



OPEN MEETING

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

Tuesday, November 9, 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 – President Liberatore**
- 2. Pledge of Allegiance to the Flag – Director Achrekar**
- 3. Acknowledge Media**
- 4. Approval of Agenda**
- 5. Approval of the Meeting Minutes**
 - a. June 3, 2021 – Budget Version 1 (Landscape)
 - b. June 4, 2021 – Budget Version 1 (Maintenance & Construction)
 - c. July 15, 2021 – Budget Version 2
 - d. August 12, 2021 – Budget Version 3
 - e. September 10, 2021 – Meet the Candidates
 - f. September 14, 2021 – Regular Open Meeting
 - g. October 1, 2021 – Tabulation Meeting
 - h. October 14, 2021 – Special Open Meeting
 - i. October 28, 2021 – Special Delegate Election
- 6. Report of Chair**
- 7. Open Forum (Three Minutes per Speaker) -** *At this time Members only 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 to thirty minutes. A member may speak only once during the forum. Speakers may not give their time to other people, no audio or video recording by attendees, and no rude or threatening comments. Members can attend the meeting by joining the Zoom link <https://zoom.us/j/95563492734> or call 1 (669) 900-6833 or email meeting@vmsinc.org to have your message read during the Open Forum.*
- 8. Responses to Open Forum Speakers**
 - a. Update to the Open Forum comments from the September 14, 2021, board meeting.

9. Update from VMS – Director Skillman

10. CEO Report

a. Employee Recognition of Excellence 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 September 2021, and such review is hereby ratified.

b. Recommendation from the Landscape Committee:

- (1) Recommendation to Approve Landscape Revision Request: 226-A Avenida Majorca
- (2) Recommendation to Approve Tree Removal Request: 736-C Avenida Majorca – Two Bottle Brush Trees
- (3) Recommendation to Deny Off-Schedule Trimming Request with the caveat that the 2022 scheduled trimming of this tree will take place in the early part of the year: 2031-F Via Mariposa – One Indian Laurel Fig
- (4) Recommendation to Approve Tree Removal Request: 3-D Via Castilla – One Canary Island Pine Tree
- (5) Recommendation to Deny Tree Removal Request: 532-F Via Estrada – One Crape Myrtle Tree
- (6) Recommendation to Approve Tree Removal Request: 702-A Avenida Sevilla – One Carob Tree

c. Recommendation from the Finance Committee:

- (1) Approve a Resolution for Recording of a lien against Member ID# 947-392-08
- (2) Approve a Resolution for Recording of Lien against Member ID# 947-383-20

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 August 2021, such review is hereby ratified.**
- b. Entertain a Motion to Adopt a Resolution for Pet Restrictions (SEPTEMBER Initial Notification—28-day notification for Member review and comment to comply with Civil Code §4360 has been satisfied)**
- c. Entertain a Motion to Adopt a Resolution for a Contractor Violation Policy (SEPTEMBER Initial Notification—28-day notification for Member review and comment to comply with Civil Code §4360 has been satisfied)**

13. New Business

- a. Entertain a Motion to Introduce a Resolution for the 2022 Collection and Lien Enforcement Policy (**NOVEMBER Initial Notification—Must postpone 28-days for Member review and comment to comply with Civil Code §4360**)
- b. Entertain a Motion to Approve Reserve Payment Approvals
- c. Entertain a Motion to Approve United Cul-de-sac 51 Common Area Patio Furniture
- d. Discuss and Consider EZ payments for HOA assessments for new buyers

14. Committee Reports

- a. Report of the Finance Committee / Financial Report – Director Asgari. The Committee met on October 26, 2021; next meeting November 30, 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 Bastani. The Committee met on October 21, 2021; next meeting November 18, 2021, at 9:30 a.m. in the Board Room and as a virtual meeting.
- c. Report of Member Hearings Committee – Director Ardani. The Committee met on October 28, 2021; next meeting TBA.
- d. Report of the Governing Documents Review Committee – Director Blackwell. The Committee met on October 21, 2021, was canceled; next meeting November 18, 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 October 14, 2021; next meeting November 12, 2021, at 9:30 a.m. in the Board Room and as a virtual meeting.
- f. Report of the Maintenance & Construction Committee – Director Bastani. The Committee met on October 27, 2021; next meeting December 22, 2021, at 9:30 a.m. in the Board Room and as a virtual meeting.
- g. Report of the United Resident Advisory Committee – Director Ardani. The committee met on October 14, 2021; next meeting November 18, 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 October 20, 2021; next meeting December 15, 2021, at 1:30 p.m. in the Board Room and as a virtual meeting.

- b. Report of the GRF Strategic Planning Committee— Director Torng. The Committee met on June 28, 2021; next meeting TBA
 - c. Report of the Community Activities Committee – Director Torng. The Committee met on October 14, 2021; next meeting November 8, 2021, at 1:30 p.m. in the Board Room as a virtual meeting.
 - (1) Equestrian Center Ad Hoc Committee -- The Committee met on November 4, 2021; next meeting January 26, 2022, at 1:00 p.m.
 - d. Report of the GRF Landscape Committee – Director Armendariz. The Committee met on September 8, 2021; next meeting November 10, 2021, at 1:00 p.m. in the Board Room as a virtual meeting.
 - e. Report of the GRF Maintenance & Construction Committee – Director Bastani. The Committee met on October 13, 2021; next meeting December 8, 2021, at 9:30 a.m. in the Board Room as a virtual meeting.
 - (1) Clubhouse (Facilities) Ad Hoc Committee – Director Armendariz. The Ad Hoc Committee met October 29, 2021; next meeting TBA.
 - f. Report of the Media and Communication Committee – Director Ardani. The Committee met on October 18, 2021, was canceled; next meeting December 20, 2021, at 1:30 p.m. in the Board Room as a virtual meeting.
 - g. Report of the Mobility and Vehicles Committee – Director Bastani. The Committee met on October 6, 2021; next meeting December 1, 2021, 1:30 p.m. in the Board Room as a virtual meeting.
 - h. Report of the Security and Community Access Committee – Director Armendariz. The Committee met on October 25, 2021; next meeting December 27, 2021, at 1:30 p.m. in the Board Room as a virtual meeting.
 - i. Laguna Woods Village Traffic Hearings – Director Ardani. The Hearings were held on October 20, 2021; next hearings will be held November 17, 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 September 28, 2021; next meeting November 30, 2021, at 9:30 in the Board Room a.m. as a virtual meeting.
 - k. Information Technology Advisory Committee – Director Casey. The last meeting was September 24, 2021. Next meeting TBA.
- 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) September 14, 2021—Regular Closed Session

(b) September 24, 2021—Special Closed Meeting

(c) September 29, 2021—Special Closed Meeting

(d) October 6, 2021—Emergency Closed Meeting

(e) October 14, 2021—Special Closed Meeting

Discuss and Consider Member Disciplinary Matters

Discuss Personnel Matters

Discuss and Consider Contractual Matters

Discuss and Consider Legal and Litigation Matters

19. Adjournment

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OPEN MEETING

REPORT OF THE SPECIAL
LANDSCAPE COMMITTEE MEETING

Thursday, June 3, 2021 – 10:00 a.m.
Virtual Meeting

DIRECTORS PRESENT: Sue Margolis, Manuel Armendariz, Reza Bastani, Neda Ardani, Azar Asgari, Cash Achrekar, Elsie Addington, Andre Tornng

OTHERS PRESENT: None

MEMBERS ABSENT: Brian Gilmore, Carl Randazzo

STAFF PRESENT: Jose Campos, Kurt Wiemann, Jeff Parker, Siobhan Foster

Call to Order

President Sue Margolis served as chair of the meeting and called it to order at 10:05 a.m.

Acknowledgment of Media

None.

Approval of Agenda

Without objection, the Board approved the agenda as written.

Chair Remarks

President Margolis commented on limiting comments to 2 minutes per slide per person.

Member Comments (Items Not on the Agenda)

None.

Review Landscape Service Levels - 2022 Proposed Business Plan Version 1

The Committee reviewed the proposed 2022 Landscape Service Levels and questions were addressed after the presentation. No actions were required.

Committee Member Comments

Director Tornng commented on lack of justification and transparency in general and no strategic direction from Jeff Parker.

Adjournment – The meeting adjourned to at 11:37 a.m.

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Neda Ardani, Secretary

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OPEN MEETING

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

**Friday, June 4, 2021- 9:30 a.m.
Open Session, Virtual Meeting
24351 El Toro Road, Laguna Woods, California**

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

Directors Absent: Andre Torng, Manuel Armendariz, Cash Achrekar

Staff Present: Jeff Parker, CEO, Ernesto Munoz – Staff Officer, Ian Barnette, Jose Campos, Laurie Chavarria, Steve Hormuth, Darren Kopp, Abel Lucero, Ada Montesinos, Chris Naylor, Richu Saju, Guy West

Others Present: Advisor: Richard Rader, VMS: Juanita Skillman,

1. Call Meeting to Order/Establish Quorum

President Margolis called the meeting to order at 9:36 a.m. and confirmed there is no quorum but meeting will proceed.

2. Acknowledge Media

The media was acknowledged virtually and was recorded by Granicus.

3. Approval of Agenda

President Margolis asked if anyone had a problem with the agenda, not seeing any hands raised, agenda was confirmed.

4. Report of Chair

President Margolis explained that each person is allowed two minutes per slide to ask a question after which microphone will be muted. If speaker then continues to unmute themselves, then that person will be moved to “attendee” versus “participant”

5. Open Forum (Three Minutes per Speaker)

No member comments.

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6. Department Head Update

Ernesto Munoz explained that he would be presenting a proposed budget and would like to get feedback from the Board by directors remitting their comments and suggestions in writing to Chair Randazzo to vet the comments and suggestions before they are transmitted to staff and staff can make the changes to the next budget.

7a. Review Maintenance Service Levels – 2022 Proposed Business Plan

Maintenance & Construction

The Board reviewed the proposed 2022 Maintenance Service Levels and questions were addressed after each slide.

- Director Asgari asked why plumbing services increased 5% to 2021 plan. Ernesto Munoz answered that 3% was due to wage increases. Director Asgari asked what the remaining 2% was due to, Ernesto Munoz confirmed the Finance Team would clarify the fluctuation.
- Director Randazzo asked why Interior Preventative Maintenance increased 7% to 2021 plan, Ernesto Munoz confirmed the Finance Team would clarify the fluctuation.
- President Margolis asked if the price increases for supplies have been considered for 2022 plan, Ernesto Munoz answered that the additional costs were incorporated in some areas but not all to give the market an opportunity to level out to avoid skewing the budget. If prices have not come down by next budget version, increases will be included in subsequent presentations.
- President Margolis would like to know how much phone lines are costing us and believes they should be removed going forward as everyone has a cell phone.

General Services

- Chris Laugenour mentioned he would like the Board to decide from a service level perspective to add money to increase frequency of re-painting curbs every 5 years (yellow and red zone).
- Chris Laugenour, said he will be working closely with Ernesto Munoz about Gutter Cleaning program to have a strategy for areas that need more attention and potentially do more often.
- Director Randazzo wants to know how Welding M&C is different from General Services to ensure they aren't overlapping services, Chris Laugenour confirmed he will check with Ernesto Munoz and return to the Board with an answer. Jose Campos clarified that Ernesto's team does not staff for Welding, rather outside services are contracted as needed whereas Welding conducted by General Services is fulfilled by in-house labor.

7b. Review Maintenance Service Levels – 2022 Proposed Business Plan

Maintenance & Construction

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June 4, 2021
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The Board reviewed the proposed 2022 Maintenance Service Levels and questions were addressed after each slide.

- Director Randazzo mentioned that paving for cul de sacs is causing members to have to park up to a quarter mile away and suggested that such projects should only last about 2 weeks. Ernesto answered that “piecemealing” a project would result in added expenses and time for completion, but is aware of the issue and discussing with Guy West about solutions.
- Director Randazzo suggests to take out \$100K from Water Line – Copper Remediation as budget has not been expended in the 3 years he has been here and apply it to Waste Line Remediation or another category.
- Director Addington suggested we drop the appliance reimbursements for residents if they aren’t required by Civil Code and President Sue Margolis suggested emailing the idea to M&C Chair, Director Randazzo to be discussed at the next meeting.
- Jose Campos informed the Board that June 21st, 2021 will be the final date to submit changes to get incorporated for next budget version.

General Services

- Director Randazzo asked for Ernesto Munoz and Chris Laugenour to provide the discussed items in written format to allow the Board to review items and respond in written format.

8. Director’s Comments

President Margolis thanked staff for information and presentation.

9. Adjournment

The meeting was adjourned at 2:13 p.m.

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Neda Ardani

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Neda Ardani, Secretary of the Board
United Laguna Woods Mutual

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OPEN MEETING

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

**Thursday, July 15, 2021- 9:30 a.m.
Board Room/Virtual Meeting
24351 El Toro Road, Laguna Woods, California**

Directors Present: Sue Margolis, Manuel Armendariz, Carl Randazzo, Andre Torng, Elsie Addington, Neda Ardani, Azar Asgari, Diane Casey

Directors Absent: Brian Gilmore, Cash Achrekar, Reza Bastani

Staff Present: Jeff Parker, Siobhan Foster, Steve Hormuth, Jose Campos, Laurie Chavarria, Guy West, Eileen Paulin, Christopher Swanson

Others Present: United Finance Advisor: Dick Rader,
VMS: Rosemarie DiLorenzo, Norma Kahn, Diane Phelps

1. Call Meeting to Order/Establish Quorum – President Margolis

President Margolis called the meeting to order at 9:36 a.m. and confirmed there is no quorum but meeting will proceed.

2. State Purpose of Meeting – President Margolis

Purpose of this meeting is to review the 2022 Business Plan Version 2.

3. Acknowledge Media

The media was acknowledged virtually and was recorded by Granicus.

4. Approval of Agenda

By consensus, the agenda was approved.

5. Report of Chair

President Margolis explained that no money would be refunded this year even though it was possible last year.

6. Open Forum (Three Minutes per Speaker)

Dick Rader commented on the letter to the editor in the paper regarding the CFO open position.

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Roy Lennard commented on ramps when accessing laundry rooms.

Pat English commented on VMS's independences from the mutual and GRF.

7. Responses to Open Forum Speaker

Director Randazzo commented on Laundry Rooms.

Director Armendariz commented on Laundry Rooms and needing better input into VMS decisions.

8. Unfinished Business

None.

9. Review proposed 2022 Business Plan – Version 2

Staff presented the 2021 Business Plan for Version 2. Discussion ensued over a wide range of topics. By consensus, the board directed staff to present the next version of the budget with a reserve contribution amount of \$142.02 for the 2022 business plan.

10. Director's Comments

None.

11. Adjournment

The meeting was adjourned at 12:33 p.m.

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Neda Ardani, Secretary of the Board
United Laguna Woods Mutual



OPEN MEETING

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

**Thursday, August 12, 2021- 1:30 p.m.
Board Room/Virtual Meeting
24351 El Toro Road, Laguna Woods, California**

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

Directors Absent: Azar Asgari,

Staff Present: Jeff Parker, Siobhan Foster, Steve Hormuth, Jose Campos, Laurie Chavarria, Guy West, Eileen Paulin, Christopher Swanson

Others Present: United Finance Advisor: Dick Rader,
VMS: Rosemarie DiLorenzo, Norma Kahn, Diane Phelps

1. Call Meeting to Order/Establish Quorum – President Margolis

President Margolis called the meeting to order at 1:30 a.m. and confirmed there is no quorum but meeting will proceed.

2. State Purpose of Meeting – President Margolis

Purpose of this meeting is to review the 2022 Business Plan Version 2.

3. Acknowledge Media

The media was acknowledged virtually and was recorded by Granicus.

4. Approval of Agenda

By consensus, the agenda was approved.

5. Report of Chair

President Margolis explained that no money would be refunded this year even though it was possible last year.

6. Open Forum (Three Minutes per Speaker)

Dick Rader commented on the letter to the editor in the paper regarding the CFO open position.

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Roy Lennard commented on ramps when accessing laundry rooms.

Pat English commented on VMS's independences from the mutual and GRF.

7. Responses to Open Forum Speaker

Director Randazzo commented on Laundry Rooms.

Director Armendariz commented on Laundry Rooms and needing better input into VMS decisions.

8. Unfinished Business

None.

9. Review proposed 2022 Business Plan – Version 2

Staff presented the 2022 Business Plan for Version 3. Discussion ensued and before the end of staff's presentation the following action was taken:

A motion was made, carried and by a vote of 6-1-2 the board directed staff to present recommendations for a \$10.00 per manor per month decrease in assessments before the approval of the 2022 business plans at regular scheduled United Open Session board meeting on September 14, 2021 at 9:30am.

10. Director's Comments

None.

11. Adjournment

The meeting was adjourned at 3:44 p.m.

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Neda Ardani, Secretary of the Board
United Laguna Woods Mutual



OPEN MEETING

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

MEET THE CANDIDATES

Friday, September 10, 2021
Laguna Woods Village Community Center
Board Room/Virtual Meeting -- 1:30 p.m.

The Special Meeting to Meet the Candidates Running for the Board of Directors

Directors Present: Manuel Armendariz, Reza Bastani, Azar Asgari, Neda Ardani, Elsie Addington, Diane Casey, Cash Achrekar, Andre Torng

Directors Absent: Sue Margolis, Carl Randazzo

Staff Present: Eileen Paulin, Grant Schultz and Cheryl Silva

Others Present: Juanita Skillman, Moderator
Wei-Ming Tao, VMS

1. Welcome and Acknowledgement of Press, Village TV, Volunteers, and Attendees – Juanita Skillman, Moderator

Moderator Juanita Skillman called the meeting to order at 1:30 p.m. and noted that a quorum of the board was present.

2. Introduction of the Moderator

Moderator Skillman introduced herself and explained the procedure for the meeting.

3. Introduction of the Candidates – Moderator

Moderator Skillman introduced the eight (8) candidates running for the United Board.

4. Candidate Opening Statements

Agenda Item # 5e Each candidate had three (3) minutes to give an opening statement. The

United Mutual Laguna Woods
Meet the Candidates, September 10, 2021
Page 2 of 2

sequence of candidate presentations was determined by the moderator.

5. Candidate Interviews Prepared Questions and Member Questions

The moderator presented prepared questions and gave each candidate two (2) minutes to respond.

6. Candidate Closing Statements – Moderator

Each candidate had three (3) minutes to give a closing statement.

7. Announcements – Moderator

8. Concluding Remarks and Adjournment – Moderator

The meeting was adjourned 2:55 p.m.

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Neda Ardani, Secretary of the Board
United Laguna Woods Mutual



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, September 14, 2021, 9:30 a.m.
Open Session, Virtual Meeting
24351 El Toro Road, Laguna Woods, California**

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

Directors Absent: Reza Bastani

Staff Present: Jeff Parker, CEO; Siobhan Foster, COO; Ellyce Rothrock, Eileen Paulin, Manuel Gomez, Bart Majia, Guy West, Robbie Doncost, Steve Hormuth, Jose Campos, Richu Saju, Linda Shepard, Ian Barnette, Ada Montesinos, Grant Schultz and Cheryl Silva

Others Present: VMS: Juanita Skillman, Cynthia Rupert, Norman Kahn

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 Randazzo 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 if there were any changes to the agenda.

Director Torng asked to move the United Committee Assignments to new business for discussion.

