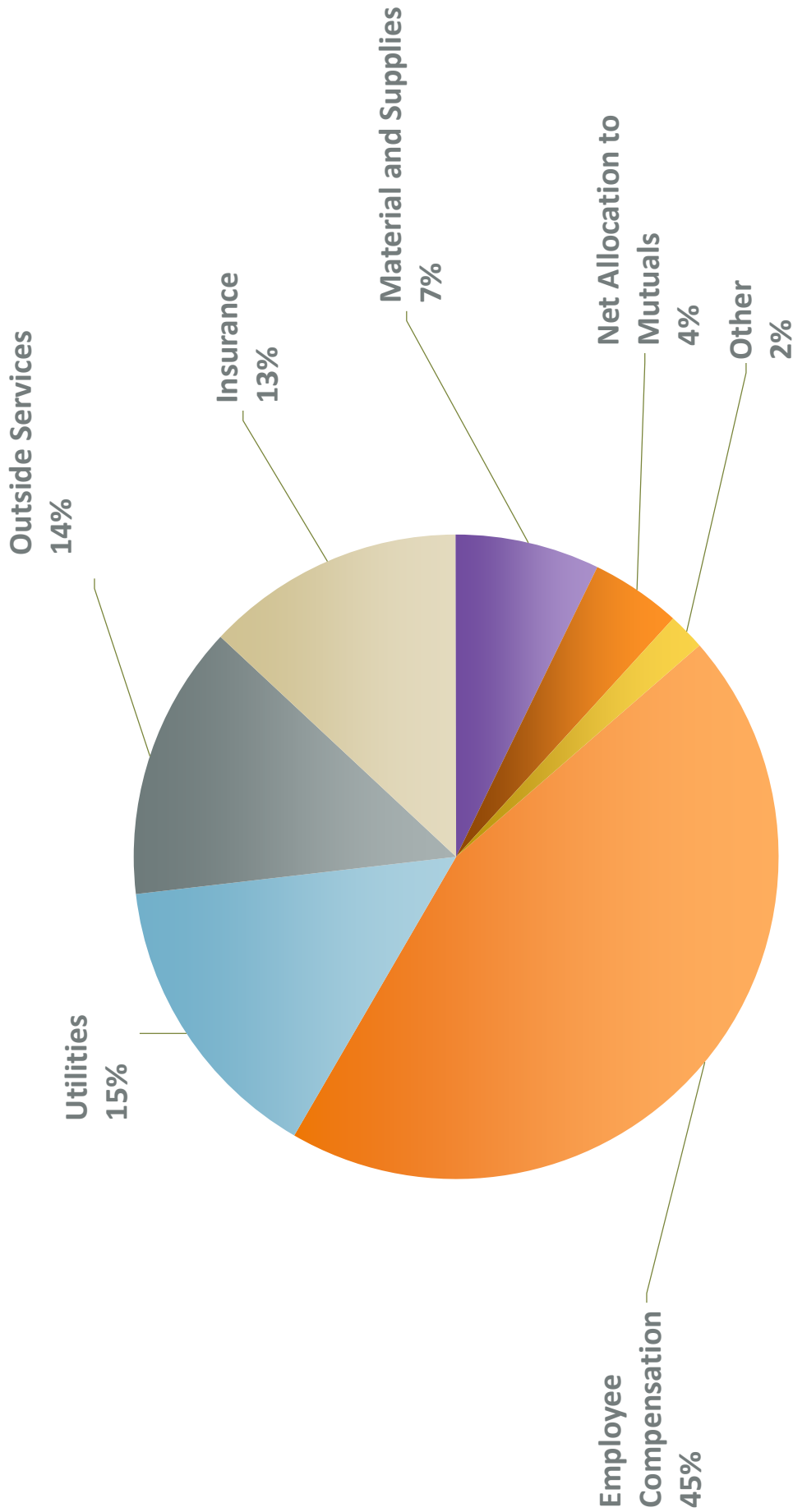


Sewer	\$1,025,508
Water	\$1,282,086
Trash	\$266,145
Electricity	\$63,800
Telephone	\$378

Financial Report

Preliminary as of July 31, 2021

Total Expenses Excluding Property and Sales Tax \$17,907,763



Financial Report

Preliminary as of July 31, 2021

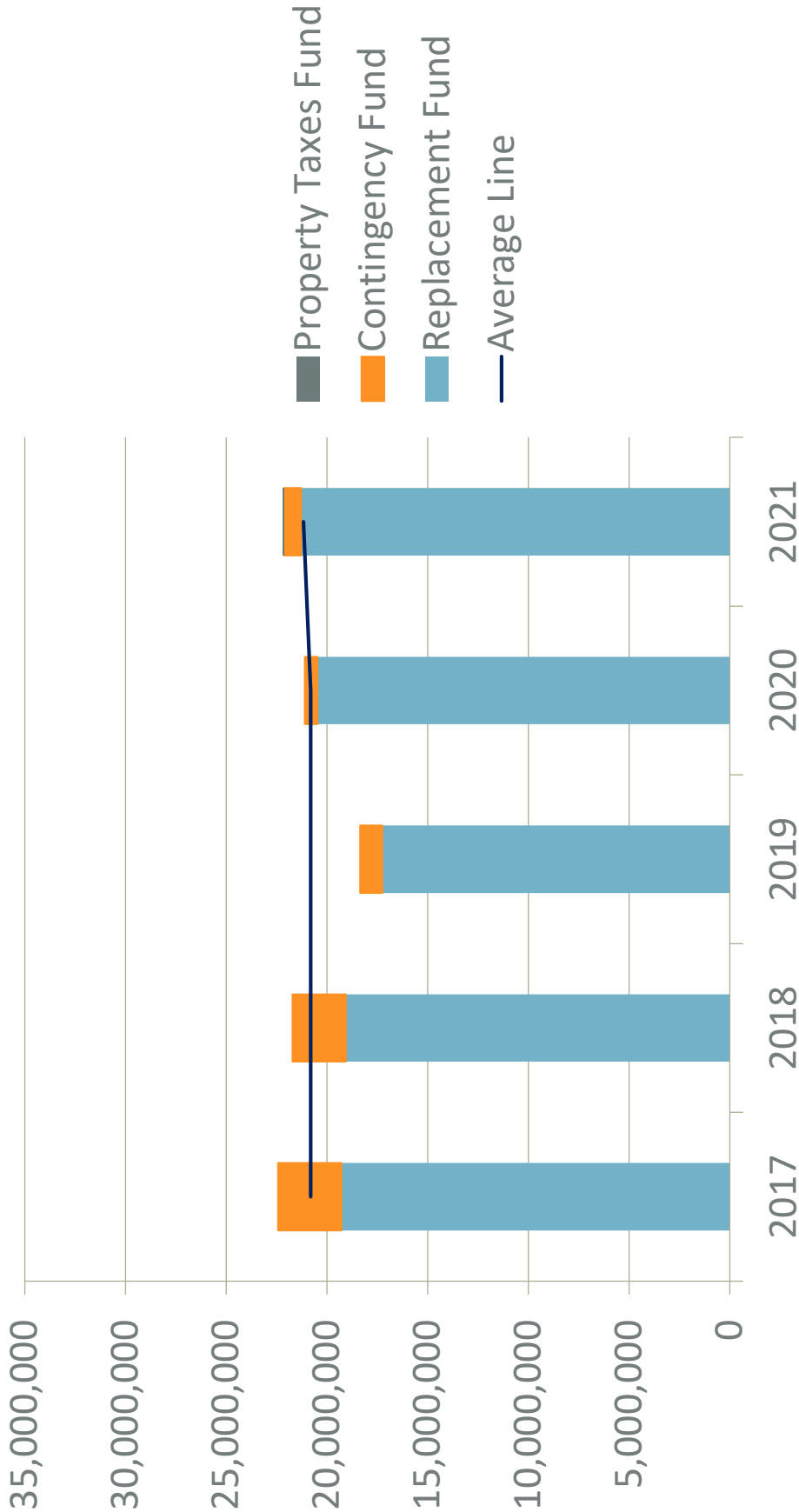


NON-OPERATING FUND BALANCES (in Thousands)	CONTINGENCY	RESERVE	PROPERTY TAX
Beginning Balances: 1/1/21	\$371	\$20,196	\$0
Contributions & Interest	436	6,215	7,101
Expenditures	(29)	5,127	7,015
Current Balances: 7/31/21	\$836	\$21,284	\$86

Financial Report

Preliminary as of July 31, 2021

FUND BALANCES – United Mutual



Financial Report

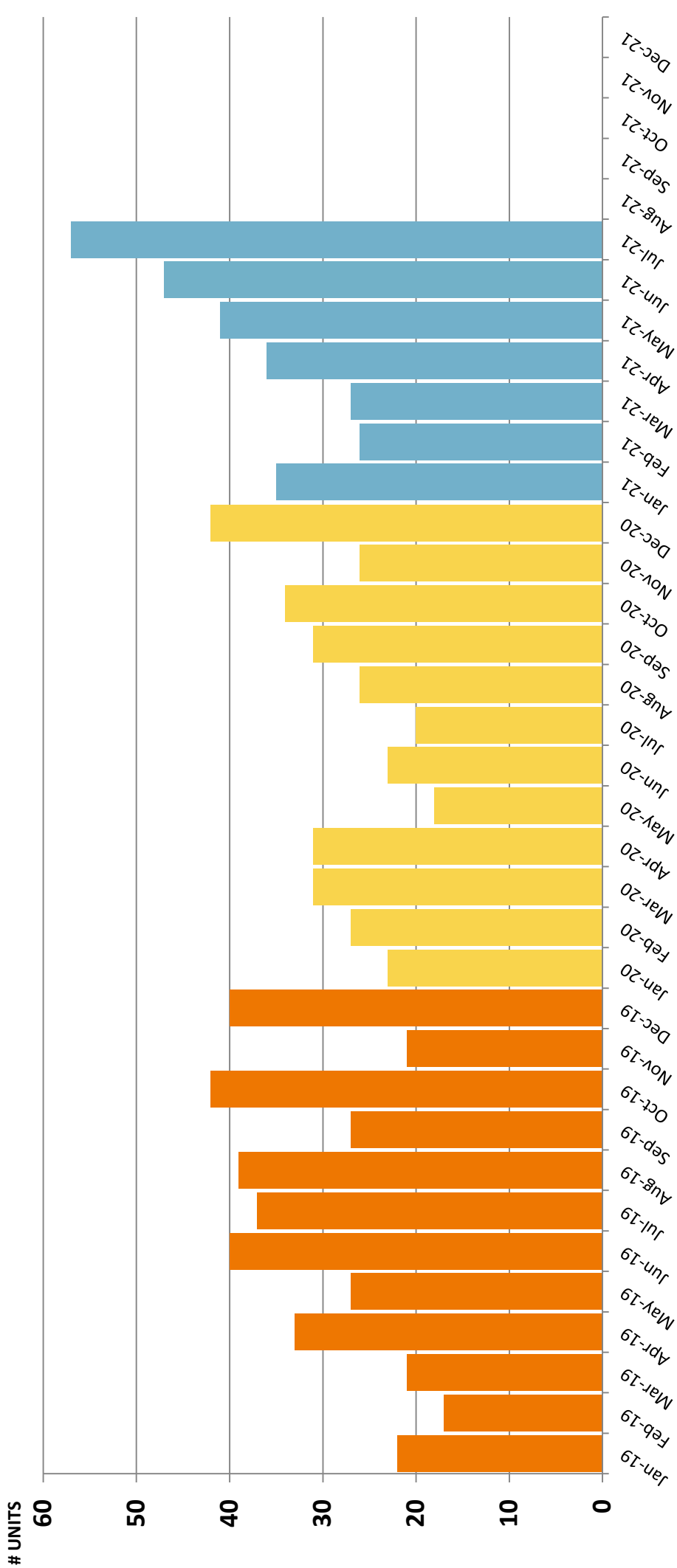
Preliminary as of July 31, 2021

RESALE HISTORY – United Mutual

	NO. OF RESALES	AVG. RESALE PRICE
YTD 2019	197	\$259,541
YTD 2020	173	\$253,011
YTD 2021	269	\$268,266



UNITED LAGUNA WOODS
MUTUAL



United Laguna Woods Mutual
Statement of Revenues & Expenses - Preliminary
7/31/2021
(\$ IN THOUSANDS)

	ACTUAL	CURRENT MONTH BUDGET	VARIANCE	ACTUAL	YEAR TO DATE BUDGET	VARIANCE	PRIOR YEAR ACTUAL	TOTAL BUDGET
Revenues:								
Assessments:								
1 Operating	\$2,811	\$2,810	\$1	\$19,679	\$19,671	\$8	\$17,747	\$33,721
2 Additions to restricted funds	961	961		6,729	6,729		7,171	11,535
3 Total assessments	3,773	3,771	1	26,408	26,400	8	24,918	45,256
Non-assessment revenues:								
4 Merchandise sales	2		2	9		9	4	
5 Fees and charges for services to residents	51	53	(2)	353	366	(12)	198	629
6 Laundry	23	23	1	155	158	(2)	146	270
7 Investment income	14	20	(5)	90	137	(47)	167	234
8 Unrealized gain/(loss) on AFS investments	110	10	100	(176)	73	(249)	511	125
9 Miscellaneous	61	45	16	338	315	22	274	541
10 Total non-assessment revenue	261	150	110	769	1,048	(279)	1,301	1,799
11 Total revenue	4,033	3,922	112	27,177	27,448	(271)	26,219	47,055
Expenses:								
12 Employee compensation and related	1,168	1,269	101	8,016	8,773	757	6,641	15,045
13 Materials and supplies	189	254	65	1,297	1,804	507	875	3,087
14 Utilities and telephone	450	422	(28)	2,647	2,420	(226)	2,379	4,359
15 Legal fees	21	29	8	106	204	98	157	350
16 Professional fees	3	6	3	43	87	44	49	116
17 Equipment rental	5	2	(4)	31	12	(19)	11	20
18 Outside services	1,327	750	(577)	2,472	5,067	2,594	3,409	9,229
19 Repairs and maintenance	3	4	1	19	28	9	15	49
20 Other Operating Expense	13	16	2	71	119	48	65	206
21 Property and sales tax	984	1,013	29	7,015	7,092	77	6,754	12,158
22 Insurance	333	320	(14)	2,330	2,239	(92)	1,184	3,838
23 Investment expense	(1)		1	5	6		5	11
24 Uncollectible Accounts				(21)	15	36	6	30
25 (Gain)/loss on sale or trade	16	16		(36)		36	55	
26 Depreciation and amortization	122	126	5	115	115		116	196
27 Net allocation to mutuals	4,633	4,227	(406)	813	871	58	831	1,484
28 Total expenses				24,923	28,849	3,927	22,551	50,177
29 Excess of revenues over expenses	(\$600)	(\$305)	(\$295)	\$2,254	(\$1,402)	\$3,656	\$3,667	(\$3,122)

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Statement of Revenues & Expenses - Preliminary Variance Explanations as of July 31, 2021

SUMMARY

United financial results were better than budget by \$3,656K as of July 31, 2021, primarily resulting from timing. Explanations for categories with significant variances are found below.

REVENUE

► **Unrealized gain/(loss) on AFS Investments** [Line 8](#) (\$249K)

Unfavorable variance due to adverse conditions for bond investments during the reporting period. A monthly entry is made to reflect investment market conditions, which fluctuate.

EXPENSE

► **Employee Compensation and Related** [Line 12](#) – \$757K

Favorable variance resulted primarily in the departments of Maintenance and Construction and Landscape. Savings occurred in landscape where shrub bed maintenance was outsourced creating savings in labor hours. In M&C, United switched from a budgeted 10-year paint cycle to a 15-year cycle, resulting in a reduction of 5 full time equivalents (FTE) in paint and 1 FTE in carpentry work centers. Property services work centers also had favorable variances due to open positions; recruitment is in progress.

► **Materials and Supplies** [Line 13](#) – \$507K

Favorable variance resulted in several areas of operations such as interior components, plumbing, and appliance. The Board allowed residents to refuse entry for appliance replacements through June 15th causing less replacements of items such as water heaters and refrigerators. In addition, shortages in materials and appliances caused by COVID-19 have contributed to the favorable variance for items such as basins, sinks, toilets, counter tops, floors and shower enclosures. Furthermore, programs such as washing machine and dryer replacements are budgeted evenly throughout the year but necessary replacements will occur by the end of the year.

► **Utilities and Telephone** [Line 14](#) – (\$226K)

Unfavorable variance due to less seasonal rainfall. Budget was based on a five-year average of water consumption, however, seasonal rainfall through July was 35% lower than 5-year average during the same period.

► **Legal Fees** [Line 15](#) \$98K

Favorable variance resulted due to lower expenditures to date than anticipated. The budget for legal fees is a contingency, which fluctuates from year to year.

► **Outside Services** [Line 18](#) – \$2,594K



Statement of Revenues & Expenses - Preliminary
Variance Explanations as of July 31, 2021

Waste Line Remediation – \$775K

Favorable variance due to timing of scheduled work compared to budget spread. Work is in progress for buildings where the residents have agreed to the remediation work in their unit. As of the reporting period, 4 buildings have been completed. Another eleven buildings are estimated to be completed by the end of August.

Building Structures – \$659K

Favorable variance due to timing of invoices. 2021 invoices for moisture intrusion events had not been processed due to staff prioritizing to finish processing the 2020 invoices. Additionally, staff is in the process of reviewing each invoice to ensure the Mutual is being charged as contracted. Signed vendor contracts for building structures maintenance operations were received in April; however, work has not begun yet.

Countertops/Floors/Shower Enclosures \$259K

Favorable variance resulted from work being delayed due to material shortage caused by COVID-19 pandemic.

Plumbing \$213K

Favorable variance resulted from late invoicing due to the Board requirements for signature based on more detail in the invoices for reserves and staff requesting invoice corrections for the vendors.

Water Line – Copper Pipe Remediation \$176K

Favorable variance resulted from late start due to COVID-19 restrictions. Work commenced in June and completed in August. Invoices are pending.

► **Insurance [Line 22](#) (\$92K)**

Unfavorable variance due to higher premiums for property and casualty insurance. Insurance premium increases were implemented after 2021 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.



OPEN MEETING

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

Tuesday, August 31, 2021 – 1:30 p.m.
Board Room/Virtual Meeting
24351 El Toro Road

MEMBERS PRESENT: Azar Asgari – Chair, Carl Randazzo, Andre Torng, Diane Casey,
Advisor: Dick Rader

MEMBERS ABSENT: Sue Margolis

OTHERS PRESENT: United – Elsie Addington, Manuel Armendariz
VMS – Juanita Skillman, Dan Quirk (SageView)

STAFF PRESENT: Jeff Parker, Siobhan Foster, Steve Hormuth, Jose
Campos, Richu Saju, Ada Montesinos, Grant Schultz

Call to Order

Director Azar Asgari, President, chaired the meeting and called it to order at 1:30 p.m. and established there was a quorum.

Acknowledgment of Media

The meeting is recorded and is available via Zoom for members of the community to participate.

Approval of Agenda

By consensus, the agenda was approved as presented.

Approval of the Regular Meeting Report of July 31, 2021

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

Chair Remarks

One of the highest motivations for any resident to be a director on a board should be making good decisions both to benefit residents and the corporation. Taking only one side of these two and ignore the other eventually may bring trouble for the village such as getting quality service or getting special assessment. One of the biggest enemies for making right decision is putting one's ego in front of considering facts and benefits of the matter. Self-ego, or a title as board member should not interfere with voting correctly to benefit residents (who are the only creator of income to run services for the village).

We are in the middle of two big events for the village 1) passing budget for 2022 2) electing new board members.