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

5. Approval of Minutes

5a. August 10, 2021 – Regular Open Meeting

President Margolis asked for a motion to approve the minutes.

Director Addington made a motion to approve the minutes of August 10, 2021. The motion was seconded by Director Asgari.

President Margolis called for the vote and the minutes of August 10, 2021 were approved by unanimous consent.

6. Report of the Chair

President Margolis commented this is her last meeting and she thanked the residents and staff for their support. This is a wonderful place to live. She reminded members to vote.

7. Open Forum (Three Minutes per Speaker)

At this time Members addressed the Board of Directors regarding items not on the agenda

Ellyce Rothrock read the member comments received:

- A Member commented she supports more EV Charging Stations.

Grant Schultz called on members in the board room:

- A Member commented about plumbing problems at her unit.
- A Member commented about resident parking their golf carts in the carports.
- A Member commented about landscaping problems.

8. Responses to Open Forum Speakers

- Jeff Parker-CEO commented they will look into these problems and will contact the residents.
- Director Randazzo commented about working with resident to resolve these issues.
- Director Asgari commented about the landscape problems.

8a. Director Armendariz gave an update to the Open Forum comments from the August 10 2021 board meeting.

- Staff contacted the resident regarding painting colors.
- Staff contacted the resident regarding a ramp request and helped her submit a variance for a ramp in the common area for residents with a disability.
- Director Armendariz explained the Reserve Funding.

9. Update from VMS – Director Rupert

VMS Director Rupert gave an update from the VMS Board. She showed a presentation:

- Key Performance Indicators (KPI)
- Resident Services Calls
- Completed Service Orders
- Landscape Tickets – 2018 to Date
- Landscape Services Customer Satisfaction
- Resale Activity
- Community Services Resale Efficiencies
- Operational Enhancements/Cost Savings
- Client Services Meetings
- Manor Alterations News Bulletin

- Restructured Fixed Bus Routes
- Sunset of Vehicle Decal Program
- Conclusion

Director Rupert answered questions from the board.

10.CEO Report

CEO Jeff Parker reported on the following topics:

- Update on NCB and the loan process. As of August 15, 2021, NCB stopped processing loans for Laguna Woods Village. All pending applications have been processed.
- Update on Insurance: Tomorrow there will be an All Board Meeting at 1:30 p.m. with our insurance broker Marsh with regards to property insurance. On September 24, 2021, the final decision on what insurance to bind will be made.
- He thanked the board members whose terms have expired for their service.

COO Siobhan Foster showed the new managers video:

10a. Meet the New Managers Video was shown

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 August, 2021 and such review is hereby ratified.

Directors Armendariz made a motion to approve the sub-leasing and transfer of trust documents. Hearing no objections, the motion was approved.

11b. Recommendation from the Landscape Committee:

- (1) Recommendation to Deny the Tree Removal Request: 407-C Via Castilla (Choi) – One Bottle Brush tree

RESOLUTION 01-21-55 **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.

- (2) Recommendation to Deny the 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

RESOLUTION 01-21-56

**DENY REQUEST FOR REMOVAL OF ONE RUSTY LEAF FIG TREE
BUT PERFORM ROOT TRENCH AND TURF REPAIR
2059-A VIA MARPOSA 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.

Hearing no objections, the recommendations from the Landscape Committee were approved.

11d. Recommendation from the United Finance Committee:

- (1) Approve a Resolution for Recording of Lien against Member ID# 947-420-87

RESOLUTION 01-21-57
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.

Hearing no objections, the recommendations from the Finance Committee were approved.

11d. Approve a Resolution to Update the Committee Appointments

RESOLUTION 01-21-58
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 Mehrair, 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, Chair~~

~~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 01-21-59

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 January 18, 2021, 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.

Hearing no objections, the recommendation to update the United Committee Assignments were approved.

President Margolis answered questions from the board regarding the committee assignments.

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 July 2021; such review is hereby ratified.

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

Discussion ensued among the directors.

President Margolis called for the vote and the motion passed by a vote of 9-1-0 (Director Armendariz opposed).

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

Director Addington read the following resolution:

RESOLUTION 01-21-60 **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;

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.

President Margolis asked for a motion to adopt the resolution.

Director Addington made a motion to adopt a resolution for Financial Requirements for Members with Guarantor. Director Randazzo seconded the motion.

Discussion ensued among the directors.

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

12c. Entertain a Motion to Approve the 2022 United Business Plan

RESOLUTION 01-21-61
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.

Staff recommends the board approve the 2022 Business Plan Resolution.

President Margolis made a motion to amend the 2022 Business Plan to increase the assessments by \$5 back into the contingency fund. Director Addington seconded the motion.

Discussion ensued among the directors.

President Margolis called for the vote on the amendment and the motion failed by a vote of 4-5-0 (Directors Armendariz, Asgari, Torng, Ardani, Casey opposed)

Director Randazzo made a motion to approve the 2022 United Business Plan. Director Achrekar seconded the motion.

Discussion ensued among the directors.

President Margolis called for the vote and the motion passed by a vote of 6-3-0 (Directors Addington, Randazzo, Margolis opposed).

13. New Business

13a. Entertain a Motion to Introduce a Resolution for Pet Restrictions

Director Addington read the following resolution:

RESOLUTION 01-21-XX **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; October 12, 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

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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 update the Pet Restrictions.

Director Addington made a motion to introduce a resolution for pet restrictions for 28-day review. Director Asgari seconded the motion.

Discussion ensued among the directors.

President Margolis called for the vote and the motion passed by a vote of 9-0-1 (Directors Armendariz abstained).

13b. Entertain a Motion to Cancel all EV Charging Station Applications for United Submitted for the SCE Charge Ready Program

Staff recommends the board 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.

Director Randazzo made a motion to cancel all electric vehicle charging station applications submitted for the SCE Charge Ready Program. Director Armendariz seconded the motion.

Discussion ensued among the directors.

President Margolis called for the vote and the motion passed by a vote of 9-0-1 (Director Achrekar abstained).

13c. 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 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 September 14, 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.

AUGUST Initial Notification—Referred back to Committee for Corrections--SEPTEMBER Re-Introduced--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 Armendariz seconded the motion.

Discussion ensued among the directors.

President Margolis called for the vote and the motion passed unanimously.

14. Committee Reports

- 14a.** Report of the Finance Committee / Financial Report – Director Asgari 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 August 31, 2021; next meeting will be September 28, 2021, 1:30 p.m. in the board room and as a virtual meeting.
- 14b.** Report of the Architectural Control and Standards Committee – Director Addington gave an update from the last committee meeting. The committee discussed Manor Alterations. 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.
- 14c.** Report of Member Hearings Committee – Director Achrekar. The committee met on August 26, 2021; next meeting October 28, 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 report from the last Committee meeting. The committee discussed pet restrictions, operating rules guidebook and sub-lease requirements. The committee met on August 19, 2021; next meeting will be October 21, 2021, 1:30 p.m. in the board room and as a virtual meeting.
- 14e.** Report of the Landscape Committee – Directors Armendariz and Casey gave an update on the Landscape Committee. The committee discussed removal of pine trees. The committee met on September 9, 2021; next meeting October 14, 2021, at 1:30 p.m. as a virtual meeting.
- 14f.** Report of the Maintenance & Construction Committee – Directors Randazzo and Casey

gave a report from the last committee meeting. The committee discussed EV charging stations, and appliances. 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.

- 14g.** Report of the United Resident Advisory Committee – Directors Ardani and Torng. The committee met on September 9, 2021; next meeting October 14, 2021 at 4:00 p.m. in the board room and as a virtual meeting.

President Margolis stated that the board would be skipping the GRF Committee reports this month.

15. GRF Committee Highlights

16. Future Agenda Items

- 16a.** 360 Investigation

17. Director's Comments

- VMS Director Skillman thanked the board members with expiring terms for their service.

- 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 12:15 p.m. into the Closed Session.

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

During the August 10, 2021, Regular Closed Session, the Board:

Approval of Agenda

Approval of the Following Meeting Minutes;

(a) July 13, 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 3:15 p.m.

DocuSigned by:
Neda Ardani
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Neda Ardani, Secretary of the Board
United Laguna Woods Mutual

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 Mutuals 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.

Agenda Item 13a Attachment

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 shall 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 followed 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.

CONTRACTOR VIOLATION POLICY

It is crucial that contractors 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 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

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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.
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.

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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.
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.

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

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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 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.

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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.
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.



OPEN MEETING

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

Friday, October 1, 2021, at 9:30 a.m.
24351 El Toro Road, Laguna Woods, California
VIRTUAL MEETING

The purpose of this meeting is tabulate the ballots for the United Annual Election to elect five board members: four terms ending in 2024 and one term ending in 2022 at the annual election in accordance with Civil Code §5110

Directors Present: Manuel Armendariz, Carl Randazzo, Andre Torng, Neda Ardani, Reza Bastani, Elsie Addington, Diane Casey

Directors Absent: Cash Achrekar

Staff Present: Siobhan Foster-COO, Eileen Paulin, Cheryl Silva, and Grant Schultz

Others Present: Catherine and Andrew Burkhardt, Inspectors of Election
Candidates: Pat English, Pearl Lee, Maggie Blackwell, Lenny Rose

1. Call Meeting to Order / Establish Quorum – President Margolis

Vice President Armendariz called the meeting to order at 9:30 a.m. and established that a quorum was present.

2. State Purpose of Meeting – Vice President Armendariz

Vice President Armendariz indicated the purpose of the meeting is to count the ballot for the United Board Annual Election to elect five board members: four terms ending in 2024 and one term ending in 2022 at the annual meeting.

Director Casey made a motion to approve the agenda. Director Randazzo seconded the motion and the motion passed without objection.

Discussion ensued among the directors.

Vice President Armendariz called for the vote and the motion passed without objection.

United Board Special Open Meeting (Election)

October 1, 2021

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3. Acknowledgement of Inspectors of Election – Catherine and Andrew Burkhart, UniLect Election Services

Vice President Armendariz introduced the Inspectors of Elections. Catherine and Andrew Burkhart, UniLect Election Services explained the counting of the ballot process.

Catherine Burkhart announced the 6,245 ballots were sent to United Mutual residents. 2,723 ballots were returned and there was 1 duplicate ballot received.

4. Counting of the 2021 Ballots for the United Board Openings (four 3-year terms ending in 2024 and one 1-year term ending in 2022 at the annual meeting)

At 9:45 a.m. the Inspectors of Elections started counting the ballots for United Mutual. The counting of the ballot process can be watched live through the Laguna Woods Village website and Zoom webinar.

At 12:20 p.m. the Inspector of Elections announced ballots were not filled in correctly and ballots that were damaged. These ballots were recreated so they can be counted by the ballot counting machine.

5. Announcement of Ballot Results – Catherine Burkhart, UniLect Election Service

Andrew Burkhart, Inspector of Elections, explained the accuracy and logistic test.

Catherine Burkhart, Inspector of Elections, announced that 4 envelopes were empty, therefore, only 2,719 ballots were counted.

At 1:15 p.m. the Inspectors of Election announced the results of the United Board of Directors election:

Anthony Liberatore	1,799	16.91%
Pearl Lee	1,674	15.73%
Maggie Blackwell	1,639	15.40%
Pat English	1,588	14.92%
Diane Casey	1,378	12.95%
Lenny Ross	1,294	12.16%
Mark Greenman	885	8.32%
Raymond Saidah	384	3.61%

2,719 ballots counted

6. Member Comments

- Director Tong congratulated the winners of the election.
- A Member asked how the election results will be announced.

United Board Special Open Meeting (Election)

October 1, 2021

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7. Adjournment

The meeting was adjourned at 1:20 p.m.

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Neda Ardani
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Neda Ardani, Secretary of the Board
United Laguna Woods Mutual

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SPECIAL OPEN MEETING

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

**Thursday, October 14, 2021- 11:30 a.m.
24351 El Toro Road, Laguna Woods, California
Board Room/Virtual Meeting**

The purpose of this meeting is to conduct board matters.

Directors Present: Anthony Liberatore, Manuel Armendariz, Reza Bastani, Neda Ardani, Azar Asgari, Diane Casey, Andre Torng, Maggie Blackwell, Pat English, Pearl Lee

Directors Absent: Cash Achrekar

Staff Present: Jeff Parker-CEO, Siobhan Foster-COO, Jose Campos, Steve Hormuth, Richard de la Fuente, Robbi Doncost, Cheryl Silva, Cindy Shoffeitt and Grant Schultz

1. Call to Order / Establish Quorum

President Liberatore called the meeting to order at 11:30 a.m. and established that a quorum was present.

2. State Purpose of Meeting

President Liberatore stated the purpose of the meeting was to discuss the reserve study and variance requests.

3. Approval of Agenda

Director Armendariz made a motion to approve the agenda. Director Blackwell seconded the motion and the agenda was approved without objection.

4. New Business

a. Entertain a Motion to Approve the Reserve Study

RESOLUTION 01-21-63
2022 RESERVE FUND RESOLUTION

WHEREAS, Civil Code § 5570 requires specific reserve funding disclosure statements for common interest developments; and

WHEREAS, planned assessment or other contributions to reserves must be projected to ensure balances will be sufficient at the end of each year to meet the Corporation's obligations for repair and/or replacement of major components during the next 30 years;

NOW THEREFORE BE IT RESOLVED, October 14, 2021, that pursuant to Civil Code § 5570 the Board hereby adopts the 30-Year Alternate Reserve Funding Plan (attached) prepared by Association Reserves™ for fiscal year 2022; 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.

Steve Hormuth, Interim Finance Director, gave an overview of the staff report. Staff recommends the Board approve the 2022 Reserve Fund Resolution.

Director Armendariz made a motion to approve the 2022 Reserve Fund Resolutions. Director Blackwell seconded the motion.

Discussion ensued among the directors.

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

- b. Recommendation from the Architectural Control and Standards Committee:
(1) Approve a Variance Request: 157-B Avenida Majorca (Madrid, Plan 4) Bathroom Alteration with 2 Toilets

RESOLUTION 01-21-64
Variance Request

WHEREAS, Mr. Rahmani of 157-B Avenida Majorca, a Madrid style manor, is requesting Board approval of a variance to remodel a bathroom with two toilets, and,

WHEREAS, a Neighborhood Awareness Notice was sent to Owners of affected units September 7, 2021, notifying them that an application to make an alteration to a neighboring unit had been made and that comments or objections could be made in writing to the Architectural Controls and Standards Committee or in person at the Architectural Controls and Standards Committee Meeting on September 16, 2021.

NOW THEREFORE BE IT RESOLVED, on October 14, 2021, the Board of Directors hereby approves/denies the request to remodel a bathroom with two toilets;

United Board Special Open Meeting

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RESOLVED FURTHER, all costs for maintenance, repair, renovation, replacement or removal of the improvement, present and future, are the responsibility of the Property's Member Owner at 157-B Avenida Majorca and all future Mutual members at 157-B Avenida Majorca;

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.

The United Architectural Control and Standards Committee recommends the Board approve the request for a bathroom alteration with 2 toilets with the stated conditions.

Director Casey made a motion to approve the recommended variance request for unit 157-B. Director Armendariz seconded the motion.

Discussion ensued among the directors.

President Liberatore called for the vote and the motion passed by a vote of 8-1-0 (Director Blackwell opposed).

- (2) Approve a Variance Request: 250-H Calle Aragon (Granada, Plan 10A) Bathroom Alteration, Kitchen Remodel and French Doors

RESOLUTION 01-21-65

Variance Request

WHEREAS, Mr. Stephens of 250-H Calle Aragon, a Granada style manor, is requesting Board approval of a variance to add a bathroom addition, kitchen remodel, and french doors, and,

WHEREAS, a Neighborhood Awareness Notice was sent to Owners of affected units September 7, 2021, notifying them that an application to make an alteration to a neighboring unit had been made and that comments or objections could be made in writing to the Architectural Controls and Standards Committee or in person at the Architectural Controls and Standards Committee Meeting on September 16, 2021.

NOW THEREFORE BE IT RESOLVED, on October 14, 2021, the Board of Directors hereby approves/denies the request to add a bathroom addition, kitchen remodel, and french doors;

RESOLVED FURTHER, all costs for maintenance, repair, renovation, replacement or removal of the improvement, present and future, are the responsibility of the Property's Member Owner at 250-H Calle Aragon and all future Mutual members at 250-H Calle Aragon;

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.

The United Architectural Control and Standards Committee recommends the Board approve the request for a bathroom addition, kitchen remodel, and French doors with the conditions stated.

Director Armendariz made a motion to approve the recommended variance request for unit 250-H. Director Bastani seconded the motion.

Discussion ensued among the directors.

President Liberatore called for the vote and the motion passed by without objection

- (3) Approve a Variance Request: 773-C Avenida Sevilla (Cordoba, 1A4R) Room Addition on Existing Front Patio, A Bathroom Addition and Enlarged Bedroom Window

RESOLUTION 01-21-66
Variance Request

WHEREAS, Ms. Lawton of 773-C Avenida Sevilla, a Cordoba style manor, is requesting Board approval of a variance to add a a room addition on the front patio, a bathroom addition, and an enlarged bedroom window, and,

WHEREAS, a Neighborhood Awareness Notice was sent to Owners of affected units August 27, 2021, notifying them that an application to make an alteration to a neighboring unit had been made and that comments or objections could be made in writing to the Architectural Controls and Standards Committee or in person at the Architectural Controls and Standards Committee Meeting on September 16, 2021.

NOW THEREFORE BE IT RESOLVED, on October 14, 2021, the Board of Directors hereby approves/denies the request to add a a room addition on the front patio, a bathroom addition, and an enlarged bedroom window;

RESOLVED FURTHER, all costs for maintenance, repair, renovation, replacement or removal of the improvement, present and future, are the responsibility of the Property's Member Owner at 773-C Avenida Sevilla and all future Mutual members at 773-C Avenida Sevilla;

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.

The United Architectural Control and Standards Committee recommends the Board approve the request for a room addition on the front patio, a bathroom addition, and enlarged bedroom window with the conditions stated.

Director Armendariz made a motion to approved the recommended variance request for unit 773-C. Director Bastani seconded the motion.

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

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- (4) Variance Request: 729-D Avenida Majorca (Cordoba, 1A4), Approve an Additional 180-Day Extension to Existing Expired Mutual Consents and Variance

Staff requests the Board consider the request to provide an additional 180-day extension for existing expired Mutual Consents and Variance.

Staff presents the following possible Board decisions:

1. Approval of the request;
2. Denial of the request at this item, but re-visitation of this request at the November Board meeting with a full staff report;
3. Denial of the request at this time, but re-visitation of this request at the November ACSC meeting with a full staff report.

Director Armendariz made a motion to approve the request for an additional 180-day extension. Director Asgari seconded the motion.

Discussion ensued among the directors.

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

5. Director's Comments

- Director Lee commented she is happy to be on the board and understands how difficult manor alterations can be for residents.
- Director English commented many supplies have been delayed because the ports are backed up.
- Director Armendariz commented about manor alteration procedures.
- Director Blackwell asked if a dining room can be converted into a bedroom without a window.
- Director Torng asked why we allow extensions.
- Director Asgari commented about occupancy is not related to the number of bedrooms.
- Director Bastani commented about the requirement for windows and extensions.

6. Adjournment

President Liberatore adjourned the meeting at 12:21 p.m.

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Neda Ardani
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Neda Ardani, Secretary of the Board
United Mutual Laguna Woods

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OPEN MEETING

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

Thursday, October 28, 2021
Laguna Woods Village Community Center
Board Room/Virtual Meeting – 3:00 p.m.

The purpose of this meeting is to appoint one GRF/United Delegate, terms ending in 2024 to be seated at the GRF Annual Meeting on November 10, 2021 in accordance with Civil Code §5110

Directors Present: Anthony Liberatore, Manuel Armendariz, Reza Bastani, Azar Asgari, Neda Ardani, Cash Achrekar, Andre Torng, Maggie Blackwell, Pat English, Pearl Lee

Directors Absent: Diane Casey

Staff Present: Jeff Parker, Siobhan Foster, Grant Schultz and Cindy Shoffeitt

Others Present:

1. Call Meeting to Order / Establish Quorum – President Liberatore

President Liberatore called the meeting to order at 3:00 p.m. and established that a quorum was present.

2. State Purpose of Meeting – President Liberatore

President Liberatore stated that the purpose of this meeting is to appoint one GRF/United Delegate, terms ending in 2024 to be seated at the GRF Annual Meeting on November 10, 2021.

3. Approval of the Agenda

Director Blackwell made a motion to approve the agenda. Director Armendariz seconded the motion.

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United Board/GRF Delegate Appointment October 28, 2021
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President Liberatore called the motion to a vote and the motion passed unanimously.

4. Introduction of United/GRF Candidates:

- Elsie Addington (2121-Q)
- Juanita Skillman (2154-N)
- Don Tibbetts (2022-B)

5. Candidate Opening Statements

Each candidate was given two (2) minutes to give an opening statement.

6. Candidate Interviews

Each candidate was given 2 minutes to answer questions from the board.

7. Candidate Closing Statements

Each candidate was given 2 minutes to give a closing statement.

8. Entertain a Motion to Commence Balloting

Director Armendariz made a motion to commence balloting. Director English seconded the motion.

The board voted by secret ballot.

9. Entertain a Motion to Cease Balloting

Director Blackwell made a motion to cease balloting. Director Armendariz seconded the motion.

Hearing no objections, President Liberatore ceased balloting.

10. Tabulation of Ballots and Announce Results – Corporate Secretary

The Interim Corporate Secretary tabulated the ballots and announced that Don Tibbetts was elected:

Don Tibbetts: 7 votes
Elise Addington: 1 vote
Juanita Skillman: 2 votes

11. Director Comments

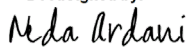
- Several directors congratulated Don Tibbetts on his election to the GRF Board
- Director Armendariz commented that he would like to see board meetings be conducted in-person.
- Director English commented on the process of the meeting.

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United Board/GRF Delegate Appointment October 28, 2021
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- Director Lee commented that she agreed that she preferred in-person meetings.
- Director Asgari commented on the use of virtual meetings to conduct board business.
- Director Bastani discussed the VMS Agreement.

12. Adjournment

President Liberatore adjourned the meeting at 3:45 p.m.

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Neda Ardani, Secretary of the Board
United Laguna Woods Mutual

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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 September 30, 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, United

Date 01 Oct 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 September 30, 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, United Mutual

Date

01 Oct. 2021

UNITED LAGUNA WOODS MUTUAL

Signature

Print Name

Title

Date

RESOLUTION 01-21-XX

**Approve Retaining Landscape Revisions Adjacent to Manor
226-A Avenida Majorca**

WHEREAS, on September 9, 2021, the Landscape Committee reviewed a request from the Member at 226-A to keep landscape revisions they previously made adjacent to their unit to create a butterfly habitat. The Member cited the reasons as resident preference;

WHEREAS, the Committee recommends approving the request to retain the landscape revisions which created a butterfly habitat adjacent to this unit and agree that the Mutual will pay the minor cost for staff to modify the irrigation from a turf station to a shrub bed station.

NOW THEREFORE BE IT RESOLVED, November 9, 2021, the Board of Directors approves the request to retain landscape revisions made adjacent to the unit to create a butterfly habitat, at 226-A;

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

Approve Removal Of Two Bottle Brush Trees 736-C Avenida Majorca

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, the Landscape committee reviewed a request to remove two Bottle Brush trees along the perimeter wall in front of the unit from the Member at 736-C, who cited the reasons as litter/debris, overgrown, and poor condition, and;

WHEREAS, the committee determined that the trees meet the guidelines established in Resolution 01-13-17, and thereby recommends approving the request for the removal of two Bottle Brush trees located at 736-C Avenida Majorca.

NOW THEREFORE BE IT RESOLVED, November 9, 2021, the Board of Directors approves the request for the removal of two Bottle Brush trees at 736-C;

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 the Off-Schedule Trimming
of One Indian Laurel Fig Tree
2031-F Via Mariposa**

WHEREAS, on September 9, 2021, the Landscape Committee reviewed a request for the off-schedule trimming of one Indian Laurel Fig tree received from the Member at 2031-F, who cited the reasons as overgrown and litter/debris, and;

WHEREAS, the Committee is recommending accepting staff's recommendation to deny the off-schedule trimming of the tree but to schedule trimming in the early part of 2022, the year this tree is scheduled to be trimmed, located at 2031-F Via Mariposa.

NOW THEREFORE BE IT RESOLVED, November 9, 2021, the Board of Directors denies the off-schedule trimming of the tree at 2031-F but to schedule trimming in the early part of 2022, the year this tree is scheduled to be trimmed;

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

Approve Removal Of One Canary Island Pine Tree 3-D Via Castilla

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

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

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

WHEREAS, the committee 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, November 9, 2021, the Board of Directors approves the request for the removal of one Canary Island Pine tree at 3-D;

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 Removal Of One Crape Myrtle Tree 532-F Via Estrada

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

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

WHEREAS, the Landscape Committee reviewed a request to remove one Crape Myrtle tree from the Member at 532-F, who cited the reasons as litter/debris and the perceived potential of a hazard, and;

WHEREAS, the committee determined that the tree does not meet the guidelines established in Resolution 01-13-17, and thereby recommends denying the request for the removal of one Crape Myrtle tree located at 532-F Via Estrada.

NOW THEREFORE BE IT RESOLVED, November 9, 2021, the Board of Directors denies the request for the removal of one Crape Myrtle tree at 532-F;

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

Approve Removal Of One Carob Tree 702-A Avenida Sevilla

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, the Landscape Committee reviewed a request to remove one Carob tree from the Member at 702-A, who cited the reasons litter/debris, overgrown, and poor condition, and;

WHEREAS, the committee determined that the tree does meet the guidelines established in Resolution 01-13-17, and thereby recommends approving the request for the removal of one Carob tree located at 702-A Avenida Sevilla.

NOW THEREFORE BE IT RESOLVED, November 9, 2021, the Board of Directors approves the request for the removal of one Carob tree at 702-A;

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 947-392-08; 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, November 09, 2021, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-392-08 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

Recording of a Lien

WHEREAS, Member ID 947-383-20; 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, November 09, 2021, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-383-20 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, November 9, 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~~

Anthony Liberatore, Chair

Andre Torng

Pearl Lee

~~Reza Bastani~~

Non-Voting Advisors: Michael Mehrain, Juanita Skillman

Finance Committee

Azar Asgari, Chair

~~Sue Margolis~~

~~Carl Randazzo~~

Andre Torng

Pat English

~~Diane Casey~~

Advisor: Dick Rader

Governing Documents Review Committee

~~Elsie Addington, Chair~~

~~Sue Margolis~~

Maggie Blackwell, Chair

Diane Casey

Pat English

~~Reza Bastani~~

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

Landscape Committee

Manuel Armendariz, Chair

Maggie Blackwell

Pearl Lee

~~Neda Ardani~~

Advisors: Theresa Frost, Mike Peters, Annie Zipkin

Maintenance and Construction Committee

~~Carl Randazzo, Chair~~

Pat English, Chair

Reza Bastani

Diane Casey

Non-voting Advisor: Ken Deppe

Members Hearing Committee

~~Cash Achrekar, Chair~~

~~Elsie Addington~~

Maggie Blackwell, Chair

Pearl Lee

Reza Bastani

New Resident Orientation

Per Rotation List

Resident Advisory Committee

Neda Ardani, Chair

Andre Torng

Diane Casey

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 01-21-58, adopted September 14, 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, November 9, 2021, that in compliance with Article 7, Section 7.3 of the Golden Rain Foundation Bylaws, adopted January 18, 2021, the following persons are hereby appointed to serve on the committees of the Golden Rain Foundation:

GRF Strategic Planning Committee

~~Sue Margolis~~
~~Anthony Liberatore~~
~~Andre Torng~~
Cash Achrekar

~~Customer Experience Subcommittee~~

~~Andre Torng (United)~~

~~Facilities Ad Hoc Committee~~

~~Carl Randazzo (United)~~

GRF Community Activities Committee

~~Elsie Addington~~
~~Andre Torng~~
Reza Bastani
Pearl Lee
~~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~~
Pat English
Reza Bastani

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

Maggie Blackwell

Pearl Lee

~~Elsie Addington~~

~~Reza Bastani~~

~~Neda Ardani, Alternate~~

GRF Security and Community Access

Manuel Armendariz

Reza Bastani

Cash Achrekar

~~Andre Torng, Alternate~~

Disaster Preparedness Task Force

Anthony Liberatore

~~Diane Casey~~

Cash Achrekar

~~Reza Bastani, Alternate~~

Laguna Woods Village Traffic Hearings

Neda Ardani

Anthony Liberatore

~~Elsie Addington, Alternate~~

~~Insurance Ad Hoc Committee~~

~~Sue Margolis~~

Manuel Armendariz

~~Non-Voting Advisors: Diane Fortner~~

Purchasing Ad Hoc Committee

Anthony Liberatore

Maggie Blackwell

Carl Randazzo

~~Cash Achrekar~~

~~Diane Casey~~

Information Technology Advisory Committee

Anthony Liberatore

~~Andre Torng~~

~~Sue Margolis~~

~~Diane Casey~~

Investment Ad Hoc Committee

Diane Casey

RESOLVED FURTHER, that Resolution 01-21-59, adopted September 14, 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: November 9, 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; November 9, 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—

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

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STAFF REPORT

DATE: November 9, 2021
FOR: 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 **November 9, 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—28-day notification for Member review and comment to comply with Civil Code §4360 has been satisfied

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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: \$



STAFF REPORT

DATE: November 9, 2021
FOR: Board of Directors
SUBJECT: 2022 Collection and Lien Enforcement Policy

RECOMMENDATION

Staff recommends approval of the 2022 Collection and Lien Enforcement Policy.

BACKGROUND

The proposed 2022 United Laguna Woods Mutual Collection and Lien Enforcement Policy outlines the procedures, policies, and practices employed by United Laguna Woods Mutual in enforcing lien rights or other legal remedies for default in payment of its assessments against its shareholders. The policy statement is provided pursuant to the requirements of California Civil Code section 5310(a)(7) and will be distributed to members in November 2021 as part of the Annual Policy Statement.

DISCUSSION

Legal counsel has reviewed the existing Collection and Lien Enforcement Policy and determined that the policy as written complies with Civil Code requirements and reflects current practices for collection of Mutual delinquencies.

FINANCIAL ANALYSIS

None.

Prepared By: Steve Hormuth, Controller

Reviewed By: Jose Campos, Interim Financial Services Director

ATTACHMENT(S)

ATT1: 2022 Collection and Lien Enforcement Policy

ATT2: Resolution

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YEAR 2022 COLLECTION AND LIEN ENFORCEMENT POLICY AND PROCEDURES FOR ASSESSMENT DELINQUENCIES

PURPOSE STATEMENT

The following is a statement (the “Policy Statement”) of the specific procedures, policies and practices employed by United Laguna Woods Mutual, a California nonprofit mutual benefit corporation (“United”) in enforcing lien rights or other legal remedies for default in payment of assessments against its members (“Shareholders”). This Policy Statement is provided pursuant to the requirements of California Civil Code Section 5310(a)(7) and incorporates by reference the disclosure provided by United pursuant to California Civil Code Section 5730.

The collection of delinquent assessments is of vital concern to all Shareholders of United. Such efforts ensure that all Shareholders pay their fair share of the costs of services and facilities provided and maintained by United. Shareholders’ failure to pay assessments when due creates a cash-flow problem for United and causes those Shareholders who make timely payment of their assessments to bear a disproportionate share of the community’s financial obligations.

Assessments are the separate debt of shareholders. United may employ single collection recourses or combinations thereof as allowed by law. In addition to any other rights provided for by law or described in the governing documents, including, but not limited to the Articles of Incorporation, Bylaws and each Shareholder’s Occupancy Agreement (“Governing Documents”), the Board has the right to collect delinquent assessments as stated herein.

WE SINCERELY TRUST THAT ALL SHAREHOLDERS, IN THE SPIRIT OF COOPERATION AND IN RECOGNITION OF THEIR LEGAL OBLIGATIONS, WILL MAKE TIMELY PAYMENTS AND AVOID THE IMPOSITION OF LATE CHARGES AND POSSIBLE RESULTANT LEGAL ACTION, AND REIMBURSEMENT FOR THE COSTS OF SUCH LEGAL ACTION. IT IS IN YOUR BEST INTEREST AND THE BEST INTEREST OF THE COMMUNITY AS A WHOLE TO MAKE YOUR MONTHLY PAYMENTS ON TIME.

REGARDLESS OF WHETHER A LIEN IS RECORDED AGAINST YOUR LEASEHOLD INTEREST DURING THE COLLECTION OF PAST-DUE ASSESSMENTS, ALL SHAREHOLDERS HAVE A PERSONAL AND ONGOING OBLIGATION TO PAY ASSESSMENTS AND CHARGES.

BASIC POLICIES AND PROCEDURES

Delinquency reports are made available monthly by United’s managing agent to the Board of United, identifying the delinquent Shareholder, the delinquent amount and the length of time the assessments have been in arrears. Additionally, to ensure the prompt payment of monthly assessments United employs the following collection and lien enforcement procedures. The

policies and practices outlined herein shall remain in effect until such time as they may be changed, modified, or amended by a duly adopted resolution of United's Board of Directors.

Pursuant to United's Governing Documents, as well as the California Civil Code, the following are United's collection and lien enforcement policies and procedures for assessment delinquencies. Also following, pursuant to Paragraphs 3, 16 and 22, are United's collection policies and procedures for the collection of fines, fees, and chargeable services charged against Shareholders pursuant to the Governing Documents and current law:

1. Assessments; Assessments Due Date. "Carrying Charges" as defined by United's Occupancy Agreement, also referred to as "assessments" in United's Bylaws, are referred to throughout this Policy Statement as "assessments." Assessments are due and payable to United, in advance, in equal monthly installments, on the first (1st) day of each month. **It is each Shareholder's responsibility to pay assessments in full each month regardless of whether a billing statement is received.** Special assessments shall be due and payable on the due date specified by the Board of Directors in the notice imposing the special assessment. In no event shall a special assessment be due and payable earlier than thirty (30) days after the special assessment is duly imposed. If a special assessment is payable in installment payments and an installment payment of that special assessment is delinquent for more than 30 days, all remaining installments will be accelerated and the entire unpaid balance of the special assessment shall become immediately due and payable. The remaining balance shall be subject to late charges and interest as provided herein. Note that the obligation to pay assessments shall not be relieved or modified by the temporary closure and/or modified availability of common area facilities and amenities, absent a moratorium or mandate from state officials, or as otherwise determined at the discretion of the Board of Directors.

2. Reminder Notice; Administrative Collection Fee. If Assessments are not received by United on or before the close of business on the sixteenth (16th) day of the month (or if a special assessment is not received by United on or before the close of business on the fifteenth (15th) day after it is due), a Reminder Notice is sent to the Shareholder. PLEASE NOTE THAT TO BE CONSIDERED TIMELY, THE PAYMENT MUST BE RECEIVED BY UNITED WITHIN THIS FIFTEEN (15) DAY GRACE PERIOD. SIMPLY PLACING THE PAYMENT IN THE MAIL BEFORE THE GRACE PERIOD EXPIRES IS NOT SUFFICIENT. It is the policy of United not to waive any duly imposed late charges, interest, or collection fees and costs. Each delinquent account shall incur an administrative collection fee, in the amount of Two Hundred Dollars (\$200) (the "Administrative Collection Fee"), which is charged by United's managing agent to cover staff's costs to prepare the files for delivery to United's collection agent in order to carry out collection activities authorized hereunder, as well as direct costs incurred in recording and/or forwarding documents in connection with the collection process. This Administrative Collection Fee may be increased by majority vote of United's Board, and may be collected by United's collection agent on United's behalf, and remitted to United's managing agent, or may be directly collected by United's managing agent. IT IS THE SHAREHOLDER'S RESPONSIBILITY TO ALLOW AMPLE TIME TO DROP OFF OR MAIL ALL PAYMENTS SO THAT THEY ARE RECEIVED BEFORE THE DELINQUENCY DATE. All notices or invoices for assessments will be sent to Shareholders by first-class mail addressed to the Shareholder or the Shareholder's designee at his or her address as shown on the

books and records of United unless otherwise required by law. However, it is the Shareholder's responsibility to be aware of the assessment payment due dates and to advise United of any changes in the Shareholder's mailing address.

3. Late Charges; Interest. Assessments not received by the sixteenth (16th) day of the month will incur a late fee in the amount of Fifty Dollars (\$50.00), which amount is consistent with statutory authority. Further, both state law and United's governing documents provide for interest on the delinquent assessment, late charges and collection fees and costs. Accordingly, interest may be imposed thirty (30) days after the assessment is due, at an annual percentage rate not to exceed Twelve Percent (12%), consistent with Civil Code Section 5650. Such interest may be imposed and collected per the foregoing sentence regardless of whether the Shareholder's delinquent account is referred to United's collection agent for collections. Non-assessment fines, fees and chargeable services are also subject to late charges and interest.

4. Thirty-Day Pre-Lien Letter Notice to Delinquent Shareholder. If full payment of the delinquent amount is not received by the close of business on the thirtieth (30th) day after the date of the Reminder Notice, United's managing agent will send a pre-lien letter (also referred to as a final demand for payment letter) to the Shareholder as required by Civil Code Section 5660 by certified and regular first class mail, to the Shareholder's mailing address of record in United's books and records advising of, among other things required by law, the delinquent status of the account, including an itemized statement of the charges owed by the shareholder, impending collection action and the Shareholder's rights including a statement that the shareholder will not be liable to pay charges, interest and costs of collection if it is determined the assessment was paid on time to United, and the right to request a meeting with the Board of Directors of United pursuant to Civil Code Section 5665, the right to dispute the assessment debt by submitting a written request for dispute resolution pursuant to Civil Code pursuant to Article 2 (commencing with Section 5900) of Chapter 10 ("IDR"), the right to request alternative dispute resolution pursuant to Article 3 (commencing with Section 5925) of Chapter 10 ("ADR") and the right to request debt validation. Notwithstanding the provisions of this paragraph, United may cause a pre-lien letter to be sent to a delinquent Shareholder at any time when there is an open escrow involving the Shareholder's leasehold interest, may cause a pre-lien letter to be sent to a delinquent Shareholder if any special assessment becomes delinquent, and/or may turn the delinquent account over to United's collection agent to send a pre-lien letter to a delinquent Shareholder.