I am asking all united residents to actively be involved in these two events since every vote for election matters and every comment for improving the budget is important.

As Paul Wellstone said “We do better when we all do better”.

Member Comments (Items Not on the Agenda)

None

Department Head Update

Steve Hormuth, Interim Financial Services Director, provided updates on the 2022 budget process, banking services, insurance and reserve payment approvals.

Review Preliminary Financial Statements dated July 31, 2021

The committee reviewed financial statements for July 31, 2021 and questions were addressed.

Advisor Rader and Director Randazzo suggested to schedule a Special Budget Meeting to discuss the Budget reductions proposed by staff before the United Board meeting on September 14, 2021.

Mr. Hormuth responded by stating that a Special Budget meeting will be scheduled on Wednesday, September 8, 2021 at 9:00 A.M. to review the proposed changes compiled by staff.

Director Randazzo suggested staff to present how much investments have grown from the initial investment.

Mr. Hormuth took Director Randazzo’s suggestion into consideration and assured that going forward staff will present accordingly.

A motion was made by Director Randazzo, seconded by Chair Asgari, to remove supplemental appropriation carryover for 2019 fumigation program. Motion was passed without any objection.

Compensation and Outside Services

The committee reviewed the report. No actions were requested or taken.

United Leasing Report

The committee reviewed the report. No actions were requested or taken.

Investments Review – 2021 Q2

Dan Quirk presented a summary of the 2021 Investment for Q2. The committee reviewed the report and questions were addressed. No actions were requested or taken.

Endorsements from Standing Committees

None.

Future Agenda Items

None.

Committee Member Comments

None.

Date of Next Meeting

Tuesday, September 28, 2021 at 1:30 p.m.

Recess to Closed Session

The meeting recessed to closed session at 4:20 p.m.

DRAFT

Azar Asgari, Chair

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Monthly Resale Report

PREPARED BY

MUTUAL

REPORT PERIOD

Community Services Department

United

August, 2021

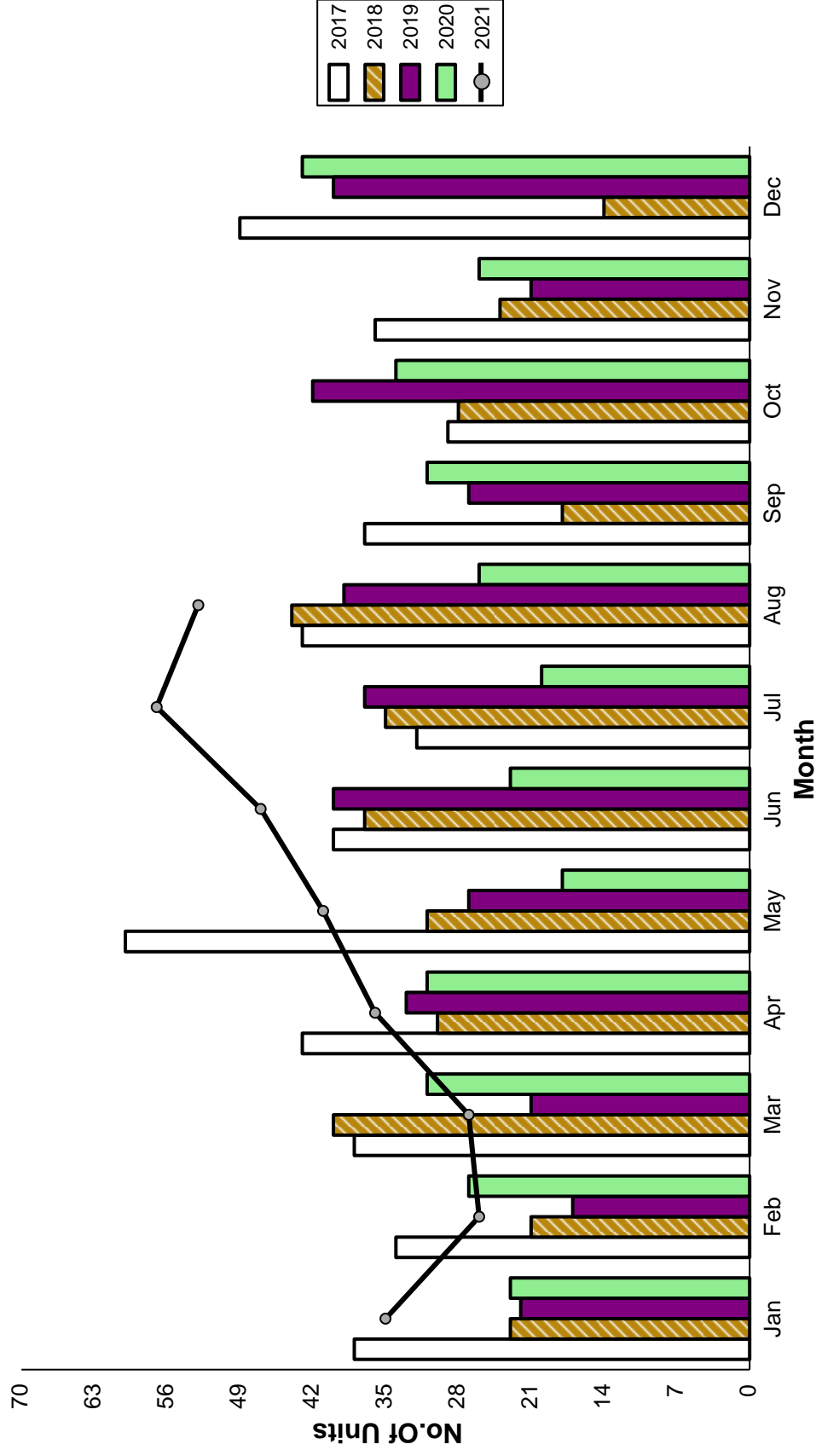
MONTH	NO. OF RESALES		TOTAL SALES VOLUME IN \$\$		AVG RESALE PRICE	
	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR
January	35	23	\$8,997,153	\$6,100,300	\$257,062	\$265,230
February	26	27	\$6,846,600	\$6,375,200	\$263,331	\$236,119
March	27	31	\$6,979,900	\$7,863,500	\$258,515	\$253,661
April	36	31	\$9,605,499	\$7,209,488	\$266,819	\$232,564
May	41	18	\$10,258,400	\$4,523,500	\$250,205	\$251,306
June	47	23	\$13,580,100	\$6,174,899	\$288,938	\$268,474
July	57	20	\$16,700,700	\$5,274,500	\$292,995	\$263,725
August	53	26	\$15,529,600	\$6,909,300	\$293,011	\$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	322.00	199.00	\$88,497,952	\$50,430,687		
MON AVG	40.00	24.00	\$11,062,244	\$6,303,836	\$271,359	\$254,603
% CHANGE - YTD	61.8%		75.5%		6.6%	

% Change calculated (ThisYear - LastYear)/LastYear

* Amount is excluded from percent calculation

UNITED MUTUAL

Resales - 5 Year Comparison



Monthly Resale Report

PREPARED BY

Community Services Department

MUTUAL

All Mutuals

REPORT PERIOD

August, 2021

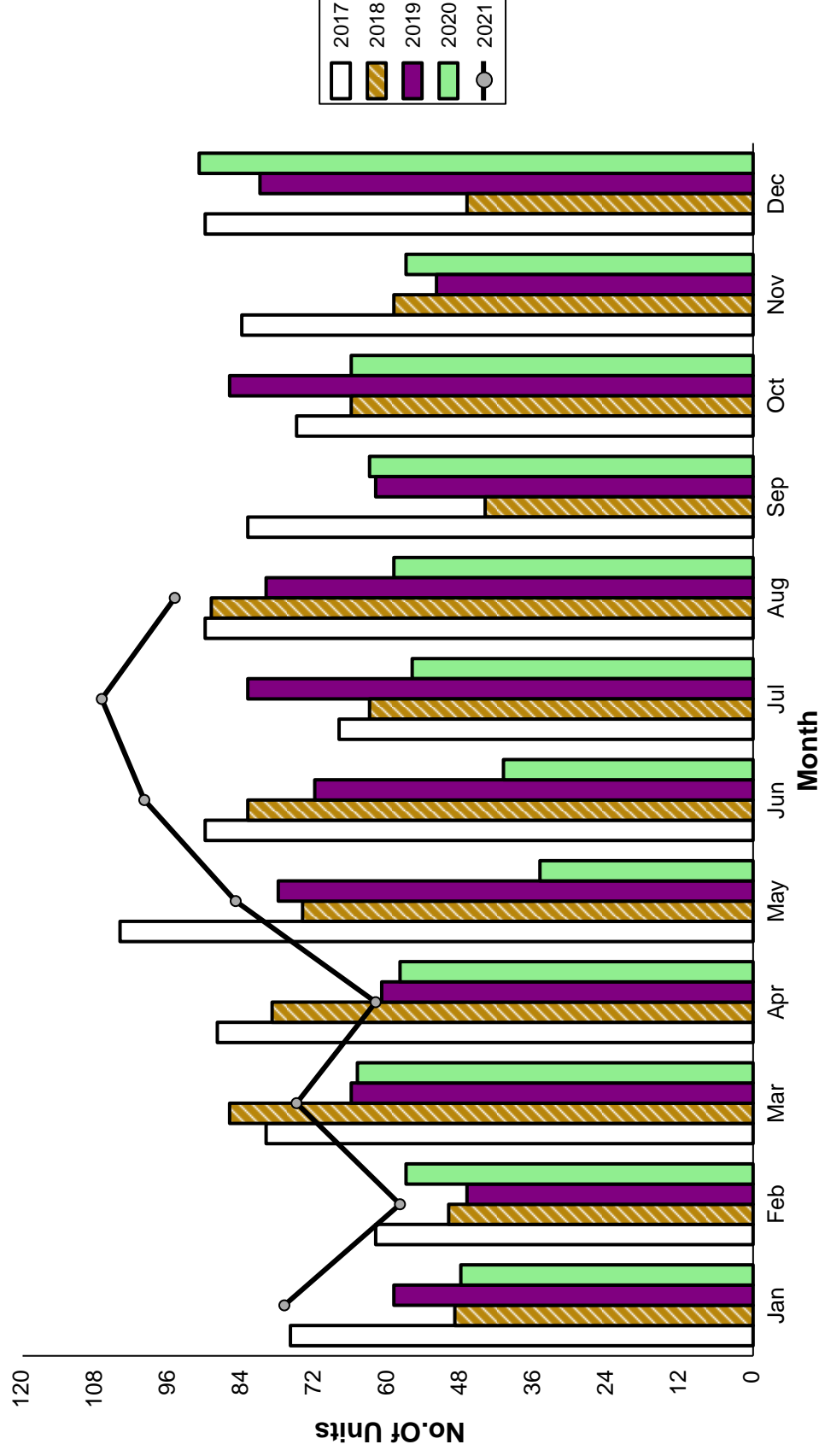
MONTH	NO. OF REALES		TOTAL SALES VOLUME IN \$\$		AVG RESALE PRICE	
	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR
January	77	48	\$25,440,878	\$16,125,300	\$330,401	\$335,944
February	58	57	\$18,806,125	\$18,886,210	\$324,244	\$331,337
March	75	65	\$28,286,000	\$21,969,916	\$377,147	\$337,999
April	62	58	\$22,141,399	\$18,200,321	\$357,119	\$313,799
May	85	35	\$29,079,200	\$10,277,500	\$342,108	\$293,643
June	100	41	\$40,080,488	\$12,315,399	\$400,805	\$300,376
July	107	56	\$35,145,888	\$20,514,748	\$328,466	\$366,335
August	95	59	\$33,467,600	\$21,522,228	\$352,291	\$364,784
September		*	63		*	\$351,311
October		*	66		*	\$317,618
November		*	57		*	\$314,442
December		*	91		*	\$324,125
TOTAL	659.00	419.00	\$232,447,578	\$139,811,622		
MON AVG	82.00	52.00	\$29,055,947	\$17,476,453	\$351,573	\$330,527