5. Recordation of a Lien Against a Delinquent Shareholder's Leasehold Interest. If a Shareholder does not pay the amounts set forth in the pre-lien letter and does not request IDR or ADR within thirty (30) days of the date of the pre-lien letter, or, otherwise, requests to validate the debt in which case the collection process will be placed on hold in order to validate the debt, the delinquent account will be turned over to United's collection agent for collections. The Board shall decide, by majority vote in an open meeting, whether to authorize United's collection agent to record a lien for the amount of any delinquent assessments, late charges, interest, and collection fees and costs, including attorneys' fees against the Shareholder's leasehold interest. If United authorizes United's collection agent to record a lien against the Shareholder's leasehold interest, the Shareholder will incur additional fees and costs for preparing and recording the lien. The lien may be enforced in any manner permitted by law.

including without limitation, judicial or non-judicial foreclosure (Civil Code Section 5700).

6. Enforcement of a Lien. United's collection agent may be authorized to enforce the lien thirty (30) days after recordation of the lien, in any manner permitted by law, which may include recording a Notice of Default. United may foreclose the lien by judicial or non-judicial foreclosure when either (a) the delinquent assessment amount totals One Thousand Eight Hundred Dollars (\$1,800.00) or more, excluding accelerated assessments, late charges, interest, and collection fees and costs or (b) the assessments are delinquent for more than twelve (12) months. **YOU COULD LOSE YOUR LEASEHOLD INTEREST AT UNITED IF A FORECLOSURE ACTION IS COMPLETED.** A non-judicial foreclosure sale by United to collect upon a debt for delinquent assessments is subject to a statutory right of redemption. The redemption period within which your leasehold interest may be redeemed ends ninety (90) days after United's foreclosure sale, per California Civil Code Section 5715(b). The Shareholder will incur significant additional fees and costs if a Notice of Default is recorded and a foreclosure action is commenced against the Shareholder's leasehold interest. The decision to foreclose on a lien must be made by a majority of the Board of Directors in an Executive Session meeting and the Board of Directors must record their votes in the minutes of the next open meeting of the Board. The Board must maintain the confidentiality of the delinquent Shareholder(s) by identifying the matter in the minutes by only the parcel number of the property in which the Shareholder has a leasehold interest. Prior to initiating any foreclosure sale on a recorded lien, United shall offer delinquent Shareholders the option of participating in IDR, ADR, or both IDR and ADR as requested by the Shareholder.

United may commence and maintain a lawsuit directly on the debt without waiving its right to establish a lien and initiate foreclosure against the owner's separate interest for the delinquent assessment. In any action to collect delinquent assessments, late charges, or interest, the prevailing party will be entitled to costs and reasonable attorney's fees.

7. Inspection of Books and Records. A Shareholder is entitled to inspect United's accounting books and records to verify the amounts owed pursuant to Civil Code Section 5200, *et seq.*

8. Application of Payments. Any payments made shall be first applied to assessments owed and only after the assessments owed are paid in full, shall such payment be applied to late charges, interest, and collection fees and costs, including attorneys' fees.

9. Account Sent to United's Collection Agent In Error. In the event it is determined that the Shareholder has paid the assessments on time, the Shareholder will not be liable to pay the charges, interests, and fees and costs of collection associated with collection of those assessments. If it is determined that a lien was recorded in error, a release of lien shall be recorded within twenty-one (21) calendar days and the owner of the separate interest will be provided with a copy of the release of lien. If the lien was recorded in error, United shall promptly reverse all late charges, fees, interest, attorney's fees, and costs of collection.

10. Payment Under Protest. A Shareholder may but is not obligated to, pay under protest any disputed charge or sum levied by United, including but not limited to, **Agenda Item # 13a**

an assessment, fine, penalty, late fee, collection cost, or monetary penalty imposed as a disciplinary measure, and by so doing, specifically reserve the right to contest the disputed charge or sum in court or otherwise.

11. Right to Dispute the Debt. A Shareholder has the right to dispute the assessment debt by submitting a written request for dispute resolution to the collection agent for delivery to United pursuant to Civil Code Section 5900 *et seq.* A dispute, by itself, will not impede United's ability to record a lien.

12. Right to Request Internal Dispute Resolution ("IDR"). Pursuant to Civil Code Section 5670, prior to recording a lien, United offers to Shareholders, and if so requested by a Shareholder, participation in internal dispute resolution ("IDR") pursuant to United's "meet and confer" program.

13. Right to Request Alternative Dispute Resolution ("ADR"). A Shareholder has the right to request alternative dispute resolution with a neutral third party pursuant to Civil Code Section 5925 *et seq.* before United may initiate foreclosure against the Shareholder's leasehold interest, except that binding arbitration shall not be available if United intends to initiate a judicial foreclosure.

14. Right to Request Debt Validation. Under the Fair Debt Collection Practices Act ("FDCPA"), a Shareholder may request that United and/or its collection agent send the Shareholder proof that the debt sought to be recovered is valid, that the Shareholder lawfully owes the debt, and that United and/or its collection agent has the right to collect the debt.

15. Payment Plan Requests. Any Shareholder who is unable to pay assessments will be entitled to make a written request for a payment plan to United, or United's collection agent, as applicable, to be considered by the Board of Directors. A Shareholder may also request to meet with the Board in executive session to discuss a payment plan if the payment plan request is mailed within fifteen (15) days of the postmark date of the pre-lien letter. The Board will consider payment plan requests on a case-by-case basis and is under no obligation to grant payment plan requests. Payment plans shall not interfere with United's ability to record a lien on a Shareholder's separate interest to secure payment for the Shareholder's delinquent assessments. If the Board authorizes a payment plan, it may incorporate payment of ongoing assessments that accrue during the payment plan period in addition to a \$50 one-time setup fee. If a payment plan is approved by the Board, additional late charges from the Shareholder will not accrue while the Shareholder remains current under the terms of the payment plan. If the Shareholder breaches an approved payment plan, United may resume its collection action from the time the payment plan was approved.

16. Termination of Shareholder's Rights under Occupancy Agreement. Nothing herein limits or otherwise affects United's right to proceed in any lawful manner to collect any delinquent sums owed to United (such as duly levied and imposed assessments, fines, fees and chargeable services, and any associated late charges and interest), or to pursue any other discipline set forth in United's governing documents, including but not limited to a termination of the Shareholder's rights under the Occupancy Agreement pursuant to Article 14 therein and pursuant to the procedures set

forth in Article IV, Section 3 of the Bylaws and pursuing an unlawful detainer action or other proceeding which may apply to the eviction of tenants.

17. Release of Lien. Prior to the release of any lien, or dismissal of any legal action, all assessments, late charges, interest, and fees and costs of collection, including attorneys' fees, must be paid in full to United.

18. No Right of Offset. There is no right of offset. Shareholder may not withhold assessments owed to United on the alleged grounds that the Shareholder is entitled to recover money or damages from United for some other obligation.

19. Returned Checks. United may charge the Shareholder a Twenty-Five Dollar (\$25.00) fee for the first check tendered to United that is returned unpaid by the Shareholder's bank and Thirty-Five Dollars (\$35.00) for each subsequent check passed on insufficient funds. If the check cannot be negotiated, United may also seek to recover damages of at least One Hundred Dollars (\$100.00), or, if higher, three (3) times the amount of the check up to One Thousand, Five Hundred Dollars (\$1,500.00) pursuant to Civil Code Section 1719.

20. Additional Mailing Addresses. Shareholders have the right to provide a secondary address to United for mailing of an additional copy of notices and other correspondence related to collection of delinquent assessments. The Shareholder's request shall be in writing and shall be mailed to United in a way that shall indicate that United has received it. A Shareholder may identify or change a secondary address at any time, provided that, if a secondary address is identified or changed during the collection process, United shall only be required to send notices to the indicated secondary address from the point United receives the request.

21. Charges Subject to Change. All charges listed herein are subject to change upon thirty (30) days prior written notice. After a delinquent account has been turned over to United's collection agent, United's collection agent's charges may vary from United's and are subject to change without prior written notice. Shareholders in collections should rely on United collection agent's charges and statement of account.

22. Notice and Hearing Prior to Suspension of Shareholder Privileges. Until the Shareholder has paid all amounts due, including delinquent assessments, late charges, interest and costs of collection, including attorneys' fees, and duly imposed fines, fees and chargeable services, and associated late charges and interest, the Board of Directors may suspend the Shareholder's right to vote, and suspend the Shareholder's right to use United's recreational facilities and/or the facilities or services provided by the Golden Rain Foundation of Laguna Woods after providing the Shareholder with a duly noticed hearing pursuant to Civil Code Section 5855. However, any suspension imposed shall not prevent the delinquent Shareholder from the use, benefit and pleasure of the Shareholder's leasehold interest (i.e., the manor).

When the Board is to meet in executive session to consider or impose a monetary charge as a means of reimbursing United for costs incurred by it in the repair of damage to common area and facilities caused by a member or the member's guest or tenant, the Board shall notify the member in writing, by either personal delivery or individual delivery pursuant to Section 4040, at least 10 days prior to the meeting. (Civil Code

Section 5855(a).) The notice shall contain, at a minimum, the date, time, and place of the meeting, the nature of the alleged violation for which a member may be disciplined or the nature of the damage to the common area and facilities for which a monetary charge may be imposed, and a statement that the member has a right to attend and may address the board at the meeting.

23. Overnight Payments. The mailing address for overnight payment of assessments is: United Laguna Woods Mutual, Attn: Assessments, 24351 El Toro Road, Laguna Woods, CA 92637.

24. Annual Notice to Members. United shall distribute its collection policy to each member during the 60-day period immediately preceding the beginning of United's fiscal year.

25. No limitations. Nothing herein limits or otherwise affects United's right to proceed in any lawful manner to collect any delinquent sums owed to United.

**BOARD OF DIRECTORS
UNITED LAGUNA WOODS MUTUAL**

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RESOLUTION 01-21-xx

2022 Collection & Lien Enforcement Policy

WHEREAS, in accordance with California Civil Code, United Laguna Woods Mutual maintains a collection and lien enforcement policy that outlines the procedures, policies and practices employed by the Mutual in enforcing lien rights or other legal remedies for default in payment of assessments; and

WHEREAS, legal counsel has reviewed the existing Collection and Lien Enforcement Policy and determined that the policy as written complies with Civil Code requirements and reflects current practices for collection of Mutual delinquencies.

NOW THEREFORE BE IT RESOLVED, November 9, 2021, that the Board of Directors hereby adopts the 2022 United Laguna Woods Mutual Collection and Lien Enforcement Policy as attached to the official minutes of this meeting; and

RESOLVED FURTHER, the policy statement is provided pursuant to the requirements of California Civil Code section 5310(a)(7) and will be distributed to members in November 2021 as part of the Annual Policy Statement.

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

November 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: November 9, 2021
FOR: Board of Directors
SUBJECT: Reserve Payment Approval Timeline

RECOMMENDATION

The Finance Committee and staff recommend the Board adopt a reserve payment approval timeline. Reserve payments not explicitly approved or disapproved by board members within ten business days of receipt are escalated to the mutual's president for approval. Furthermore, the mutual's president will explicitly approve or disapprove escalated reserve payments within three business days of receipt. Should the president not explicitly respond within three business days of receipt, the reserve payments are deemed to be approved for release to vendors.

BACKGROUND

In November 2020, staff opened a reserve bank account at the direction of the United board and began issuing reserve payments from the new bank account. Once reserve payments are issued they are forwarded to board members for approval in compliance with California Civil Code § 5510 Expenditure of Reserve Accounts:

California Civil Code § 5510 Expenditure of Reserve Accounts

- (b) The signatures of at least two persons, who shall be directors, or one officer who is not a director and one who is a director, shall be required for the withdrawal of moneys from the association's reserve accounts.

Since the new reserve payment approval process began in late 2020, initial responses from board members have taken approximately 21 days with approximately 31 days passing before final approvals are received and payments are issued / released to vendors.

DISCUSSION

Whilst implementation of the reserve payment approval process has provided added accountability for invoice approvals, the added time required to complete the process has strained relationships with many of United's vendors. In an effort to cut down on reserve payment processing time, an Accounts Payable best practice was identified wherein payment approvals follow a defined routing and escalation process.

FINANCIAL ANALYSIS

Adoption of a reserve payment approval timeline is not anticipated to cause additional expense.

Prepared By: Steve Hormuth, Controller

Reviewed By: Jose Campos, Interim Financial Services Director

ATTACHMENT

ATT1: Resolution – Reserve Payment Approval Timeline

RESOLUTION 01-21-xx

Reserve Payment Approval Timeline

WHEREAS, in accordance with California Civil Code § 5510, two members of the United Laguna Woods Mutual board approve payments issued to vendors from the association's reserve bank account; and

NOW THEREFORE BE IT RESOLVED, November 9, 2021, that the Board of Directors hereby approves a reserve payment timeline; and

RESOLVED FURTHER, Reserve payments not explicitly approved or disapproved by board members within ten business days of receipt from the Managing Agent are escalated to the mutual's president for approval; and

RESOLVED FURTHER, the mutual's president will explicitly approve or disapprove escalated reserve payments within three business days of receipt from the Managing Agent. Should the president not explicitly respond within three business days of receipt from the Managing Agent, the reserve payments are deemed to be approved for release to vendors.; and

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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STAFF REPORT

DATE: November 9, 2021
FOR: Board of Directors
SUBJECT: United Cul-de-Sac 51 - Common Area Patio Furniture

RECOMMENDATION

Authorize an unbudgeted operating expense not to exceed \$11,000 for the purchase and installation of permanent outdoor patio furniture in the cul-de-sac (CDS) 51 common area to create a gathering area for residents in compliance with current applicable policies.

BACKGROUND

Few Laguna Woods Village housing sections have open concrete common gathering areas that are conducive for residents to hold meetings, picnics or other types of social events.

Residents routinely gather in the CDS 51 common area, utilizing personal patio tables and chairs (Attachment 1), which are left creating an assortment of used patio furniture. The furniture is not maintained nor of commercial grade leading to aesthetic and safety concerns.

On September 26, 2018 the United Laguna Woods Mutual Board approved and adopted a Clutter Policy, Resolution 01-18-104 (Attachment 2).

On October 1, 2021, staff was informed that the chairs and tables located between buildings 212, 207, and 206 are in a state of disrepair. Staff conducted an inspection and spoke with several neighbors who stated the items are used by multiple individuals. However, the items do not have a sole owner as some of the items were donated and/or left behind by previous residents. Staff placed a general notice with a deadline advising that the items must be removed or to contact the Compliance Division for further information. In addition, staff advised that the items are in violation of common area restrictions and need to be removed or approved by the United Board to remain.

DISCUSSION

The purpose of Resolution 01-18-104 is to set forth guidelines by United Laguna Woods Mutual (United) for the safety and prevention of damage from items placed by residents in "Exclusive Use Common Area" and "Common Area" as defined by Civil Code 4145 and 4095. Sections II b and III specifically define "clutter" and is within the United Board jurisdiction to manage.

At the October 12, 2021, Annual Meeting of the Membership, staff was asked to research and provide recommendations to furnishing the common area in CDS 51.

FINANCIAL ANALYSIS

Appropriated funds are not allocated for this project and supplemental reserve funding would be needed for the purchase. Staff determined two styles of furniture are suitable for this purpose: bolt down or free moving furniture:

- Bolt down furniture is immovable and remains in a designated location until unbolted; and/or
- Free moving furniture that allows users the flexibility to relocate the furniture as needed. However, there is an increased risk of theft associated with free moving furniture.

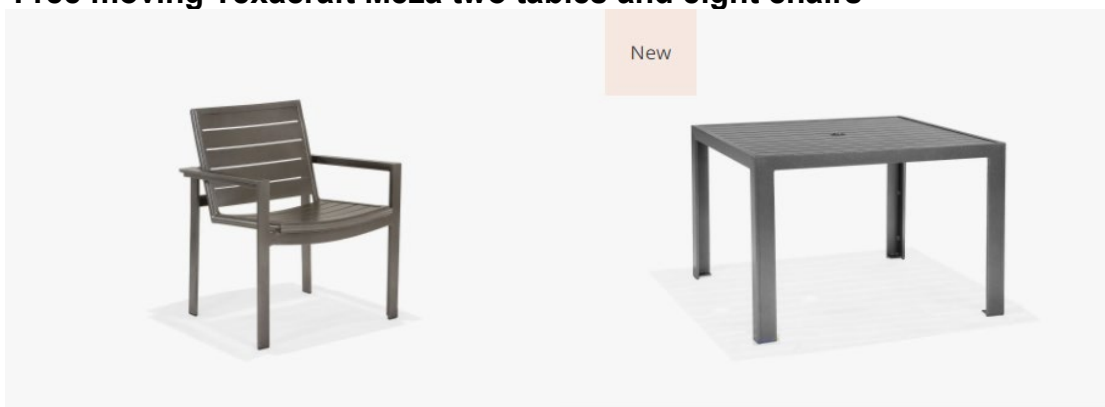
Estimated product costs for the two patio furniture options are:

Bolt down Diller two tables and eight chairs



Product cost including shipping (Attachment 3): \$10,734.90

Free moving Texacraft Meza two tables and eight chairs



Product cost only including shipping (Attachment 4): \$3,820.94

Any set-up and installation costs would be conducted by in-house staff at no expense to United Laguna Woods.

Prepared By: Brian Gruner, Recreation and Special Events Director

Reviewed By: Kurt Wieman, Landscape Director
Jose Campos, Interim Finance Director
Carlos Rojas, Security Director
Siobhan Foster, Chief Operations Officer

ATTACHMENT(S)

ATT 1: Cul-de-sac 51 current furniture assortment
ATT 2: United Laguna Woods Clutter Policy Resolution 01-18-104
ATT 3: Columbia Cascade Company Diller Furniture Quote
ATT 4: Texacraft Meza Patio Furniture Quote

Attachment 1



Attachment 2

**RESOLUTION 01-18-104
Clutter Policy**

WHEREAS, the Governing Documents Review Committee has recommended revising the Care & Maintenance of Patios, Balconies, Breezeways & Walkways Policy addressing the safety and prevention of damage issues relating to items placed in or on Common Area and Exclusive Use Common Areas;

NOW THEREFORE BE IT RESOLVED, September 26, 2018, that the Board of Directors of this Corporation hereby amends the Care & Maintenance of Patios, Balconies, Breezeways & Walkways Policy, and renames it to "Clutter Policy," as attached to the official minutes of this meeting; and

RESOLVED FURTHER, that Resolution 01-03-134 adopted September 9, 2003 is hereby superseded and cancelled; and

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

AUGUST Initial Notification

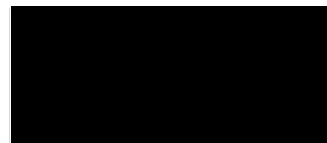
30-Day notification to comply with Civil Code §4360 has been satisfied

Attachment 3




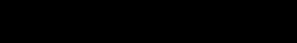
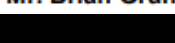
Columbia Cascade Company

Makers of TimberForm® PipeLine® Playground Equipment
and Outdoor Fitness Systems, TimberForm Site Furniture
and CycLoops® CycLocker® Bicycle Management Products.



Date: Oct 29, 2021

Pages: 1 of 2

To: Urban Site Solutions, LLC
Attn: Ms. Amy Minicilli
Reference: 
Quote No. 
Customer Village Management Services, Inc.
Mr. Brian Gruner
Phone 
E-mail brian.gruner@vmsinc.org

We are pleased to offer our quotation for the above-referenced project as follows:

TIMBERFORM

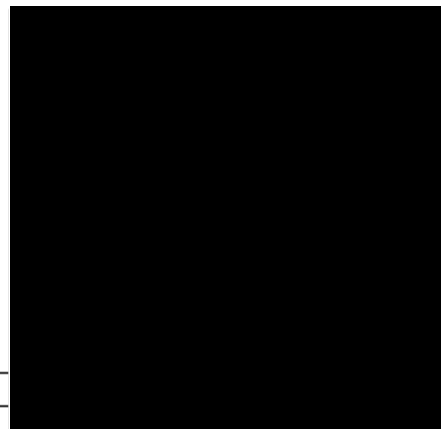
<u>Quantity</u>	<u>Model No. and Description</u>
2 each	2990-4545-P DILLER Table, standard color CASPAX powder-coated steel frame, kiln-dried premium Douglas fir slats, pedestal mount
8 each	2993-20 DILLER Chair, standard color CASPAX powder-coated steel frame, kiln-dried premium Douglas fir slats, surface mount

SUBTOTAL

7.75% CALIFORNIA SALES TAX

DELIVERY CHARGE TO LAGUNA WOODS, CALIFORNIA

DELIVERED TOTAL



LEAD TIME: Shipment can occur within 30 days after our receipt of an acceptable order and final specifications.

This quotation is good for 30 days and subject to our confirmation thereafter.

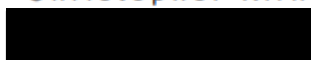
TimberForm Site Furniture products ship unassembled, but include assembly hardware, except anchoring bolts. Shipping packages are usually heavy and awkward and require mechanical handling to accomplish truck unloading at destination. Truck unloading and job site work are extra and not included.

Best regards,

COLUMBIA CASCADE COMPANY

By:

Christopher Kirn



Visit our Web site www.timberform.com

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Financial Report

Preliminary as of September 30, 2021



INCOME STATEMENT (in Thousands)		ACTUAL
Assessment Revenue		\$33,952
Non-assessment Revenue		\$932
Total Revenue		\$34,884
Total Expense		\$32,876
Net Revenue/(Expense)		\$2,008

Financial Report

Preliminary as of September 30, 2021



OPERATING ONLY INCOME STATEMENT ¹ (in Thousands)	ACTUAL
Assessment Revenue	\$16,172
Non-assessment Revenue	\$1,105
Total Revenue	\$17,277
Total Expense ¹	\$16,902
Operating Surplus	\$375

1) Excludes depreciation

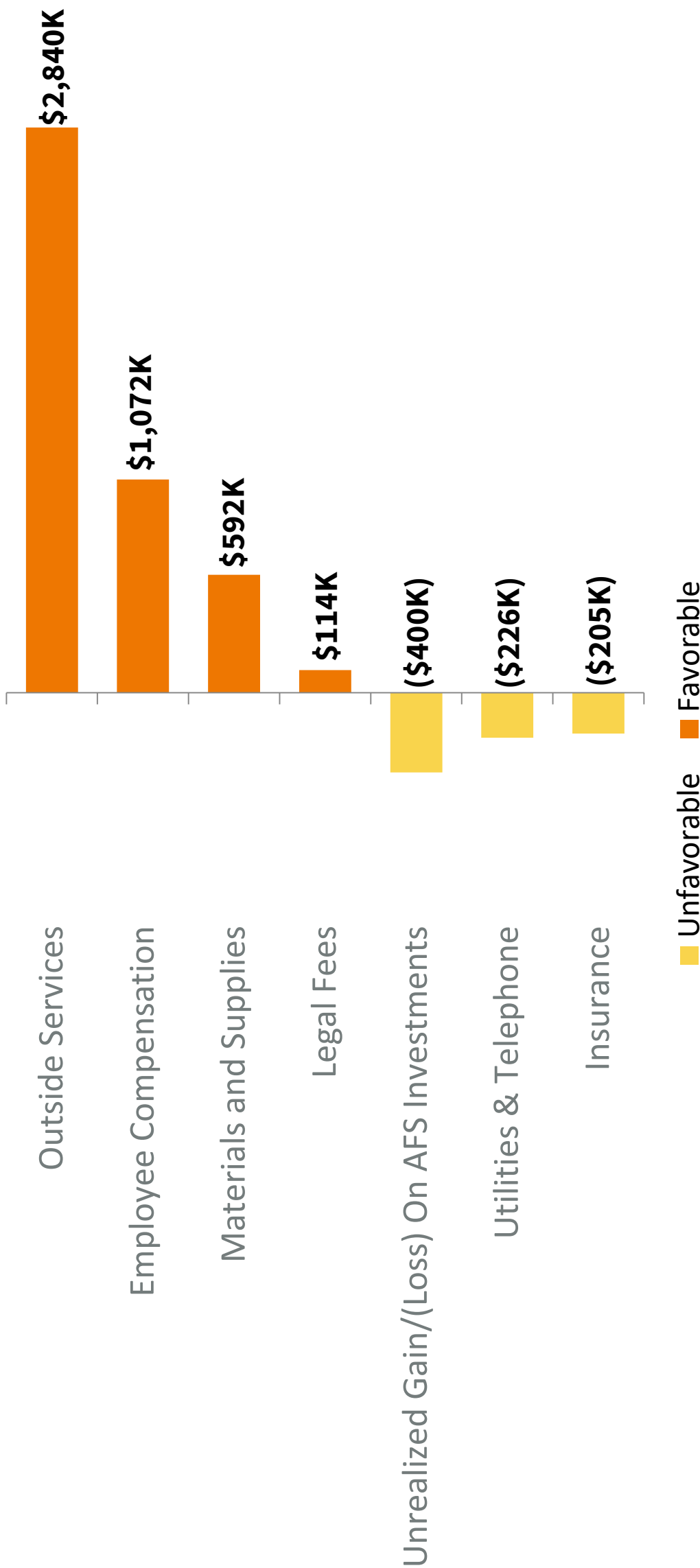
Financial Report

Preliminary as of September 30, 2021

INCOME STATEMENT (in Thousands)	ACTUAL	BUDGET	VARIANCE B/(W)
Assessment Revenue	\$33,952	\$33,942	\$10
Non-assessment Revenue	\$932	\$1,348	(\$416)
Total Revenue	\$34,884	\$35,290	(\$406)
Total Expense	\$32,876	\$37,406	\$4,530
Net Revenue/(Expense)	\$2,008	(\$2,116)	\$4,124

Financial Report

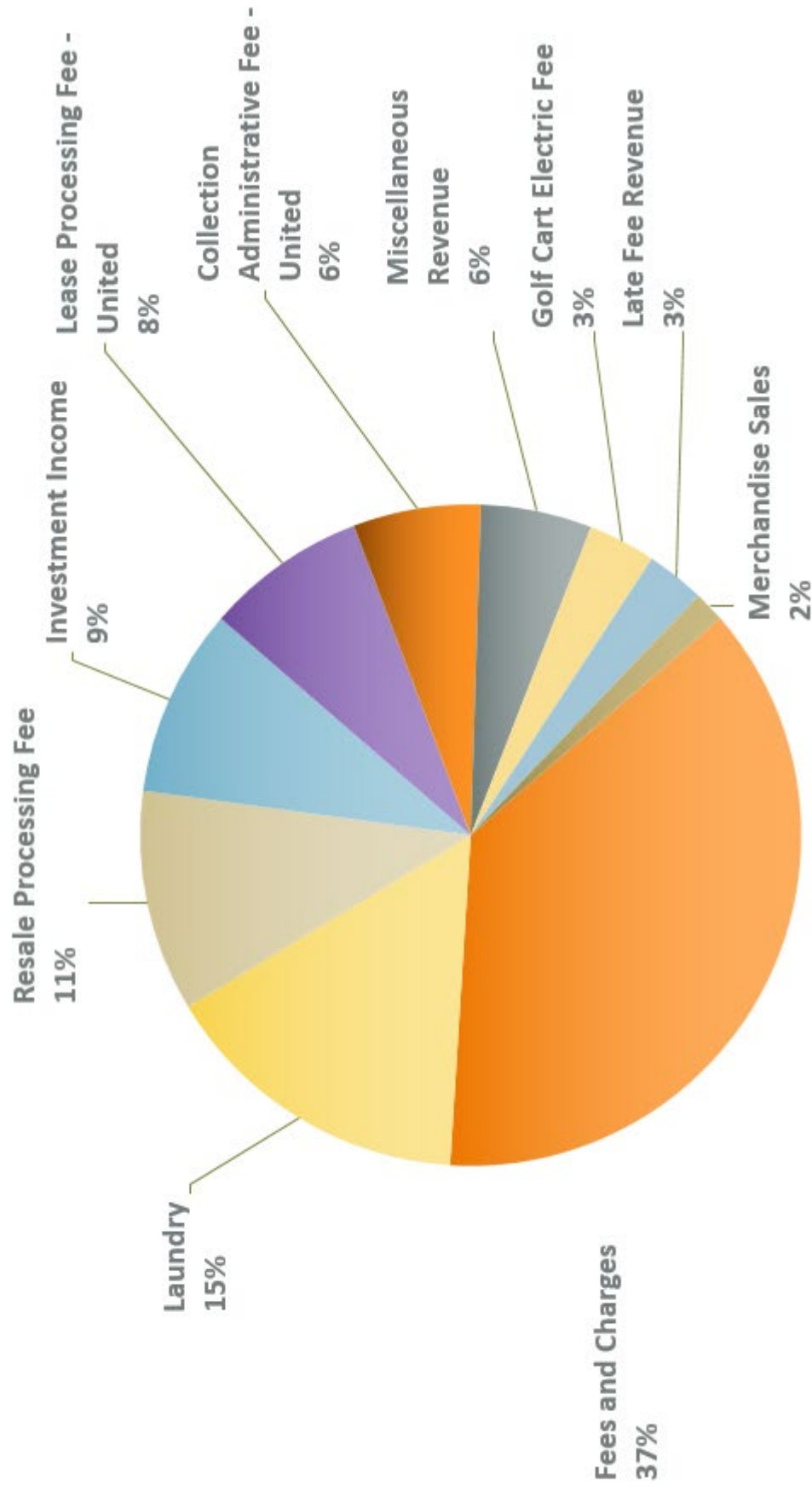
Preliminary as of September 30, 2021



Financial Report

Preliminary as of September 30, 2021

Total Non Assessment Revenues \$1,237,865 excluding Unrealized Loss on AFS Investments



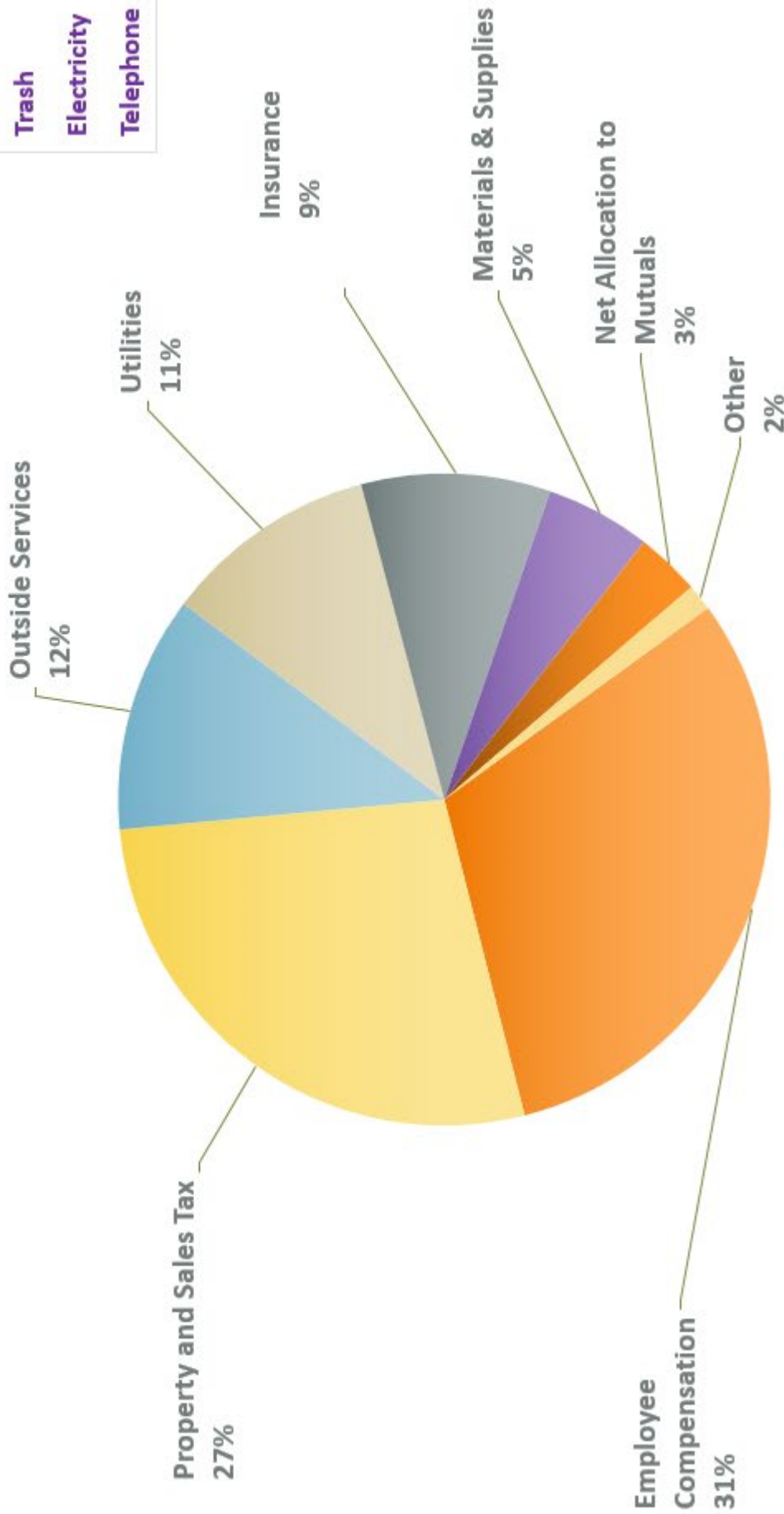
Financial Report

Preliminary as of September 30, 2021



UNITED LAGUNA WOODS
— M U T U A L —

Total Expense \$32,876,454

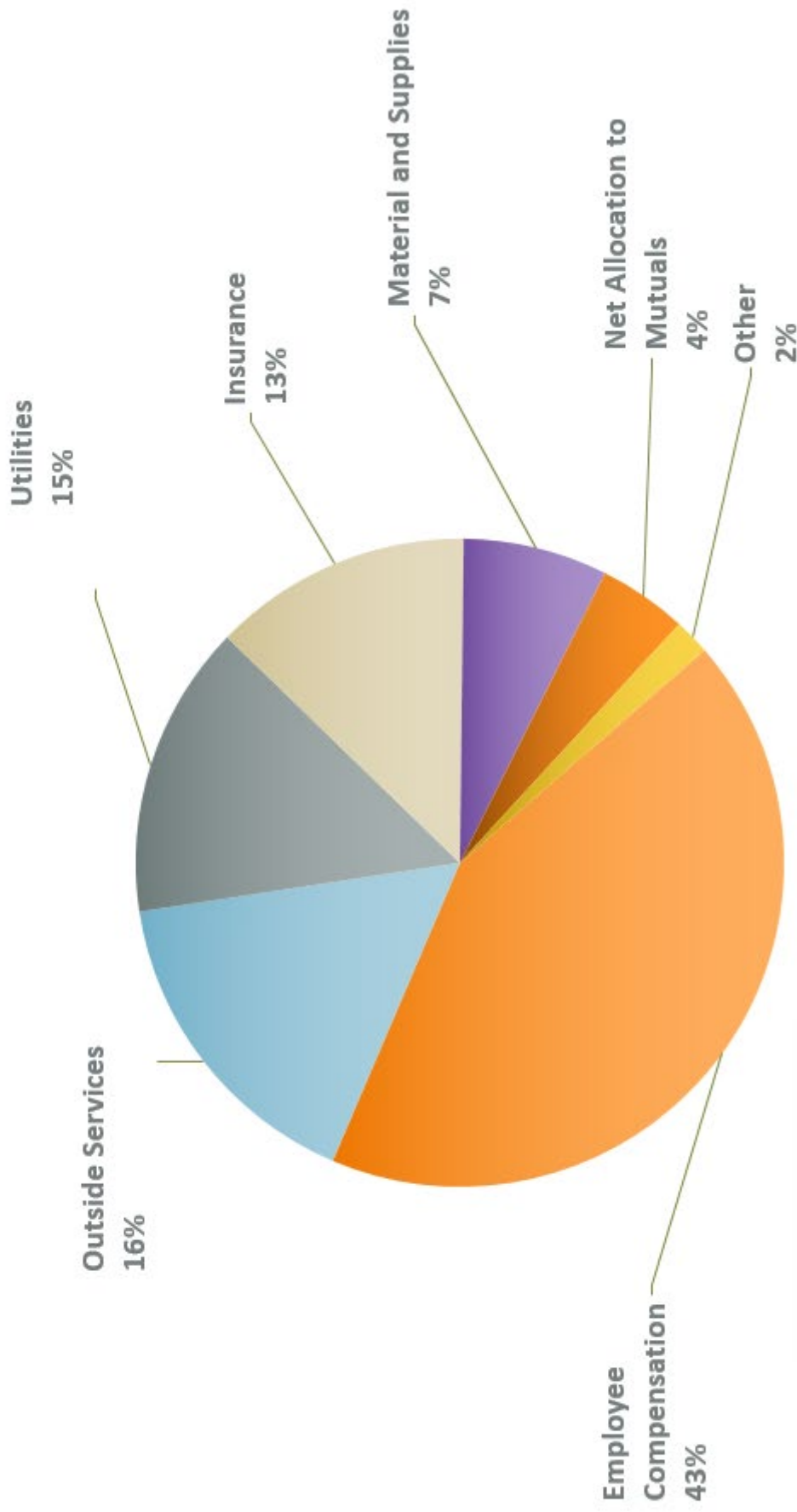


Water	\$1,734,523
Sewer	\$1,333,243
Trash	\$343,207
Electricity	\$85,643
Telephone	\$478