* Amount is excluded from percent calculation

Year to-date totals now include Mutual Fifty

ALL MUTUALS

Resales - 5 Year Comparison



Resales Report

United Laguna Woods Mutual

August, 2021

Close	Manor	Mutual	Price	Model/Style	Listing Realtor	Buyer Realtor	Escrow
08/02/2021	40-T	1	\$230,000	Casa Blanca	Realty Quest	Coldwell Banker	Escrow Options Group
08/31/2021	46-O	1	\$210,000	Casa Blanca	HomeSmart Evergreen	Charles Ryan & Associates	Corner Escrow Inc.
08/20/2021	48-O	1	\$153,000	Cadiz	Remax College Park	First Team Real Estate	Corner Escrow Inc.
08/10/2021	76-S	1	\$221,000	Casa Blanca	Nationwide Real Estate	Compass	Blue Pacific Escrow
08/31/2021	97-D	1	\$245,000	Majorca	Laguna Premier Realty, Inc	Pinnacle Estate Properties	Blue Pacific Escrow
08/23/2021	102-C	1	\$464,900	Madrid	Regency Real Estate	AllStar Broker Network	Blue Pacific Escrow
08/05/2021	107-R	1	\$230,000	Casa Blanca	ReMax Select One	Realty One Group	Generations Escrow
08/11/2021	142-A	1	\$260,000	La Corona	First Team Real Estate	HomeSmart Evergreen	Granite Escrow
08/30/2021	164-B	1	\$216,000	Majorca	eXp Realty of California	Harvard Capital Corp	Granite Escrow
08/16/2021	173-D	1	\$258,000	Majorca	Prea Realty	Coldwell Banker Best Realty	Granite Escrow
08/19/2021	231-D	1	\$340,000	Granada	New Star Realty & Investment	Keller Williams Realty Irvine	Corner Escrow Inc.
08/13/2021	241-A	1	\$450,000	Valencia	Village Real Estate	Coastal Hills Properties	Corner Escrow Inc.
08/09/2021	250-C	1	\$478,000	Granada	Amir Soumeeh	Century 21 Rainbow	Generations Escrow
08/19/2021	258-A	1	\$353,000	Madrid	Team Spirit Realty	Longwise Group	Team Escrow, Inc.
08/09/2021	263-D	1	\$331,000	Seville	Laguna Premier Realty, Inc	Century 21 Rainbow	Blue Pacific Escrow
08/23/2021	269-P	1	\$377,000	Casa Blanca	Compass	Compass	Granite Escrow
08/19/2021	300-A	1	\$247,000	La Corona	Laguna Woods Village Realty	No Broker	Granite Escrow
08/19/2021	325-P	1	\$192,000	Casa Blanca	Laguna Premier Realty, Inc	Century 21 Rainbow	Corner Escrow Inc.
08/12/2021	333-A	1	\$485,000	Cordoba	Century 21 Award	Century 21 Rainbow	Granite Escrow
08/31/2021	337-A	1	\$225,000	San Sebastian	Incline Realty	HomeSmart Evergreen	Corner Escrow Inc.
08/31/2021	341-H	1	\$250,000	Barcelona	No Broker	No Broker	Blue Pacific Escrow
08/12/2021	521-Q	1	\$329,500	Casa Blanca	Regency Real Estate	Regency Real Estate	Blue Pacific Escrow
08/20/2021	547-P	1	\$193,000	Casa Blanca	eXp Realty of California	Residential Agent Inc.	Corner Escrow Inc.
08/23/2021	566-B	1	\$525,000	Cordoba	RE/PRO Real Estate	Keller Williams OC Coastal Realty	Corner Escrow Inc.

Resales Report United Laguna Woods Mutual August, 2021

Close	Manor	Mutual	Price	Model/Style	Listing Realtor	Buyer Realtor	Escrow
08/03/2021	603-C	1	\$429,000	Granada	HomeSmart Evergreen	Prea Realty	Corner Escrow Inc.
08/13/2021	605-B	1	\$358,800	San Sebastian	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
08/27/2021	625-O	1	\$259,000	Casa Linda	Laguna Premier Realty, Inc	Seniority Realty	Granite Escrow
08/20/2021	641-O	1	\$280,000	Casa Linda	Laguna Premier Realty, Inc	Coldwell Banker	Blue Pacific Escrow
08/20/2021	680-P	1	\$233,500	Casa Contenta	Century 21 Rainbow	Century 21 Rainbow	Corner Escrow Inc.
08/13/2021	684-A	1	\$235,000	La Corona	Laguna Woods Village Realty	No Broker	Granite Escrow
08/19/2021	718-O	1	\$200,000	Casa Blanca	Ultimo Properties, Inc	Stubbs + Bammer Luxury Group	Granite Escrow
08/24/2021	748-Q	1	\$185,000	Casa Blanca	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
08/23/2021	766-C	1	\$269,900	Majorca	eXp Realty of California	First Team Real Estate	Granite Escrow
08/13/2021	766-R	1	\$260,000	Casa Blanca	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
08/10/2021	806-N	1	\$419,000	Casa Linda	Berkshire Hathaway	eHomes	Generations Escrow
08/19/2021	829-P	1	\$220,000	Casa Contenta	HomeSmart Evergreen	eXp Realty of California	Corner Escrow Inc.
08/20/2021	840-A	1	\$219,000	Casa Linda	HomeSmart Evergreen	Laguna Premier Realty, Inc	Corner Escrow Inc.
08/04/2021	855-Q	1	\$330,000	Casa Linda	Barela Investments, Inc	New Star Realty & Investment	Blue Pacific Escrow
08/05/2021	882-N	1	\$242,000	Casa Linda	Laguna Woods Village Realty	No Broker	Granite Escrow
08/20/2021	886-D	1	\$226,000	Casa Contenta	HomeSmart Evergreen	Laguna Premier Realty, Inc	Escrow Options Group
08/13/2021	892-D	1	\$260,000	Casa Contenta	HomeSmart Evergreen	Century 21 Rainbow	Escrow Options Group
08/06/2021	922-A	1	\$163,000	Cadiz	Regency Real Estate	No Broker	Granite Escrow
08/27/2021	929-A	1	\$440,000	Casa Linda	Century 21 Rainbow	Coldwell Banker Residential	Corner Escrow Inc.
08/06/2021	941-F	1	\$429,500	Granada	Laguna Premier Realty, Inc	Regency Real Estate	Blue Pacific Escrow
08/10/2021	942-C	1	\$275,000	Madrid	Regency Real Estate	Pacific Sotheby's International	Granite Escrow

Resales Report

United Laguna Woods Mutual

August, 2021

Close	Manor	Mutual	Price	Model/Style	Listing Realtor	Buyer Realtor	Escrow
08/03/2021	955-E	1	\$259,000	Monterey	Coldwell Banker Residential	Century 21 Rainbow	Granite Escrow
08/18/2021	2027-C	1	\$410,000	Cordoba	Century 21 Rainbow	Re/Max Tiffany Real Estate	Granite Escrow
08/20/2021	2033-A	1	\$385,000	Cordoba	Laguna Premier Realty, Inc	Keller Williams Realty	Blue Pacific Escrow
08/11/2021	2035-C	1	\$210,000	Valencia	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Granite Escrow
08/05/2021	2066-G	1	\$180,000	Coronado	Village Real Estate	Village Real Estate	Corner Escrow Inc.
08/09/2021	2145-C	1	\$258,500	San Sebastian	FSBO	FSBO	Granite Escrow
08/13/2021	2150-D	1	\$440,000	Seville	Laguna Premier Realty, Inc	HomeSmart Evergreen	Blue Pacific Escrow
08/20/2021	2187-A	1	\$190,000	Casa Linda	Laguna Premier Realty, Inc	Century 21 Masters	Blue Pacific Escrow