Financial Report

Preliminary as of September 30, 2021

Total Expenses Excluding Property and Sales Tax \$23,837,403



Financial Report

Preliminary as of September 30, 2021

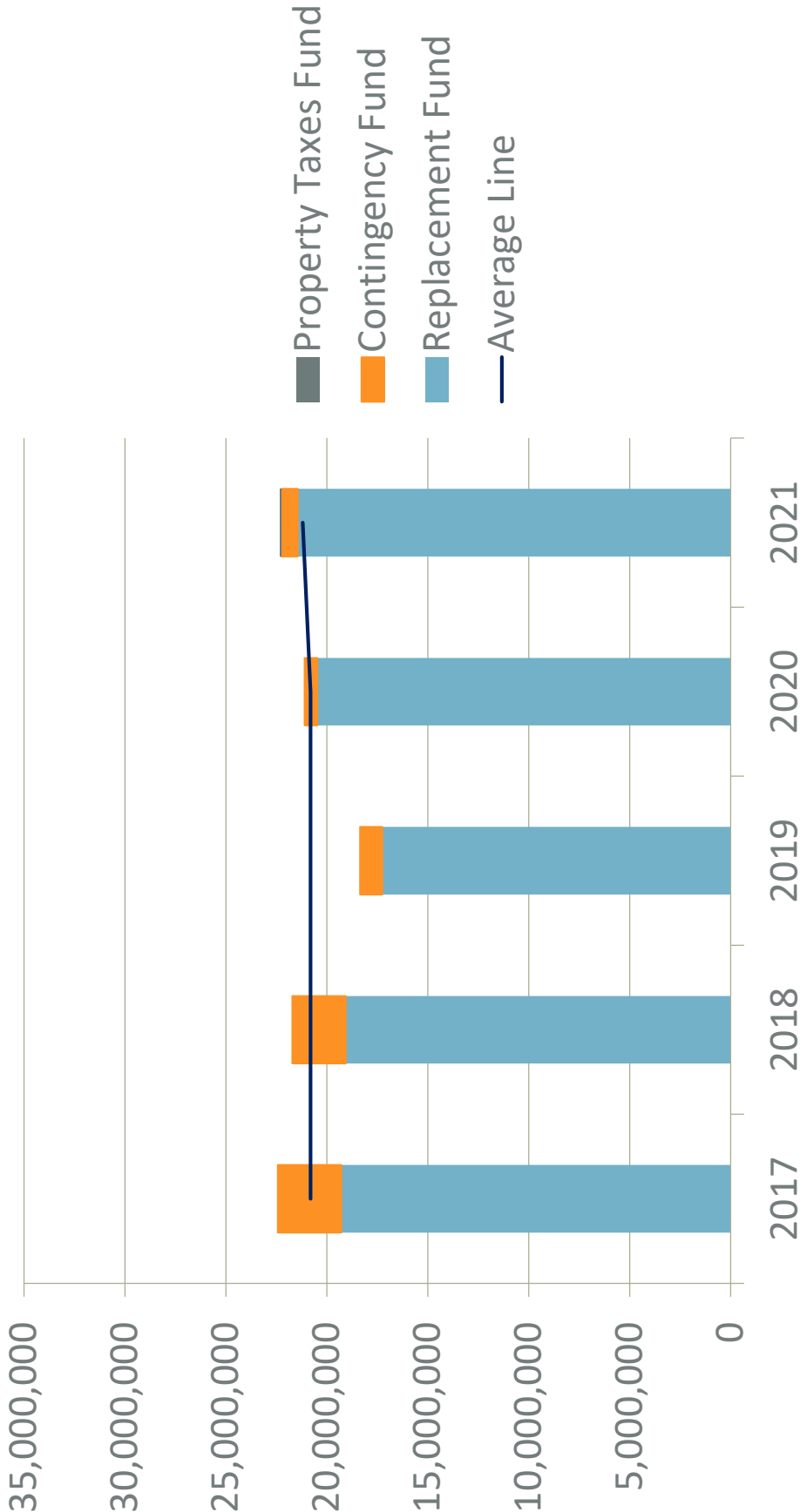


NON-OPERATING FUND BALANCES (in Thousands)	CONTINGENCY	RESERVE	PROPERTY TAX
Beginning Balances: 1/1/21	\$371	\$20,196	\$0
Contributions & Interest	557	7,921	9,130
Expenditures	108	6,681	9,039
Current Balances: 9/30/21	\$820	\$21,436	\$91

Financial Report

Preliminary as of September 30, 2021

FUND BALANCES – United Mutual



Financial Report

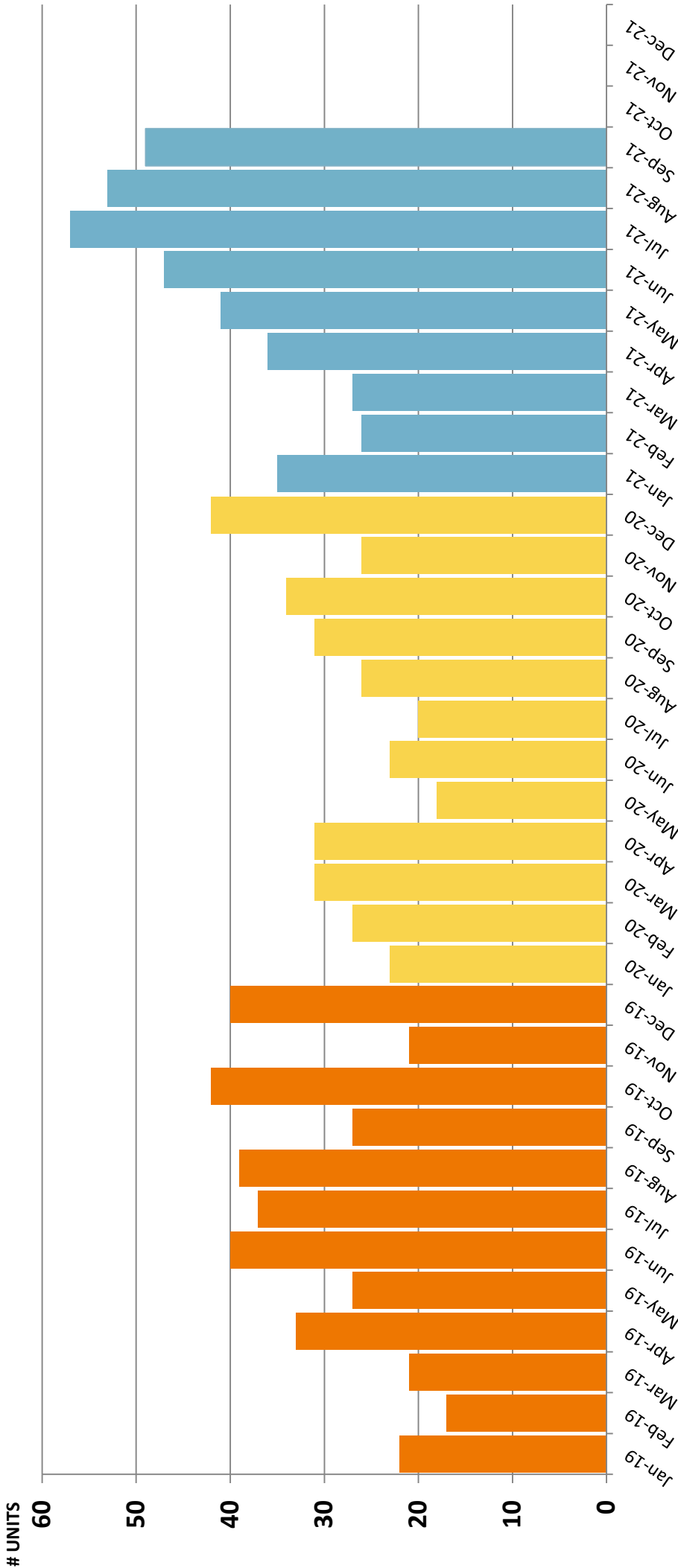
Preliminary as of September 30, 2021

RESALE HISTORY – United Mutual

	NO. OF RESALES	AVG. RESALE PRICE
YTD 2019	263	\$260,569
YTD 2020	230	\$254,179
YTD 2021	371	\$275,578



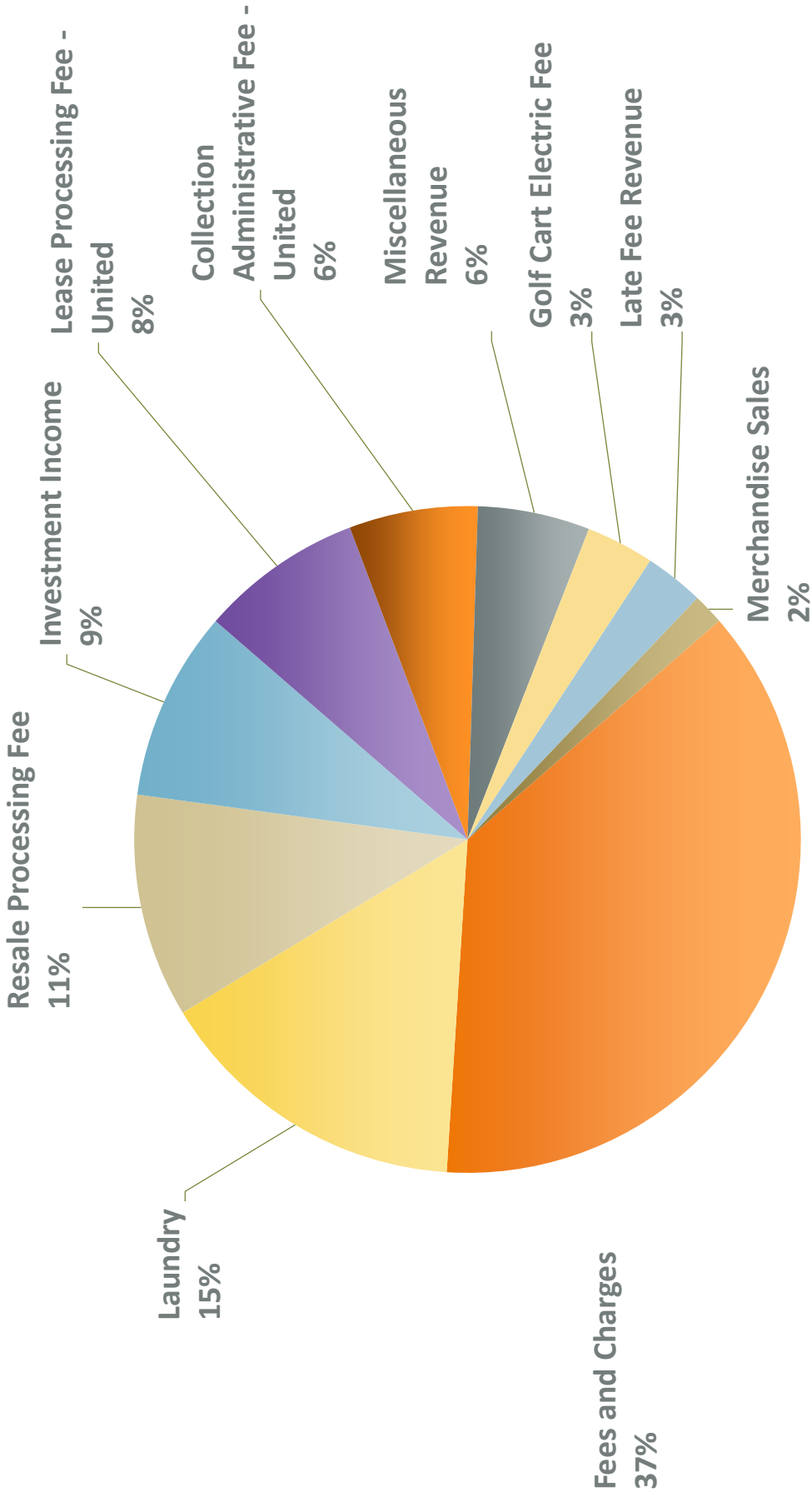
UNITED LAGUNA WOODS
MUTUAL



Financial Report

Preliminary as of September 30, 2021

Total Non Assessment Revenues \$1,237,865 excluding Unrealized Loss on AFS Investments



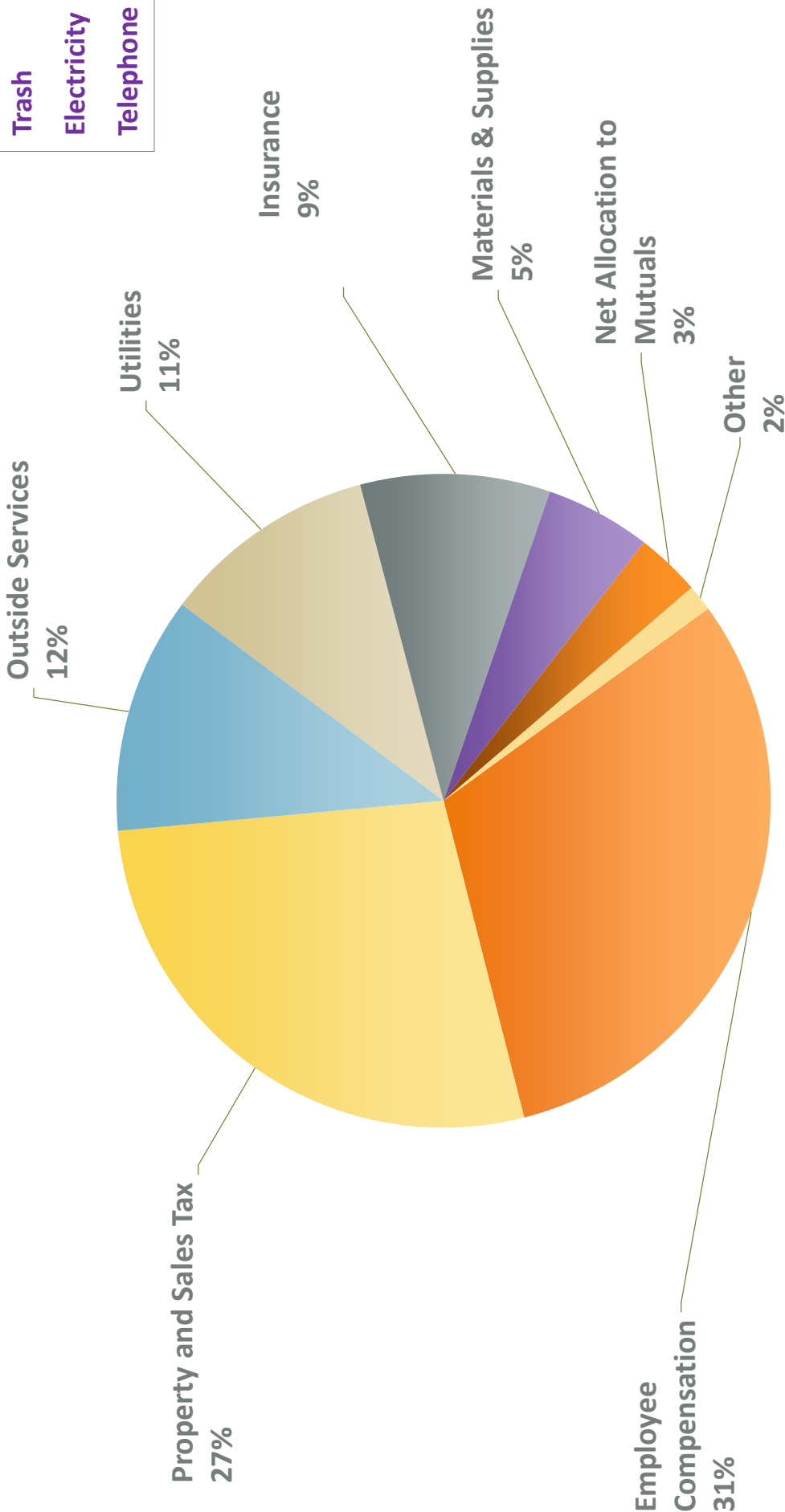
Financial Report

Preliminary as of September 30, 2021



UNITED LAGUNA WOODS
— M U T U A L —

Total Expense \$32,876,454

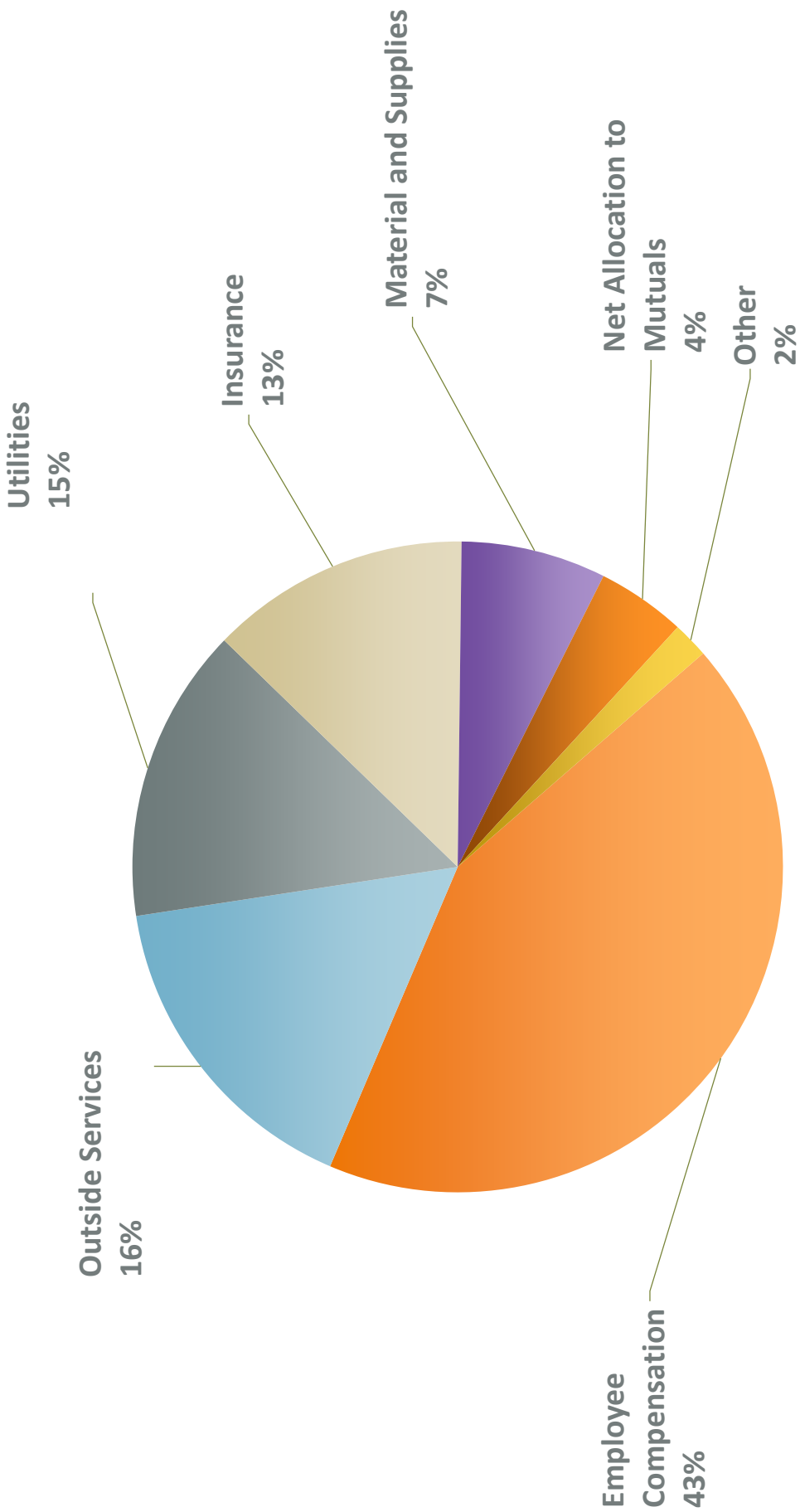


Water	\$1,734,523
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Electricity	\$85,643
Telephone	\$478

Financial Report

Preliminary as of September 30, 2021

Total Expenses Excluding Property and Sales Tax \$23,837,403



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Treasurer's Report for November 9, 2021 Board Meeting

SLIDE 1 – Through the reporting period of **September 30, 2021**, total revenue for United was \$34,884K compared to expenses of \$32,876K, resulting in net revenue of \$2,008K.