Number of Resales: 53

Total Resale Price: \$15,529,600

Average Resale Price: \$293,011

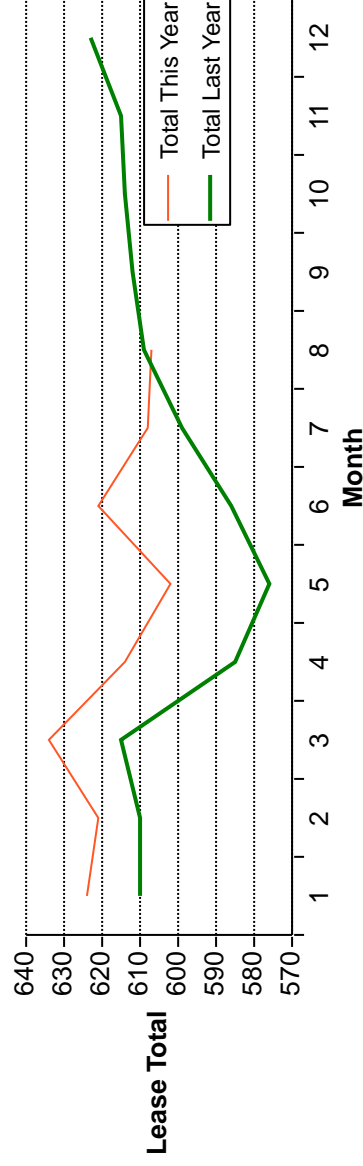
Median Resale Price: \$259,000

Monthly Resale Report United Mutual

Month	NUMBER OF RESALES				TOTAL SALES VOLUME IN \$\$				AVG RESALE PRICE			
	2021	2020	2019	2018	2021	2020	2019	2018	2021	2020	2019	2018
January	35	23	22	23	\$8,997,153	\$6,100,300	\$5,282,150	\$6,014,390	\$257,062	\$265,230	\$240,098	\$261,495
February	26	27	17	21	\$6,846,600	\$6,375,200	\$4,256,150	\$6,059,250	\$263,331	\$236,119	\$250,362	\$288,536
March	27	31	21	40	\$6,979,900	\$7,863,500	\$6,355,000	\$11,156,600	\$258,515	\$253,661	\$302,619	\$278,915
April	36	31	33	30	\$9,605,499	\$7,209,488	\$9,292,051	\$8,824,600	\$266,819	\$232,564	\$281,577	\$294,153
May	41	18	27	31	\$10,258,400	\$4,523,500	\$6,380,503	\$8,735,000	\$250,205	\$251,306	\$236,315	\$281,774
June	47	23	40	37	\$13,580,100	\$6,174,899	\$10,297,790	\$11,021,400	\$288,938	\$268,474	\$257,445	\$297,876
July	57	20	37	35	\$16,700,700	\$5,274,500	\$9,189,800	\$9,541,300	\$292,995	\$263,725	\$248,373	\$272,609
August	53	26	39	44	\$15,529,600	\$6,909,300	\$10,018,600	\$11,285,100	\$293,011	\$265,742	\$256,887	\$256,480
September	0	31	27	18	\$0	\$7,774,500	\$7,328,900	\$4,632,500	\$0	\$250,790	\$271,441	\$257,361
October	0	34	42	28	\$0	\$9,982,400	\$10,220,400	\$8,556,100	\$0	\$293,600	\$243,343	\$305,575
November	0	26	21	24	\$0	\$6,469,388	\$5,065,500	\$6,194,000	\$0	\$248,823	\$241,214	\$258,083
December	0	42	40	14	\$0	\$10,743,560	\$9,175,800	\$3,368,300	\$0	\$255,799	\$229,395	\$240,593
TOTAL	322	199	236	261	\$88,497,952	\$50,430,687	\$61,072,044	\$72,637,640				
MON AVG	40	25	30	33	\$11,062,244	\$6,303,836	\$7,634,006	\$9,079,705	\$271,360	\$254,603	\$259,210	\$278,980
% CHANGE-YTD	61.8%	-15.7%	-9.6%	-20.7%	75.5%	-17.4%	-15.9%	-12.6%	6.6%	-1.8%	-7.1%	11.0%

% Change calculated (This Year - Last Year)/Last Year
Percent calculation only includes YTD figures in black.

Monthly Active Leasing Report 2021 Period 8 (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 Last Year	% Leased This Year	Total Renewals	Total Expirations
2021	January	19	20	117	468	624	610	9.9	9.6	0	26
2021	February	12	16	131	462	621	610	9.8	9.6	7	12
2021	March	15	18	145	456	634	615	10.0	9.7	48	31
2021	April	12	19	149	434	614	585	9.7	9.3	29	38
2021	May	9	18	153	422	602	576	9.5	9.1	29	22
2021	June	18	21	168	414	621	586	9.8	9.3	55	42
2021	July	25	23	167	393	608	599	9.6	9.5	46	28
2021	August	28	20	178	381	607	609	9.6	9.6	29	33
2021	September					612					
2021	October					614					
2021	November					615					
2021	December					623					

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OPEN MEETING

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

Thursday, August 19 2021 - 9:30 AM-11:30AM
Laguna Woods Village Community Center (Hybrid Virtual Meeting)
24351 El Toro Road, Laguna Woods, CA 92637

REPORT

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

COMMITTEE ADVISORS ABSENT: Michael Mehraïn, Walter Ridley

ADVISORS PRESENT: Dick Rader, Juanita Skillman

STAFF PRESENT: Robbi Doncost, Lauryn Varnum, Gavin Fogg, Jeff Beaumont

1. Call to Order

Acting Chair Addington called the meeting to order at 9:45am.

2. Acknowledgement of Media

Zoom platform via Granicus.

3. Approval of Agenda

Acting Chair Addington proposed the addition of the Contractor Violation Policy to Items for Discussion marked 11C in order to provide a platform for a motion to approve. The committee approved the addition of the sub header.

4. Approval of Meeting Report for June 17, 2021

The committee approved the agenda as presented by consensus.

5. Chair's Remarks

Acting Chair Addington commented on the positive impact to have members within the audience.

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

A member from Manor # 2150-B stated their position that the Alteration Fees adopted by the ACSC were too high. The member claimed the fees were inappropriate as all alterations provide an update to the manor, which the mutual has a claim to. The member requested the elimination of a sliding scale fee



schedule dependent upon the scope of work. The member also requested a historical timeline of the fee increases.

A member from Manor # 2010-A raised an issue they have experienced from a shoddy contractor and the lack of leverage to address their poor workmanship. Director Randazzo encouraged the member to provide a written affidavit of their experience.

7. Manor Alterations Division Manager Update

Staff Officer Doncost updated the current status of staffing, including the concern of a 2-person deficit, another staff member on medical leave for an extended period of time, and the temporary on-boarding of additional temporary employees. Mr. Doncost confirmed that the Manor Alterations (“MA”) office is now closed for appointments due to the current COVID regulations, and MA is unsure of when the counter will reopen.

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.

Status of Mutual Consents

8. Monthly Mutual Consent Report

Mr. Doncost presented the status of the Mutual Consents, stating the processing times for Mutual Consents have increased due to staffing reduction. This is in direct opposition to the previous records of processing as MA until recently was moving efficiently and quickly processing tickets. Director Torng questioned the definition of tickets generated v. released, and questioned the timing correlation between generating tickets and releasing tickets. Mr. Doncost pledged to conduct an off-line meeting within Director Torng to discuss the issuance further.

Items for Discussion

9. City of Laguna Woods Meeting Minutes

Mr. Doncost summarized the meeting, including the disciplinary actions proposed, the proposal for a follow-up meeting including further discussion relative to how the mutual manages asbestos as compared to how the city manages asbestos. Jeff Beaumont suggested that the City could be a true ally to the mutual, and would assist in providing leverage within the city to accomplish mutual goals.

Advisor Skillman questioned who represented the city during the meeting. Mr. Doncost confirmed it was Chris Macon, the city manager, was present. Advisor Skillman questioned if the mayor could be involved in the next discussion. Mr. Doncost stated the City was an advocate in assisting the Village in permit issuance, and overall service to the Village.

10. Manor Alterations FAQs



Mr. Doncost stated that the FAQ sheet was a helpful document in order to lend consistency between staff to residents, and was helpful in the reduction of ongoing email/phone questions. Mr. Doncost also stressed it was designed as a living document, and as rules/regulations change, the FAQ sheet was subject to revision.

Acting Chair Addington posed questions regarding the ownership of CAC reports, which Mr. Doncost clarified. Advisor Skillman suggested a verbiage change to update “owners” to “shareholders” in order to better align with mutual governance policies. The FAQ’s will be revised to reflect a uniform term for the shareholders and members so that it can be used for both mutuals.

11. Contractor Violations & Policy

Mr. Doncost discussed the list of violations that have occurred within the community, with the vast majority of violations falling under the category of unauthorized work. This would also be defined as non-permitted work, as the City of Laguna Woods will not issue a building permit without a Mutual Consent. Many of these unauthorized projects involved asbestos release which poses a safety threat and is very costly to remedy, with many members being unaware of rules and/or regulations.

Acting Chair Addington stated the goal of the discussion would be to make minor adjustments to the existing CVP and resend to the Board in September. Discussion ensued regarding verbiage within the Mutual Consent paperwork, the verbiage which reference the CVP, the expiration date, and the reduced timeline.

Director Bastani presented an opinion that the verbiage of the Mutual Consent states the member is wholly responsible for the actions of their contractors which nullifies any responsibility imposed by the CVP. Jeff Beaumont provided a legal perspective, clarifying the different relationships between the shareholder, contractor, and mutual.

Discussion ensued regarding the Occupancy Agreement that all members are beholden to, the process of informing contractors and shareholders, the violation matrix, and the unification of ACSC comments with legal oversight in the CVP. Director Randazzo reminded the committee that knowledge of the policy does not preclude following policy procedures, it is beholden upon members to follow all rules/regulations regardless of their awareness.

Acting Chair Addington raised a motion to send the existing CVP draft to Jeff Beaumont for a review, present the revised draft to the ACSC at the Agenda Prep meeting for a final review, and then submit the finalized draft at the September board meeting. The motion passed unanimously.

Items for Future Discussion:

12. News Bulletin Topics



Concluding Business:

13. Committee Member Comments

None.

14. Date of Next Meeting – September 19, 2021 9:30 AM

15. Adjournment – 12:06 PM

DRAFT

X _____

Elsie Addington, Acting Chair

Robbi Doncost, Staff Officer

Telephone: (949) 268-2281



OPEN MEETING

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

Thursday, August 19, 2021 – 1:30 P.M.
BOARD ROOM/ VIRTUAL MEETING
Laguna Woods Village Community Center
24351 El Toro Road, Laguna Woods, CA 92637

MEMBERS PRESENT: Elsie Addington - Chair, Sue Margolis, Reza Bastani, and Diane Casey

MEMBERS ABSENT: None

ADVISORS PRESENT: Dick Rader, Juanita Skillman, and Mary Stone

ADVISORS ABSENT: Bevan Strom

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

CALL TO ORDER

Elsie Addington, Chair, called the meeting to order at 1:31 p.m.

ACKNOWLEDGEMENT OF PRESS

The Media was not present.

APPROVAL OF THE AGENDA

Chair Addington made a motion to approve the agenda as presented. Without objection the motion carried.

APPROVAL OF MEETING REPORTS

Without objection the Committee approved the meeting report of July 15, 2021 meeting.

CHAIR'S REMARKS

Chair Addington commented that this is her last Governing Docs Meeting and will miss it a lot. Additionally, she thanked the Committee Members, Advisors, and Staff for their wonderful work this month.

MEMBER COMMENTS ON NON-AGENDA ITEMS

None

RESPONSE TO MEMBER COMMENTS ON NON-AGENDA ITEMS

None

REPORTS

Review Pet Restriction

Francis Gomez, Operations Manager, presented the revised Pet Restriction. The Committee members made comments and asked questions.

President Margolis made a motion to refer to and add a link to the City of Laguna Wood's municipal code on pet restriction. Director Casey seconded the motion.

By a vote of 3-0-1, the motion carried (Director Bastani Abstained)

ITEMS FOR DISCUSSION AND CONSIDERATION

Status of 2021 Goals:

Ms. Gomez presented the Goals for 2021 log included in the agenda packet. The Committee members made comments and asked questions.

No further action was taken as the Committee has completed its goals for 2021.

Committee Member Comments

Dick Rader stated this was great Committee.

President Margolis said it was great working with this team.

Mary Stone said it was nice working with everyone and Director Addington did a great job with the Committee.

Juanita Skillman thanked everyone for a great year and that this Committee means a lot to her since she created it.

Chair Addington thanked Staff and everyone in the Committee.

Ms. Foster stated everyone did a fabulous job.

Future Agenda Items

None

Date of next Meeting

The next meeting is to be determined.

Adjournment

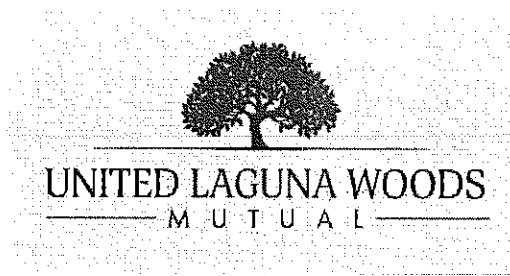
With no further business before the Committee, the Chair adjourned the meeting at 2:35 p.m.

Elsie Addington

Elsie Addington (Aug 25, 2021 12:40 PDT)

Elsie Addington, Chair
United Laguna Woods Mutual

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OPEN MEETING

**REGULAR MEETING OF THE UNITED LAGUNA WOODS MUTUAL
LANDSCAPE COMMITTEE**

Thursday, August 12, 2021 – 9:30 A.M.

VIRTUAL MEETING

**Laguna Woods Village Community Center Board Room
24351 El Toro Road**

REPORT

COMMITTEE MEMBERS PRESENT: Chair – Sue Margolis, Elsie Addington, Neda Ardani

COMMITTEE MEMBERS ABSENT:

OTHERS PRESENT:

ADVISORS PRESENT: Annie Zipkin

STAFF PRESENT: Kurt Wiemann, Eve Morton

1. Call to Order

Called to order at 9:30 a.m.

2. Acknowledgment of Media

No media were present.

3. Approval of the Agenda

A motion was made to remove item 10 from the agenda; the revised agenda was approved unanimously.

4. Approval of the Meeting Report for July 8, 2021

The Meeting Report was approved unanimously.

5. Chair's Remarks

None.

6. Department Head Update

a. Project Log

Mr. Wiemann reviewed the Project Log with the committee and answered some questions.

b. Off-Schedule Tree Work

Mr. Wiemann reviewed this report with the committee.

c. Landscape Ticket Data – Key Performance Indicators (KPI)

Mr. Wiemann presented some slides regarding landscape ticket data. An aging ticket report was requested for the next time Mr. Wiemann reports ticket data.

7. Member Comments (Items not on the agenda)

Resident asked if trailers could be put onto the Landscape Kawasaki Mules to help with landscape cleanup. Mr. Wiemann reported they had been ordered for next year.

8. Response to Member Comments

Items for Discussion and Consideration

9. Tree Removal Request: 407-C Avenida Castilla (Choi) – One Bottle Brush tree

Chair Margolis made a motion to accept staff's recommendation and deny this request. The committee was in unanimous support.

10. Tree Removal Request: 736-C Avenida Majorca (Chung) – One Brazilian Pepper tree

This item was removed from the agenda.

11. Tree Removal Request: 2059-A Via Mariposa (Murphy) – One Rusty Leaf Fig tree

Chair Margolis made a motion to accept staff's recommendation and deny this request and instead perform root grinding of the surface roots, followed by turf repair. The committee was in unanimous support.

Concluding Business:

11. Committee Member Comments

Advisor Zipkin spoke about pipe re-lining in her area and how the landscaping was not fixed after that was completed. Three areas in her cul-de-sac were not acceptable. Mr. Wiemann said he will have staff take care of it.

12. Date of Next Meeting – Thursday, September 9, 2021 at 9:30 a.m.

13. Adjournment at 10:29 a.m.

Susan Margolis

Susan Margolis (Aug 18, 2021 12:34 PDT)

Sue Margolis, Chair



OPEN MEETING

REPORT OF REGULAR MEETING OF THE UNITED LAGUNA WOODS MUTUAL MAINTENANCE AND CONSTRUCTION COMMITTEE

**Wednesday, August 25, 2021 - 9:30 a.m.
Virtual On-line Meeting**

MEMBERS PRESENT: Carl Randazzo – Chair, Brian Gilmore, Diane Casey, Reza Bastani

MEMBERS ABSENT: None

ADVISORS PRESENT: Ken Deppe, Walt Ridley

OTHERS PRESENT: Elsie Addington, Sue Margolis, Juanita Skillman, Dick Rader

STAFF PRESENT: Manuel Gomez – Staff Officer, Laurie Chavarria, Guy West, Ian Barnette, Baltazar Mejia

1. Call to Order

Chair Randazzo called the meeting to order at 9:30 a.m.

2. Acknowledgement of Media

Chair Randazzo noted that this meeting was broadcasting on Granicus and is being recorded.

3. Approval of the Agenda

The agenda was approved as written.

4. Approval of the Meeting Report – June 23, 2021

The revised meeting report for June 23, 2021 was approved as written.

5. Chairman's Remarks

Chair Randazzo remarked that this will be his last meeting as his term is up on the United Board. He wanted to discuss some key issues to ensure that the M&C Committee is where they should be on the current and future projects/programs such as Mutual Appliances and EV Charging Stations. In closing Chair Randazzo gave a bit of advice to

the Committee from oil tycoon, H.L. Hunt “Decide what you want, decide what you are willing to exchange for it. Establish your priorities and go to work.”

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

- Juanita Skillman thanked Chair Randazzo for his service on this Committee and the Board.

7. Department Head Update

Staff Officer Manuel Gomez introduced himself and two new division managers (Baltazar Mejia and Koh Shida), then provided an update on member comments from the August Board meeting.

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.

The consent calendar was pulled for discussion.

8. Solar Production Report

Facilities Manager Baltazar (Bart) Mejia summarized his role, discussed the parameters of the solar production report and answered questions from the Committee.

Items for Discussion and Consideration:

9. Project Log

Staff Officer Manuel Gomez reviewed each item on the Project Log. Projects Division Manager Guy West, Maintenance Services Manager Ian Barnette and Maintenance Operations Manager Koh Shida provided additional information and answered questions from the Committee.

Discussion ensued regarding inspections for SB326; walkway lighting requests; work related to foundations; new gutter installations on Seville models; the change to a 15-year paint cycle; alligator cracks on the seal coat program; the C.U.P. requirement for Shepherd's Crook; ball valve replacement in conjunction with the Wasteline Remediation program; buildings that qualify for the copper pipe epoxy lining program and the committed funds to be expended for that program this year.

10. Charge Ready 2 Program & Suggested EV Charging Station Locations (Bart Mejia)

Facilities Manager Bart Mejia presented a visual report on the SCE Charge Ready 2 Program and the locations of the applications that were submitted for consideration to SCE.

There were fourteen emails read that were in support of the EV charging stations being installed within United or at GRF Clubhouses and one email that did not support the program.

Additional discussion ensued regarding ADA requirements; the number of spaces that would be needed to meet the parameters of the SCE program; asking GRF to install the charging stations at Clubhouse facilities; the number of electric vehicles registered in the Village; the cost of each charging station meter and other operating costs; and the future installation of a Tesla Supercharger station near Laguna Woods.

A motion was made and unanimously approved to recommend the Board direct staff to cancel all 19 applications submitted to SCE for the Charge Ready 2 Program in United Mutual.

11. Appliances – Purchasing, Storing Inventory and Production Delays (Ian Barnette)

Maintenance Services Manager Ian Barnette informed the Committee about the manufacturing delay caused by the pandemic shut down, which has affected GE and the appliance replacement program at Laguna Woods Village. Mr. Barnette also spoke about the inventory of parts and appliances usually stocked in the warehouse that have now been depleted.