SLIDE 2 – In Finance, we keep a close eye on the operating portion of our financial results. The Operating Fund (without Depreciation) shows an operating surplus of \$375K through the reporting period. This chart shows how much of our revenue went into operations, with \$16,172K coming in from assessments and \$1,105K coming from non-assessment revenue. This is compared to operating expenditures of \$16,902K (without Depreciation)

SLIDE 3 – This next chart takes the full income statement and compares those results to budget. We can see that United ended the period better than budget by \$4,124K when combining both operating and reserve savings.

SLIDE 4 – The most significant variances from budget were attributable to the following:

Outside Services \$2,840K; Timing of invoices and late start of the programs. Budgets are spread evenly for programs such as wasteline remediation, building structures, countertop/floors/shower enclosure, plumbing, tree maintenance and water line – copper pipe remediation.

Employee Compensation \$1,072K; 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 \$592K; 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 15 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.

Legal Fees \$114K; 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.

Unrealized Gain/(Loss) On Investments (\$400K); 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.



Treasurer's Report for November 9, 2021 Board Meeting

Utilities and Telephone (\$226K); Unfavorable variance due to less seasonal rainfall. Budget was based on a five-year average of water consumption, however, seasonal rainfall through September was 27% lower than 5-year average during the same period.

Insurance (\$205K); 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.

SLIDE 5 – On this pie chart, we show non-assessment revenues earned to date of \$1,238K, excluding the Unrealized Loss on Available for Sale Investments. If you include the unrealized loss on investments, non-assessment revenue totaled \$932K. Revenue is organized by category, starting with our largest revenue generating category Fees and Charges to Residents, followed by Laundry, Resale Processing Fee, Investment Income, and so forth.

SLIDE 6 – On this pie chart, we see the expenses to date of \$33M, showing that our largest categories of expense are for Employee Compensation, Property and Sales Tax followed by Outside Services, Utilities, Insurance, Materials and Supplies, and so forth. At the upper right corner, we show a breakout of the utility category.

SLIDE 7 – On the next slide we see those same expenses, excluding property and sales tax.

SLIDE 8 – Our fund balances are shown here. The Contingency Fund balance on September 30, 2021 was \$820K. Contributions and investment revenue totaled \$557K while expenditures came in at \$108K. The Reserve Fund balance on September 30, 2021 was \$21,436K. Contributions and investment revenue collected totaled \$7,921K while expenditures were \$6,681K. The newly added Property Taxes Fund balance on September 30, 2021 was \$91K. Contributions and investment revenue collected totaled \$9,130K while expenditures were \$9,039K.

SLIDE 9 – We compare this to historical fund balances for the past five years on this chart, which have averaged \$22 Million.

SLIDE 10 – We have a slide here to show resale history from 2019 - 2021. Through September 30, 2021, United sales totaled 371, which is 141 higher than prior year for the same time period. The average YTD resale price for a United Mutual manor was \$276K, which is \$22K higher than prior year for the same time period.



OPEN MEETING

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

Tuesday, October 26, 2021 – 1:30 p.m.
Board Room/Virtual Meeting
24351 El Toro Road

MEMBERS PRESENT: Azar Asgari – Chair, Pat English, Diane Casey, Andre Torng,
Advisor: Richard Rader

MEMBERS ABSENT: None

OTHERS PRESENT: VMS – Juanita Skillman, Richu Saju, Ada Montesinos

STAFF PRESENT: Jeff Parker, Siobhan Foster, Steve Hormuth, Jose
Campos, Chris Swanson, Erika Hernandez

Call to Order

Director Azar Asgari, Treasurer, chaired the meeting and called it to order at 1:40 p.m.

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 September 30, 2021

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

Chair Remarks

As this is the last finance committee meeting before a reconstituted new board, I would like to thank all directors of this committee who volunteered lots of their time to reviewing the statements and contracts and made sure bills were paid correctly on behalf of our residents. Also, as the chair of this finance committee, I would like to extend my special thanks to the staff of the VMS Finance Department who worked very hard during past months despite a shortage of staff. I remember many late nights when reviewing finance information when I had some questions and sent e-mails to the finance department I often received a response shortly after sending e-mails (which showed me how Steve and his team at Finance take their job seriously and feel high responsibility toward this sensitive job). And last, but not least, I thank all advisers and residents who shared their ideas and thoughts with us and helped us to be more aware of issues important to them. I hope that our residents will keep in touch with this committee moving forward; and send their concerns and comments as the united board directors takes a new shape in a few days.

Member Comments (Items Not on the Agenda)

Resident Mary Wall expressed the following concerns: usage of personal credit cards by employees to purchase equipment, delinquent assessments review held in closed session,

Franchise Tax Board increases for broadband services and lastly, the increase of photocopy costs. Steve Hormuth addressed her concerns.

Department Head Update

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

Azar Asgari asked a question about the occurrence of fee reviews for all corporations. Steve Hormuth addressed her questions and no action was taken.

Review Preliminary Financial Statements dated September 30, 2021

The committee reviewed financial statements for September 30, 2021 and questions were addressed.

Compensation and Outside Services

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

United Leasing Report

The committee reviewed the report. Questions were addressed and no actions taken.

Bank Fee Comparison

Steve Hormuth provided a verbal update on Bank Fee Comparisons.

Azar Asgari commented on Bank 2 and the lesser expense. Steve Hormuth addressed her questions and comments. He will revisit a proposal with Bank 2 and request a full report to be discussed at the next meeting.

Endorsements from Standing Committees

None.

Future Agenda Items

Bank Fee Comparison with a complete report from Bank 2.

Committee Member Comments

Andre Torng thanked Steve Hormuth for his contribution to the committee.

Date of Next Meeting

Tuesday, November 30, 2021 at 1:30 p.m.

Recess to Closed Session

The meeting recessed to closed session at 3:16 p.m.

DRAFT

Azar Asgari, Chair

Monthly Resale Report

PREPARED BY

MUTUAL

REPORT PERIOD

Community Services Department

United

September, 2021

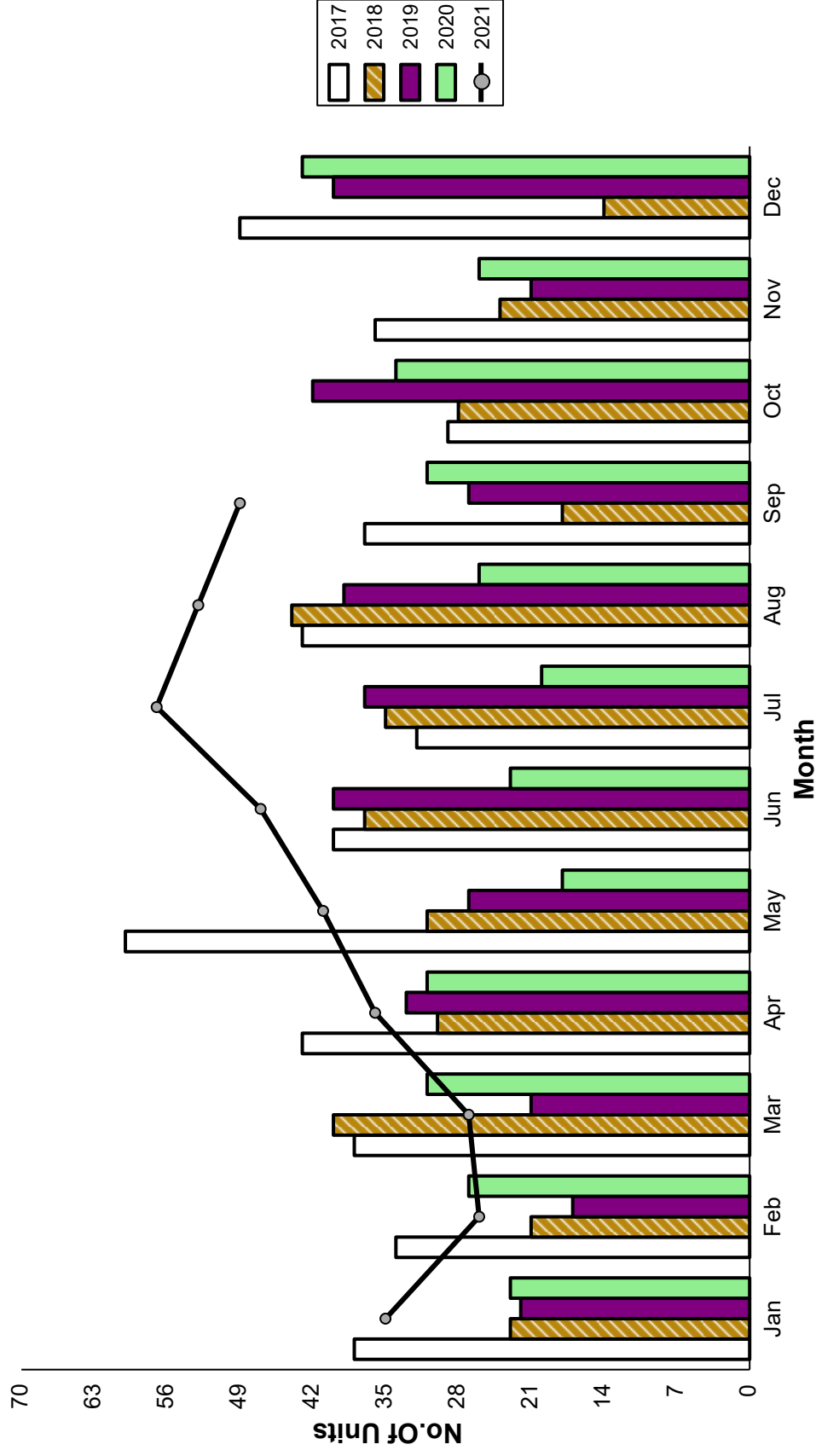
MONTH	NO. OF RESALES		TOTAL SALES VOLUME IN \$\$		AVG RESALE PRICE	
	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR
January	35	23	\$8,997,153	\$6,100,300	\$257,062	\$265,230
February	26	27	\$6,846,600	\$6,375,200	\$263,331	\$236,119
March	27	31	\$6,979,900	\$7,863,500	\$258,515	\$253,661
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	49	31	\$15,157,100	\$7,774,500	\$309,329	\$250,790
October		* 34		* \$9,982,400		* \$293,600
November		* 26		* \$6,469,388		* \$248,823
December		* 43		* \$10,896,560		* \$253,408
TOTAL	371.00	230.00	\$103,655,052	\$58,205,187		
MON AVG	41.00	25.00	\$11,517,228	\$6,467,243	\$275,578	\$254,179
% CHANGE - YTD	61.3%		78.1%		8.4%	

% 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

September, 2021

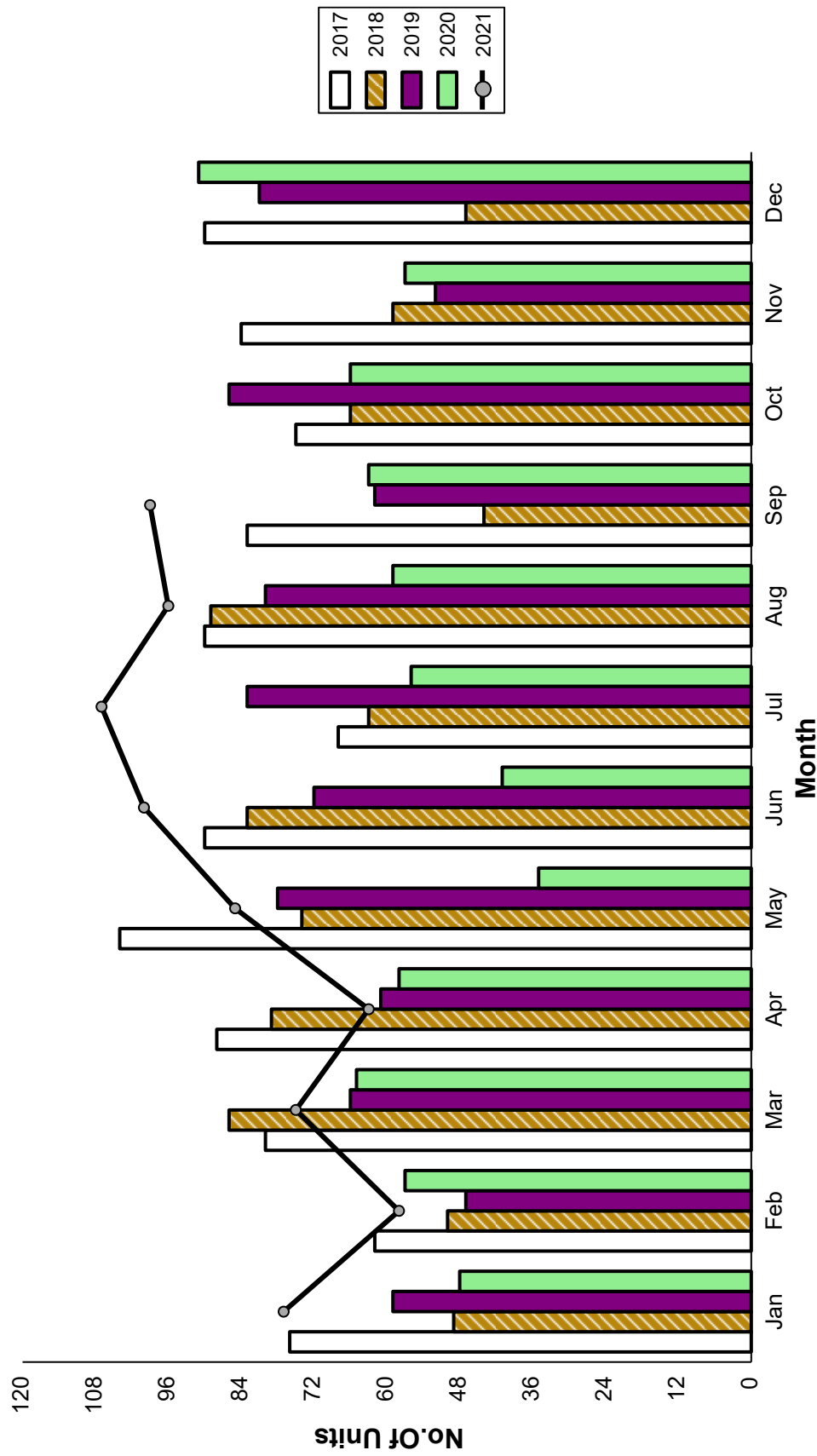
MONTH	NO. OF RESALES		TOTAL SALES VOLUME IN \$\$		AVG RESALE PRICE	
	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR
January	77	48	\$25,440,878	\$16,125,300	\$330,401	\$335,944
February	58	57	\$18,806,125	\$18,886,210	\$324,244	\$331,337
March	75	65	\$28,286,000	\$21,969,916	\$377,147	\$337,999
April	63	58	\$22,499,399	\$18,200,321	\$357,133	\$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	96	59	\$33,947,600	\$21,522,228	\$353,621	\$364,784
September	99	63	\$35,983,540	\$22,132,600	\$363,470	\$351,311
October		*		\$20,962,800		* \$317,618
November		*		\$17,923,188		* \$314,442
December		*		\$29,495,361		* \$324,125
TOTAL	760.00	482.00	\$269,269,118	\$161,944,222		
MON AVG	84.00	53.00	\$29,918,791	\$17,993,802	\$353,044	\$332,836

* 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

September, 2021

Close	Manor	Mutual	Price	Model/Style	Listing Realtor	Buyer Realtor	Escrow
09/02/2021	18-C	1	\$243,500	Majorca	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
09/22/2021	23-H	1	\$278,000	Granada	Compass	Monarch Realty Group	Corner Escrow Inc.
09/13/2021	56-H	1	\$298,000	Majorca	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
09/02/2021	117-D	1	\$480,000	Seville	HomeSmart Evergreen	Laguna Premier Realty, Inc	Escrow Options Group
09/03/2021	125-F	1	\$270,000	Granada	Village Real Estate	Buyer acting as Broker	Corner Escrow Inc.
09/17/2021	144-B	1	\$277,000	La Corona	Laguna Premier Realty, Inc	Century 21 Rainbow	Blue Pacific Escrow
09/24/2021	152-C	1	\$180,000	Cordoba	FSBO	FSBO	Corner Escrow Inc.
09/24/2021	156-B	1	\$295,300	Madrid	All California Brokerage	Grand Realty	Blue Pacific Escrow
09/15/2021	180-B	1	\$350,000	San Sebastian	Laguna Premier Realty, Inc	Keller Williams Realty Irvine	Blue Pacific Escrow
09/15/2021	202-A	1	\$230,000	Granada	Refined Realty	Refined Realty	Corner Escrow Inc.
09/23/2021	204-D	1	\$575,000	Cordoba	HomeSmart Evergreen	West Shores	Escrow Options Group
09/24/2021	239-A	1	\$395,000	Valencia	Keller Williams Realty Irvine		Granite Escrow
09/02/2021	264-D	1	\$260,000	Seville	FSBO	FSBO	Central Escrow
09/28/2021	308-B	1	\$268,000	Barcelona	Realty Quest	Century 21 Rainbow	Corner Escrow Inc.
09/01/2021	339-C	1	\$330,000	San Sebastian	Mint	Mint	Generations Escrow
09/16/2021	381-D	1	\$560,000	Cordoba	eXp Realty of California	HomeSmart Evergreen	Granite Escrow
09/08/2021	382-O	1	\$312,000	Casa Blanca	Laguna Premier Realty, Inc	Coldwell Banker	Blue Pacific Escrow
09/30/2021	397-D	1	\$352,000	Seville	Vantage Real Estate	Re/Pro	Escrow Experts
09/30/2021	419-C	1	\$300,000	Madrid	No Broker	No Broker	Granite Escrow
09/20/2021	436-A	1	\$274,000	Barcelona	HomeSmart Evergreen	Laguna Premier Realty, Inc	Blue Pacific Escrow
09/01/2021	446-B	1	\$259,900	La Corona	Realtors Inc.	Laguna Premier Realty, Inc	Blue Pacific Escrow
09/08/2021	452-A	1	\$310,000	La Corona	Ramin Ghazi	HomeSmart Evergreen	Escrow Options Group
09/16/2021	477-Q	1	\$150,000	Cadiz	Residential Agent Inc.	Laguna Premier Realty, Inc	Granite Escrow

Resales Report

United Laguna Woods Mutual

September, 2021

Close	Manor	Mutual	Price	Model/Style	Listing Realtor	Buyer Realtor	Escrow
09/09/2021	565-A	1	\$270,000	Madrid	Laguna Premier Realty, Inc	Century 21 Rainbow	Granite Escrow
09/02/2021	575-D	1	\$383,000	Madrid	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
09/22/2021	608-B	1	\$472,000	Valencia	HomeSmart Evergreen	Keller Williams	Escrow Options Group
09/27/2021	620-N	1	\$216,000	Casa Linda	Laguna Woods Village Realty	Abdulla Mipur, Broker	Corner Escrow Inc.
09/15/2021	638-B	1	\$445,000	Casa Linda	Legacy 15 Real Estate	RE/MAX One	Granite Escrow
09/03/2021	643-Q	1	\$350,000	Casa Linda	Coldwell Banker	Village Real Estate	Blue Pacific Escrow
09/16/2021	674-N	1	\$243,900	Castilla	HomeSmart Evergreen	Laguna Premier Realty, Inc	Blue Pacific Escrow
09/03/2021	680-D	1	\$249,000	Casa Contenta	Laguna Premier Realty, Inc	Century 21 Rainbow	Blue Pacific Escrow
09/08/2021	681-C	1	\$270,000	Madrid	Laguna Premier Realty, Inc	Presidential Real Estate	Blue Pacific Escrow
09/09/2021	683-N	1	\$206,000	Casa Linda	Oldroyd Realty	Laguna Premier Realty, Inc	Granite Escrow
09/20/2021	711-B	1	\$402,000	Seville	Laguna Premier Realty, Inc	Laguna Premier Realty, Inc	Blue Pacific Escrow
09/08/2021	762-D	1	\$150,000	Seville	FSBO	No Broker	Granite Escrow
09/21/2021	782-B	1	\$160,000	Casa Linda	Charles Ryan, Broker	IG Realty	Corner Escrow Inc.
09/17/2021	795-C	1	\$395,000	Cordoba	Laguna Premier Realty, Inc	Compass	Granite Escrow
09/21/2021	803-O	1	\$510,000	Casa Linda	Abdulla Mipur, Broker	Coldwell Banker Platinum Properties	Corner Escrow Inc.
09/01/2021	804-N	1	\$231,000	Casa Linda	AARE	Century 21 Rainbow	Corner Escrow Inc.
09/22/2021	823-D	1	\$242,500	Casa Contenta	Laguna Premier Realty, Inc	Keller Williams	Granite Escrow
09/03/2021	844-C	1	\$242,000	Casa Contenta	Laguna Woods Village Realty	Laguna Premier Realty, Inc	Granite Escrow
09/22/2021	898-O	1	\$207,000	Casa Contenta	OC Homes Realty		Granite Escrow
09/22/2021	959-A	1	\$247,000	Casa Contenta	Laguna Premier Realty, Inc	Coldwell Banker Best Realty	Blue Pacific Escrow
09/27/2021	2022-C	1	\$458,000	Seville	Berkshire Hathaway	South Coast Real Estate	Generations Escrow

Resales Report

United Laguna Woods Mutual

September, 2021

Close	Manor	Mutual	Price	Model/Style	Listing Realtor	Buyer Realtor	Escrow
09/16/2021	2031-H	1	\$250,000	Monterey	Newpath Realty	Einstein Realty	Corner Escrow Inc.
09/09/2021	2063-D	1	\$325,000	Cordoba	Village Real Estate	Coldwell Banker	Corner Escrow Inc.
09/13/2021	2081-C	1	\$480,000	Cordoba	Coldwell Banker	Corcoran Global Living	Generations Escrow
09/08/2021	2191-B	1	\$285,000	Casa Linda	So Cal Properties	Bullock Russell Real Estate	Corner Escrow Inc.
09/30/2021	2213-F	1	\$220,000	Coronado	SUN Realty	HomeSmart Evergreen	Corner Escrow Inc.