Discussion ensued regarding the four- to six-month delay to receive ordered parts and appliances; disbursement allowances for members who purchase their own appliance; the finishes available for GE appliances supplied by United Mutual; the cost to upgrade an appliance with a stainless-steel finish; the Mutual's contract with GE; the standard appliance features that are serviced by the Mutual and the upgraded features that are not serviced by the Mutual.

By consensus staff was directed to ask Purchasing to review the GE contract, costs and services to ensure that GE is still the preferred vendor for the Village.

Items for Future Agendas:

- Solutions for Clogged Gutters/Downspouts (General Services) – October 2021
- Changing Appliance Manufacture from GE to Another Brand

Concluding Business:

12. Committee Member Comments

There were no Committee Member Comments

13. Date of Next Meeting: October 27, 2021

14. Recess: The meeting was recessed at 11:15 a.m.

DRAFT

Carl Randazzo, Chair

**REPORT OF THE SPECIAL OPEN MEETING OF THE GOLDEN RAIN FOUNDATION
MAINTENANCE AND CONSTRUCTION COMMITTEE**

**Wednesday, August 11, 2021 – 9:30 A.M.
Virtual On-line Meeting**

MEMBERS PRESENT: Egon Garthoffner - Chair, Gan Mukhopadhyay, Debbie Dotson, John Frankel, Ralph Engdahl, Carl Randazzo, Advisors Bill Walsh and Steve Leonard

MEMBERS ABSENT: Brian Gilmore, John Carter

OTHERS PRESENT: Bunny Carpenter, Dick Rader, Sue Stephens Juanita Skillman

STAFF PRESENT: Guy West – Staff Officer, Bart Mejia, Ian Barnette, Brian Gruner, Tom McCray, Laurie Chavarria

1. Call to Order

Chair Garthoffner called the meeting to order at 9:32 a.m.

2. Acknowledgement of Media

Chair Garthoffner noted no members of the media were present.

3. Approval of the Agenda

Staff Officer Guy West added a discussion on the SCE Charge Ready 2 program to the agenda Item 9a.

The agenda was approved as amended.

4. Approval of Meeting Report for June 16, 2021

Advisor Leonard noted that changes to the attendee list and a meeting date were needed on the first page of the meeting report for June 16th. Staff made the corrections during the meeting.

The meeting report for June 16, 2021 was approved as amended.

5. Chair's Remarks

Chair Garthoffner had no remarks.

6. Member Comments (Items Not on the Agenda)

There were no member comments.

7. Department Head Update

Mr. West introduced Facilities Manager, Baltazar (Bart) Mejia and gave a brief synopsis of his background and the work he will be overseeing for the Village. Mr. Mejia also gave an update on the solar light at the Employee Parking Light.

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.

The consent calendar was pulled for Discussion.

8. Project Log

Chair Garthoffner reviewed each item of the Project Log for the Committee. Mr. West responded to all questions and comments.

Reports:

9. EV Growth in LWV and EV Charging Stations (Director Dotson)

Director Dotson reviewed a PowerPoint presentation she prepared regarding the installation of electric vehicle charging stations, and answered questions from the Committee.

Discussion ensued regarding a report that provides the number of times a manor has new owners or new lessees; the benefit of sensibly deciding on how many charging stations are needed and where they should be placed; need cost benefit analysis before a decision could be made due to the 10-year operations and maintenance (O&M) requirement for each installed charging station; annual review of electric vehicle registrations is needed to keep track of growth; data related to the type and number of electric vehicles may not be accurate due to data input errors; electrical infrastructure in United will not support multiple electric vehicle charging in the carports; and the idea of placing EV charging stations at Clubhouse 7 only.

9(a). SCE Charge Ready 2 Program – Submitted Applications and Proposed Locations

Staff Officer Guy West was going to review the nine applications, and proposed EV charging station locations that were submitted to SCE for grants through the Charge Ready 2 program, however the Committee did not want to review the presentation at this time. Staff was asked to wait to see what SCE comes back with.

Discussion ensued regarding the utilization of the existing EV charging stations at the Community Center; and a cost analysis for immediate and long-range expenditures for EV charging stations.

By consensus, staff was directed to schedule a meeting with the SCE Representative to discuss the program, and to help understand the probable costs involved. Additionally, staff was asked to provide an estimated cost analysis prior to a meeting being scheduled in September.

10. First Floor Break Room in Resident Services

Staff Officer Guy West provided the Committee with information related to the expenditures incurred to date.

11. UV Lighting for PAC and Broadband HVAC Facilities

Staff Officer Guy West provided an update on the cost to add a UV lighting system to the Performing Arts Center (\$22k) and Broadband Building (\$18k).

Discussion ensued regarding if the addition of the UV light equipment will cause any damage to the HVAC system; UV light systems placed in the supply plenums; the Broadband HVAC replacement will be like for like; effectiveness of ion generation and UV light systems; HEPA filters clean the air but may corrode the HVAC system over time; the mini-splits for the office at the PAC will have a filtration system; and that ion generation systems may not fully protect residents and staff from the COVID-19 virus.

12. Senate Bill 326 Inspections

This item was discussed during the Department Head Update.

13. Driving Range Update

Recreation Director Brian Gruner provided an update on an irrigation design proposal that was received from Fairway for \$6,000.

The tasks that need to be completed to move this project forward are the following three items –

1. Determine what grading is needed to ensure the site drains properly.
2. Determine the proper irrigation system for the terrain.
3. Contact a Landscape Company for costs on conditioning and installation of the turf.

By consensus, staff was asked to set up another field meeting with landscape and grading contractors to discuss next steps.

14. Window Coverings for both Dining Rooms at the Performing Arts Center (PAC)

Recreation Director Brian Gruner discussed the need for new window coverings in both dining rooms at the PAC, and provided a quote for the work. A further review of this topic and a recommendation will be discussed in closed session.

Chair Garthoffner asked Mr. Gruner to discuss the challenges that staff is facing with the existing sound system.

Additionally, Mr. Gruner provided an update on stage lighting and executing an agreement for an analysis and recommendation. A proposal was received from Nautilus out of San Diego in the amount of \$4,300.

Discussion ensued regarding the need to upgrade all outdated systems to effectively utilize the Performing Arts Center; Advisor Leonard has volunteered to review proposals for sound systems to help ensure the Performing Arts Center receives what is needed most.

Items for Future Agendas:

- Employee Parking Lot Lighting
- Building E Assessment
- Epoxy Line Remediation at the Golf Starter Building
- Electric Gate at Garden Center II

Concluding Business:

15. Committee Member Comments

- Advisor Walsh welcomed Mr. Mejia to VMS.
- Chair Garthoffner commented that a Clubhouse Renovation Ad-hoc Committee meeting will be scheduled soon.
- Director Mukhopadhyay commented on the Clubhouse 1 project.

16. Date of Next Meeting: October 13, 2021. *A special Committee Workshop or Special Open Committee meeting will be scheduled in September.*

17. Recess: The meeting was recessed at 12:30pm.

DRAFT

Egon Garthoffner, Chair



OPEN MEETING
THE GOLDEN RAIN FOUNDATION
MEDIA AND COMMUNICATIONS COMMITTEE
Monday, August 16, 2021, at 1:30 p.m.
Virtual Meeting
24351 El Toro Road, Laguna Woods, CA 92637

REPORT

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

Members Absent: None

Others Present: Egon Garthoffner and Norman Kahn

Staff Present: Eileen Paulin, Paul Ortiz, Ellyce Rothrock and Susan Logan-McCracken

1. Call to Order

Meeting was called to order at 1:30 p.m. and a quorum was established by Chair Milliman.

2. Acknowledgement of Media

None present.

3. Approval of the Agenda

Approved by unanimous consent.

4. Report

Approved by unanimous consent.

5. Chair's Remarks

Chair Milliman discussed where to go for accurate information and answers. She read through and highlighted information from the "Got (the Right) Info?" fact sheet that was included in the agenda packet.

6. Member Comments (Items Not on the Agenda)

Parviz Riazi inquired about the discontinuation of standard-definition programming and when this decision was approved by the GRF board of directors. He articulated that

residents without the right equipment will not be able to receive CBS, NBC and ABC.

7. Director and Staff Responses to Member Comments

In response to Mr. Riazi's comments, Mr. Ortiz discussed the GRF initiative to transition from standard definition to high definition.

- These channels have not been taken away, but rather moved to high-definition channels 402, 404 and 407.
- Most one- or two-year-old televisions can receive every channel listed on the channel card.
- GRF cannot support every piece of equipment, that's why we encourage residents to use a set-top box.
- Residents who don't want to pay the monthly fee for a set-top box can purchase a new TV, which would be able to receive all 150 channels listed on the card.
- The GRF initiative to transition to a high-definition cable network occurred over the past three years and it was done incrementally, 10 channels at a time.
- This initiative saves bandwidth, electricity and costs.

Chair Milliman reiterated that the channels were moved incrementally by one group at a time.

Ms. Paulin added that the gentleman is a relatively new resident and wasn't privy to the last three years of planning that went into this decision.

REPORTS

8. Media and Communications Report - Eileen Paulin

Ms. Paulin updated the committee on the website, which is still in next year's GRF budget pending final approval. Focus groups to discuss the needs of the website will not commence until the budget has passed, but the plan is to hold several small focus groups rather than one large one.

Ms. Paulin displayed the August/September Village Breeze that had been delivered to the Community Center. She anticipated that resident copies are likely in the mail. She highlighted from the issue:

- Questions for the Q&A column on page 26 taken from actual phone calls
- How Landscaping Services maintains and environmentally protects Aliso Creek on page 28
- Information about water conservation on page 59
- The cover, which features a photo of Laguna Beach taken just down the road from this community

Ms. Paulin announced that the contract with The Broadband Group (TBG) was approved by GRF.