Number of Resales: 49

Total Resale Price: \$15,157,100

Average Resale Price: \$309,329

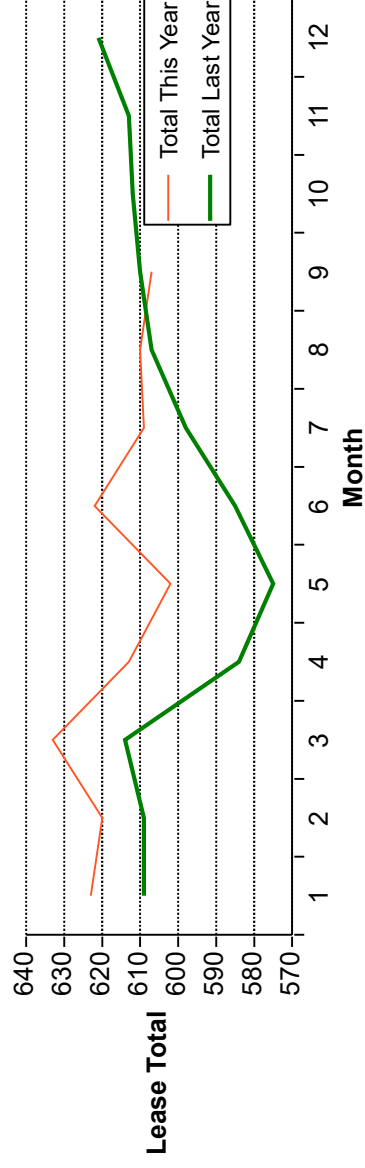
Median Resale Price: \$277,000

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	49	31	27	18	\$15,157,100	\$7,774,500	\$7,328,900	\$4,632,500	\$309,329	\$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	371	230	263	279	\$103,655,052	\$58,205,187	\$68,400,944	\$77,270,140				
MON AVG	41	26	29	31	\$11,517,228	\$6,467,243	\$7,600,105	\$8,585,571	\$275,578	\$254,179	\$260,569	\$276,578
% CHANGE-YTD	61.3%	-12.5%	-5.7%	-23.8%	78.1%	-14.9%	-11.5%	-16.5%	8.4%	-2.5%	-5.8%	9.8%

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

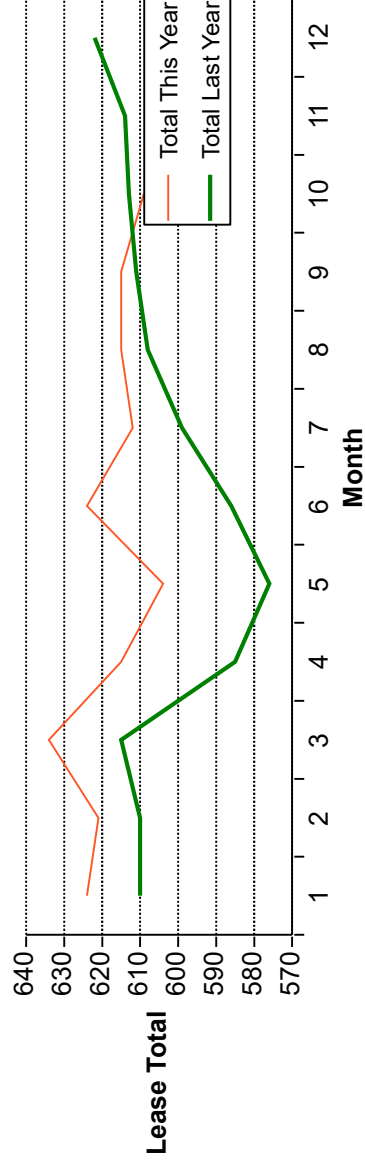
Monthly Active Leasing Report 2021 Period 9 (Mutual 1)



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 Change	Total Renewals	Total Expirations
2021	January	19	20	108	476	623	609	9.9	9.6	0	26
2021	February	12	16	122	470	620	609	9.8	9.6	7	12
2021	March	15	18	136	464	633	614	10.0	9.7	48	31
2021	April	12	19	140	442	613	584	9.7	9.2	29	37
2021	May	9	18	144	431	602	575	9.5	9.1	29	21
2021	June	17	22	159	424	622	585	9.8	9.3	55	42
2021	July	24	24	158	403	609	598	9.6	9.5	46	28
2021	August	29	20	170	391	610	607	9.6	9.6	29	28
2021	September	30	22	178	377	607	610	9.6	9.6	38	39
2021	October					612					
2021	November					613					
2021	December					621					

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Monthly Active Leasing Report 2021 Period 10 (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	% Change	Total Renewals	Total Expirations
2021	January	19	20	104	481	624	610	9.9	9.6	0.3	0	26
2021	February	12	16	118	475	621	610	9.8	9.6	0.2	7	12
2021	March	15	18	132	469	634	615	10.0	9.7	0.3	48	31
2021	April	12	19	136	448	615	585	9.7	9.3	0.4	29	37
2021	May	9	19	139	437	604	576	9.6	9.1	0.5	29	21
2021	June	16	23	154	431	624	586	9.9	9.3	0.6	55	41
2021	July	23	26	153	410	612	599	9.7	9.5	0.2	46	27
2021	August	28	23	165	399	615	608	9.7	9.6	0.1	29	25
2021	September	30	24	174	387	615	611	9.7	9.7	0.0	38	37
2021	October	20	24	191	374	609	613	9.6	9.7	-0.1	32	35
2021	November					614						
2021	December					622						

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OPEN MEETING

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

Thursday, September 16 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: Neda Ardani, Reza Bastani, Carl Randazzo, Andre Torng

COMMITTEE ADVISORS ABSENT: Michael Mehrain, Dick Rader

ADVISORS PRESENT: Juanita Skillman

STAFF PRESENT: Robbi Doncost, Lauryn Varnum, Richard DeLaFuente

1. Call to Order

Chair Randazzo called the meeting to order at 9:35am.

2. Acknowledgement of Media

Zoom platform via Granicus.

3. Approval of Agenda

Agenda was approved via consensus.

4. Approval of Meeting Report for August 19, 2021

The committee approved the agenda as presented by consensus.

5. Chair's Remarks

Chair Randazzo congratulated the committee on the enactment of the Contractor Violation Policy and complimented the work completed thus far.

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

None.

7. Manor Alterations Division Manager Update

Staff Officer Doncost complimented the continued progression and work done by the committee. Mr. Doncost discussed the staffing gap and the resulting increase in timelines. He noted that the Contractor Violation Policy has been adopted by the United Mutual Board, however, the date of enactment



requires 28-day postponement due to Civil code requirements, and the October meeting will not be a regular meeting so, it seems that the November Board meeting is the first time that the policy can be finally approved by the Board and thereby officially enacted. Mr. Doncost will confirm the enactment date with the Executive Team. Mr. Doncost confirmed that the front counter was closed due to the Delta Variant effects and a lack of staffing, however other staff is being utilized to assist in filling the gap. MA hopes to create a permanent transfer with employees from other VMS divisions.

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 there was approximately a 35% drop in production from July and a 17% reduction from June. This was due to the staffing decrease, leaving a backlog of emails to be handled. Chair Randazzo inquired if the FAQs assisted in people receiving information and not requiring appointments, which Mr. Doncost confirmed the FAQs were beneficial but it was difficult to quantify the assistance. Director Torng inquired if the average number of tickets decreasing was due to members or lack of staff, and Mr. Doncost confirmed that when staffing is at proper capacity, the conveyor system is effective, but that is not the current situation.

Chair Randazzo inquired if an “intermediary permit” could be created in order to expedite approvals, or if a “contractor coordinator” could be hired in order to assist members with communication between VMS and contractors. Mr. Doncost confirmed that this would need additional budget expenditure.

Variance Requests:

A. Variance Request – 157-B Avenida Majorca (Madrid, Plan 4) – Bathroom Alteration to Install a Second Toilet

Staff Officer DeLaFuente discussed the variance, and Chair Randazzo asked detail-oriented questions such as the location of the door, if there were any further structural changes, and if the hallway was going to be affected. Mr. DeLaFuente clarified the answers to committee members questions, and confirmed that this variance would not set a precedent. Director Bastani inquired as to why the variance and other variances must be reviewed at all if there were no structural changes planned. He stated that he felt these reviews were an overreach and unnecessary.

Chair Randazzo called for a motion to approve the variance, and the motion carried for approval.

B. Variance Request – 773-C Avenida Sevilla (Cordoba, 1A4R) – Room Addition on Existing Front Patio, Bathroom Addition, & Enlargement of Bedroom Window



Mr. DeLaFuentes discussed the variance, including answering questions regarding the roof, the raising of the floor, the location of sliding glass doors, and how the neighboring units will be affected. Director Bastani asked questions regarding the roof and if the neighbors had provided any opposition, which Mr. DeLaFuentes confirmed the neighbors had issued no concerns.

Chair Randazzo called for a motion to approve the variance, and the motion carried for approval.

C. Variance Request – 250-H Calle Aragon (Granada, Plan 10A) – Bathroom Alteration, Kitchen Remodel, & French Doors

Mr. DeLaFuentes discussed the details of the variance, and Chair Randazzo inquired as to a few follow up questions. Such as, will the ceilings be scraped, are there any exterior modifications? It was confirmed the ceilings have previously been scraped, and the front entry kitchen window is being relocated.

Chair Randazzo called for a motion to approve the variance, and the motion carried for approval.

Items for Discussion

9. Manor Alterations FAQs

Mr. Doncost stated that the FAQ sheet was a helpful document in order to lend consistency between staff to residents, and had been revised to include the edits proposed at the last ACSC. Director Bastani inquired if the potential changes to the material used to construct the walls of the water heater cabinets has been raised, but Mr. Doncost confirmed that this issue had been temporarily delayed due to the volume of work necessary for the Contractor Violation Policy. Wood is what is currently specified, however, a United Director asked if other material that is not subject to rot, could be used.

10. Contractor Violations & Policy

Mr. Doncost discussed the approval of the Contractor Violation Policy and the efficacy of the policy being enacted. Director Randazzo inquired as to the existing relationships between VMS and contractors. Mr. Doncost confirmed that the process highlighted by the CVP was an effective path used when issues arose with a multiple-violating contractor. The ability to highlight the violations was helpful and that as a result of the policies that are currently in place, one specific contractor owner was now aware of the issues causing MA to stop their work, and took steps to adjust the lack of oversight which caused the problem.

11. ACM Comparison Report

Mr. Doncost clarified that the comparison report was created to better classify the responsibilities of all involved parties regarding ACM, and that no consultant costs were expended to create this document. Mr. Doncost confirmed that the document was not provided as a motion to vote upon, but merely informative at this time. Discussion ensued as to the obligations of each party, and Director Bastani stated that more information and explanation was needed.

12. Manor Alterations News Bulletin



Chair Randazzo asked that the News Bulletin contain a section that calls out the status of the backlog of Mutual consents, i.e., how many weeks is MA behind in processing these items. This was information that had been presented at the time that the News Bulletins were first published and recently this information has been omitted. Staff Officer Varum confirmed that the upcoming edition of the MA news Bulletin will contain the back log statistical information and this will continue from now on.

Items for Future Discussion:

13. News Bulletin Topics

Concluding Business:

14. Committee Member Comments

None.

15. Date of Next Meeting – October 21, 2021 9:30 AM

16. Adjournment – 11:24 PM

X _____

Carl Randazzo, Chair

Robbi Doncost, Staff Officer

Telephone: (949) 268-2281

**REPORT OF THE REGULAR MEETING OF THE GOLDEN RAIN
FOUNDATION DISASTER PREPAREDNESS TASK FORCE**

TUESDAY, September 28 2021 9:30AM

HYBRID MODEL MEETING

MEMBERS PRESENT: Carlos Rojas, Juanita Skillman, Bruce Bonbright, John Frankel, Maggie Blackwell, Sandy Benson, Jim Riedel, Grace Stencel, Sue Stephens, Tom Siviglia, Diane Casey, Annie McCary

OTHERS PRESENT: “Jonathan,” Bunny Carpenter, “Wellt”

STAFF PRESENT: Jayanna Hendley

THE MEETING WAS CALLED TO ORDER: 9:30 AM

ACKNOWLEDGEMENT OF THE PRESS: None present.

APPROVAL OF THE AGENDA: Juanita Skillman made a motion to approve the agenda. By consensus, the motion passed.

APPROVAL OF MEETING REPORT:

Bruce Bonbright made the motion to approve the meeting report from July 27, 2021. Judith Troutman seconded the motion.

CHAIRS REMARKS: Chief Carlos Rojas reported that Security Staff has been working to coordinate the Great California Shakeout Earthquake Drill event for the community. Chief Rojas stated he would discuss in greater detail later in the meeting.

MEMBER COMMENTS: One comment from Joan Grampp on behalf of the Foundation was sent via email to Jayanna Hendley. Jayanna explained that Ms. Grampp is concerned about AT&T getting rid of landlines due to communication securities if the power grid shuts down. Chief Rojas suggested that Staff conduct further research on this topic and bring it back to the committee at the next meeting. No objections were heard.

REPORTS:

RADIO & COMMUNICATIONS: Bruce Bonbright reported that 12 out of 15 Disaster Prep radios responded during his drill for September. Bruce also stated that he is tracking down the 3 who have not been reporting to ease their technical issues.

OFFICE MANAGER/ADVISOR: Tom Soule was not present. Chief Rojas reported that the office is open and making sales. Judith Troutman added that she is working through their binders of Good Neighbor Captains and cold-calling to determine whether or not volunteers are still active. Judith also stated that she will be placing an add in the Globe regarding the office being open, and she will be on TV6 to promote the office and emergency merchandise available.

RECRUITMENT / RETENTION / TRAINING: Juanita Skillman reported that she obtained some training information and material from Kathleen Mathews. Juanita stated that some volunteers she knows were never contacted via email by Security. Juanita also stated that recruiting is out of her hands, but she is grateful for Judith Troutman stepping-up. Chief discussed the revamping of the Good Neighbor Captain role and having a clear delineation stating that the additional training, like CPR and First Aid, are not required. Juanita Skillman stated that generally, during the month of the Shakeout Drill, Disaster Prep uses a display case in the Village Library to display supplies that are sold in the Disaster Prep Office.

GRF BOARD: Maggie Blackwell did not have anything specific to report.

UNITED BOARD: Diane Casey did not have anything specific to report.

THIRD BOARD: Annie McCary did not have anything specific to report.

TOWERS: Sue Stephens stated that the Towers has multiple floor captains, as well as co-captains. Sue asked questions about the Tower's involvement with the Shakeout Drill. Members made comments.

PET EVACUATION SUBMIT COMMITTEE: Sandy Benson reported that they have completed their supply inventory. Sandy also stated they delivered three binders containing their Pet Evacuation Plan. Sandy also stated that they have been invited to a meeting on October 5th to speak about the evacuation plan to the Gate 11 Club. Sandy mentioned that their next step would be to train volunteers on the operations of the plan.

FIRE AVERT: Tom Siviglia reported that he has completed his first installation of the Fire Avert pilot program, and that the installation took 9 minutes and 50 seconds to complete. Chief Rojas commended the Disaster Prep Committee for implementing the pilot program.

GREAT CA SHAKEOUT – Chief Rojas announced that we will be exercising a more involved drill this year. Chief stated that Good Neighbor Captains, Radio Teams, EOC, and Reporting Centers will be activated. Chief stated that Code Red will be sent to the volunteers as well. Rojas expressed that this is a great opportunity to practice our systems, and see what works and what doesn't work. Chief informed the group to email a Security Staff member if they would like to be added to the Code Red Alert. Tom Siviglia mentioned that Code Red will be deployed shortly after the initial beginning of the drill. Jayanna Hendley invited the committee to attend a Zoom training on October 6th that will be hosted by herself and Grace Stencil regarding Physical Injury Report Forms. Jayanna also stated that they have updated the Physical injury Report Form to allow for more efficiencies, and it will be featured on October 6th.

ECA COMMUNITY ENGAGEMENT WEBINAR DISCUSSION – Judith Troutman stated that this webinar is where we obtained our Good Neighbor Captain model. Grace Stencil mentioned that you are able to re-watch the webinar through the website any time.

DISCUSSIONS & CONSIDERATIONS:

MEMBER COMMENTS: Grace Stencil asked Diane Casey for her phone number.

NEXT MEETING: November 30, 2021 at 9:30 AM

ADJOURNMENT: 10:20 AM

Submitted By:



Carlos Rojas (Sep 30, 2021 13:31 EDT)

Sep 30, 2021

Carlos Rojas, Committee Chair

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