She highlighted from the staff report that website traffic continues to be high and open rates on email continue to be strong.

She expressed appreciation for continued efforts of the committee on the important initiative to direct residents to where they can go for the right answers.

She mentioned that the Centers for Disease Control and Prevention recommended a COVID-19 booster shot for people who are immunosuppressed. She referred to the California Department of Public Health and the Orange County Health Care Agency for information and direction.

Since Village Television appearances have resumed, Ms. Paulin mentioned the department has been busy working on presentations and messaging. She also mentioned year-in-review presentation preparations are underway.

Advisor Pacella stated that the "Got (the Right) Info?" fact sheet that was included in the agenda packet is excellent. He suggested adding a button to the website homepage that leads directly to it. Ms. Paulin stated it was a great suggestion and that it is possible with the microsite. Chair Milliman concurred.

Referring to the staff report, Director McCary commended the incredible amount of work accomplished by the Department of Media and Communications. She reiterated Advisor Pacella's suggestion. She stated that she and other board members are working on the year-in-review reports. She commended and thanked the Media and Communications department for working with all the boards to get their year-in-review presentations ready.

Chair Milliman stated that the annual meetings are coming up.

Advisor Nash reiterated the importance of promoting on multiple platforms where residents can go for correct information. He mentioned monitoring social media and a discussion ensued.

9. Broadband Services Report - Paul Ortiz

Mr. Ortiz highlighted from the Broadband Services report:

- Expiring programming contracts
- Broadband subscriber count report
- Broadband Services fee report
- High-speed internet subscriber counts

Ms. Paulin commended Mr. Ortiz for his work to find efficiencies and save costs.

ITEMS FOR DISCUSSION AND CONSIDERATION

ITEMS FOR FUTURE AGENDAS

11. Focus Groups for Website

12. Review and Revise the Village Website Usage Policy

13. Community Survey

CONCLUDING BUSINESS

14. Committee Member Comments

Director McCary mentioned that her email address was hacked over the weekend by a phishing scam that asked contacts in her network to send funds via gift cards. She asked the committee for ideas to warn people about this type of cyberattack.

Director Dotson added that this was a sophisticated cyberattack and, after right clicking on the email address to show that her email was correct, she clicked on the email. When she realized it was a scam, she changed her password immediately, recommending others do the same if they get tricked. She advised changing passwords often and right clicking on the sender's email address. She will write about this topic in every issue of the Village Breeze and talk about it on a new Village Television show. Further discussion ensued.

Director Dotson requested adding community surveys as a future agenda item.

Director Ardani mentioned Fanny Mae's decision to suspend new NCB loan applications in United Mutual. Ms. Paulin stated this information went out in an email blast to realtors as well as to residents in the Friday "What's Up in the Village" email blast. Director Ardani requested that this continue to receive as much coverage as possible.

Advisor Skillman suggested coverage for all the different types of scams. She had received a phone call scam yesterday. She also suggested publishing an article on the demographics and statistics obtained about the Village from the 2020 census for the Village Breeze.

Advisor Parker suggested producing a couple of new videos on scams, possibly including personal examples like Director McCary's. She thanked Director Dotson for her efforts to inform residents about protecting themselves from scams. She commended the Department of Media and Communications for doing an excellent job.

Director Jarrett commended and thanked Ms. Paulin and Mr. Ortiz regarding the information they provided today.

Chair Milliman commended them for a fine job every time and that print media and video media were fantastic.

Ms. Paulin referred to a recently published article about HO-6 insurance that pertains to United Mutual. Director Ardani acknowledged the coverage and continuing to cover this very important topic.

Chair Milliman mentioned possibly sending an email blast to all United residents, encouraging them to talk to their board of directors.

Director Addington referred to an article she wrote on HO-6 insurance. Chair Milliman asked her to share it with Ms. Paulin.

15. Date of Next Meeting - September 20, 2021, at 1:30 p.m.

16. Adjournment

2:55 p.m.

p.p. Joan Milliman / SLM

Joan Milliman, Chair
Media and Communications Committee

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REPORT OF THE REGULAR MEETING OF THE
GOLDEN RAIN FOUNDATION OF LAGUNA WOODS
SECURITY AND COMMUNITY ACCESS COMMITTEE

The Regular Meeting of the Security and Community Access Committee was held on Monday, August 30, 2021 at 1:30 p.m. 24351 El Toro Road, Laguna Woods, California.

MEMBERS PRESENT: Don Tibbetts (Chair), Maggie Blackwell, Cush Bhada, Margaret Bennett

OTHERS PRESENT: Bunny Carpenter

STAFF PRESENT: Carlos Rojas, Tom Siviglia, and Jayanna Hendley

CALL TO ORDER

Don Tibbetts, Chair, called the meeting to order at 1:33 p.m.

ACKNOWLEDGEMENT OF PRESS

The Media was not present.

APPROVAL OF AGENDA

By way of consensus, the Committee approved the agenda as presented.

APPROVAL OF MEETING REPORT

The Committee will determine approval of the July 27, 2021 meeting report at the next committee meeting.

CHAIRMAN'S REMARKS

Chair Tibbetts had no comments.

MEMBER COMMENTS ON NON-AGENDA ITEMS

No member comments were received

RESPONSE TO MEMBER COMMENTS ON NON-AGENDA ITEMS

None

REPORTS

Disaster Preparedness Task Force Report Security Director, Carlos Rojas, reported that the Great CA Shakeout is coming up in October and that it will be a bit more active than last year's drill. Rojas also stated that we are waiting on the Fire Avert Devices to be delivered. Additionally, Tom Soule has re-opened the DPTF Office with emergency items for sale.

RV Update Carlos Rojas discussed the RV Lot vacancies listed on the document provided for this update. Carlos also advised the committee that the vacant spaces were in the process of being filled by residents on the waiting list.

Noteworthy Incidents Carlos Rojas reported that our officers have assisted in admonishing several individuals for trespassing over the past two months.

Security Statistics Carlos Rojas reported details and insights on these statistics. Members made comments and asked questions.

ITEMS FOR DISCUSSION AND CONSIDERATION

Security and Safety at the Equestrian Center Carlos Rojas explained the document in the packet pertaining to this matter. Bunny Carpenter spoke and is questioning whether or not the gate at the Equestrian Center should be replaced. Cush Bhada recommended additional cameras to be installed at the Equestrian Center. Carlos Rojas suggested that Security conducts further investigation into the current camera situation, and report back to the committee with a Staff Report.

Golf Cart Path Safety Carlos Rojas discussed the document in the packet pertaining to this matter. Carlos asked for comments or questions regarding the issue. Maggie Blackwell commented that she would like to see taller signs posted at the golf course. Carlos suggested that educational material regarding Golf Course Safety be put together and advertised in the Village Breeze. Committee members agreed.

Stop Signs and Pedestrians in Intersections Carlos Rojas discussed the document in the packet pertaining to this matter. Carlos also explained that he believes this matter should be looked into further, and asked for direction to be given from the committee. Director Cush Bhada agreed that something does need to be done. Carlos Rojas stated that Security will work with Maintenance to determine what the engineering and costs of this project would look like.

Monetary Penalty Increase for Speeding Violations Carlos Rojas discussed the document attached in the packet pertaining to this item. Cush Bhada and Maggie Blackwell both agreed and verbalized that the current fines are justifiably appropriate and should not be increased.

ITEMS FOR FUTURE AGENDAS

None

CONCLUDING BUSINESS

DATE OF THE NEXT MEETING

The next meeting is scheduled for Monday, October 25, 2021, at 1:30 p.m. in a virtual model meeting on Zoom.

ADJOURNMENT

There being no further business to come before the Committee, Chair Tibbetts adjourned the meeting at 2:13 p.m.

Don G Tibbetts

[Don G Tibbetts \(Aug 31, 2021 14:27 PDT\)](#)

Don Tibbetts, Chair

Aug 31, 2021

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REPORT OF THE LAGUNA WOODS VILLAGE
TRAFFIC HEARINGS COMMITTEE

August 18, 2021

The Regular Meeting of the Laguna Woods Village Traffic Hearings Committee was held on Wednesday August 18, 2021 at 9:00 A.M., Virtual

MEMBERS PRESENT: Chair: John Frankel, Neda Ardani, Debbie Dotson, Cush Bhada, Yvonne Horton

STAFF PRESENT: Jayanna Hendley, Vanessa Ayala, Eulalio Diaz, Carlos Rojas

Call to Order

John Frankel, Chair, called the meeting to order at 9:09 A.M.

Approval of Agenda

Chair Frankel made a motion to approve agenda as presented.
By unanimous consent, the motion passed.

Approval of Meeting Reports

Chair Frankel made a motion to approve the meeting report from July 21, 2021.
By unanimous consent, the motion passed.

Traffic Hearings

- a. 9:15 a.m. Traffic Violation # 2109376 (Failure to Obey Stop Sign) – No Show, Guilty
- b. 9:30 a.m. Traffic Violation # 2109424 (Failure to Obey Stop Sign) – Rescheduled
- c. 9:45 a.m. Traffic Violation # 2112323 (Parked in Wrong Direction) – Guilty, No Fine
- d. 10:00 a.m. Traffic Violation # 2110046 (Speeding 11-15 MPH Over Limit) – No Show, Guilty
- e. 10:15 a.m. Traffic Violation # 2110075 (Parked on Sidewalk or Grass) – Guilty, No Fine
- f. 10:30 a.m. Traffic Violation # 2110077 (Parked on Sidewalk or Grass) – Guilty, No Fine
- g. 10:45 a.m. Traffic Violation # 2111985 (Speeding 16 MPH and Over) – Guilty, \$100 Fine

Date of Next Meeting

The next meeting is scheduled for Wednesday September 15, 2021, at 9:00 A.M., via virtualmeeting.

Adjournment

With no further business before the Committee, the meeting was adjourned at 11:11 A.M.

John Frankel

John Frankel (Aug 24, 2021 12:07 PDT)

Aug 24, 2021

John Frankel, Chair

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