



OPEN MEETING

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

**Tuesday, September 13, 2022- 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 Neda Ardani**
- 3. Acknowledge Media**
- 4. Approval of Agenda**
- 5. Approval of the Meeting Minutes**
 - a. August 9, 2022 – Regular Open Session
 - b. August 25, 2022 – Agenda Prep Meeting
- 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**
- 9. VMS Board Update – Director Manny Robledo**
- 10. CEO Report**
- 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. 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 2022, such review is hereby ratified.
- b. **Recommendation from the Landscape Committee**
 1. Recommendation to Deny Tree Removal Request: 35-G Calle Aragon – One Pink Flame Tree
 2. Recommendation to Deny Tree Removal Request: 2044-C Via Mariposa East – One Jacaranda Tree
- c. Approve the Review of the United Sub-Leasing and Transfer of Trust Documents Approved in August 2022, and such review is hereby ratified. (CHECK LIST)
- d. **Recommendation from the Finance Committee**
 1. Approve a Resolution for Recording a Lien against Member ID # 947-381-70

12. Unfinished Business

- a. Inter-Board Anti-Harassment, Anti-Abuse, and Anti-Intimidation Policy and Formation of Joint Hearing Body (**MAY initial notification – revised September – postpone 28-day notification for member review and comment to comply with Civil Code §4360**)
- b. Strategic Planning Update – President Liberatore – (Oral Discussion)
- c. Discuss and Consider 2021 Operating Deficit Transfer (**September initial notification – 28-day notification for member review and comments to comply with Civil Code §4360**).
- d. Discuss and Consider Reoccurring Town Hall Meeting – (Board Oral Discussion)
- e. Update Committee Appointments

13. New Business

- a. United 2023 Business Plan Adoption (Annual Budget)
 - Entertain a Motion to Approve United Business Plan
 - Entertain a Motion to Approve United Reserves Funding Plan
- b. Entertain a Motion to Approve Disabled Child/ Grandchild Application (**September initial notification – 28-day notification for member review and comments to comply with Civil Code §4360**).
- c. Recommendation to Approve a Resolution for Personal Items in Common Areas (**September initial notification – 28-day notification for member review and comments to comply with Civil Code §4360**).

- d. Recommendation to Approve a Resolution for Restrictions on Outside Plant Watering (**September initial notification – 28-day notification for member review and comments to comply with Civil Code §4360**).
- e. Entertain a Motion to Establish an Investment Ad Hoc Committee for the purpose of improving investments and revenue generation

14. Director Comments (Two minutes per director)

15. Committee Reports

- a. Report of the Finance Committee / Financial Report – Director Asgari. The Committee met on August 30, 2022; next meeting September 27, 2022, 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 – President Liberatore. The Committee met on August 18, 2022; next meeting September 15, 2022, 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 August 25, 2022; next meeting September 22, 2022, 9:00 a.m. in the Board Room and as a virtual meeting.
- d. Report of the Governing Documents Review Committee – Director Blackwell. The Committee met on August 18, 2022; next meeting September 15, 2022, 1:30 p.m. in the Board Room and as a virtual meeting.
- e. Report of the Landscape Committee – Director Casey. The Committee met on August 22, 2022; next meeting September 26, 2022, at 9:30 a.m. in the Board Room and as a virtual meeting.
- f. Report of the Maintenance & Construction Committee – Director English. The Committee met on August 24, 2022; next meeting October 26, 2022, at 9:30 a.m. in the Board Room and as a virtual meeting.
- g. Report of the United Resident Advisory Committee – Director Lee. The committee met on September 8, 2022; next meeting October 13, 2022, at 4:00 p.m. in the Elm Room and as a virtual meeting.

16. GRF Committee Highlights

- a. Report of the GRF Finance Committee – Director Asgari. The Committee met on August 17, 2022; next meeting October 19, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
- b. Report of the GRF Strategic Planning Committee— Director Casey. The

Committee met on May 2, 2022; next meeting October 3, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.

- c. Report of the Community Activities Committee – Director Blackwell. The committee met on September 8, 2022; next meeting October 13, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
- d. Report of the GRF Landscape Committee – Director Casey. The Committee met on June 8, 2021; next meeting September 14, 2022, at 1:30 p.m. as a virtual meeting.
- e. Report of the GRF Maintenance & Construction Committee – Director Achrekar. The Committee met on August 10, 2022; next meeting October 12, 2022, at 9:30 a.m. in the Board Room and as a virtual meeting.
 - (1) Clubhouse (Facilities) Ad Hoc Committee – Director Casey. The Ad Hoc Committee met June 24, 2022; next meeting TBA.
- f. Report of the Media and Communication Committee – Director Ardani. The Committee met on July 18, 2022; next meeting September 19, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
- g. Report of the Mobility and Vehicles Committee – Director Blackwell. The Committee met on August 3, 2022; next meeting October 5, 2022, 1:30 p.m. in the Board Room and as a virtual meeting.
- h. Report of the Security and Community Access Committee – Director Blackwell. The Committee met on August 29, 2022; next meeting October 31, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
- i. Laguna Woods Village Traffic Hearings – Director Ardani. The Hearings were held on August 17, 2022; next hearings will be held September 21, 2022, at 9:00 a.m. as a virtual meeting.
- j. Report of the Disaster Preparedness Task Force – Director Casey. The Task Force met on July 26, 2022; next meeting September 27, 2022, at 9:30 in the Board Room a.m. and as a virtual meeting.
- k. Report of the Purchasing Task Force Ad Hoc Committee – Director Ardani. The Committee met on April 7, 2022; next meeting TBA.
- l. Report of the Information Technology Advisory Committee – Director Casey. The Committee met on August 26, 2022; next meeting September 30, 2022 as a virtual meeting.
- m. Report of the Insurance Ad Hoc Committee – Director Liberatore. The Committee met on July 25, 2022; next meeting TBA.
- n. Report of the Website Ad Hoc Committee – Director Liberatore. The Committee met on August 10, 2022; next meeting September 14, 2022 at 10:00 a.m. in the Willow Room.

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

- Inter-Board Anti-Harassment, Anti-Abuse, and Anti-Intimidation Policy and Formation of Joint Hearing Body
- Disabled Child/Grandchild Application
- Recommendation to Approve a Resolution for Personal Items in Common Areas
- Recommendation to Approve a Resolution for Restrictions on Outside Plant Watering
- Discuss and Consider 2021 Operating Deficit Transfer

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

CLOSED SESSION NOTICE AND AGENDA

Approval of Agenda

Approval of the Following Meeting Minutes;

(a) August 9, 2022 – Regular Closed Session

Discuss and Consider Member Disciplinary Matters

Discuss Personnel Matters

Discuss and Consider Contractual Matters

Discuss and Consider Legal and Litigation Matters

19. Adjourn

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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**

**Tuesday, August 9, 2022- 9:30 a.m.
Board Room/Virtual Meeting
24351 El Toro Road, Laguna Woods, California**

Directors Present: Anthony Liberatore, Pearl Lee, Neda Ardani, Cash Achrekar, Azar Asgari, Diane Casey, Maggie Blackwell, Lenny Ross, Reza Bastani, Andre Torng

Directors Absent: Pat English

Staff Present: CEO Siobhan Foster, Makayla Schwietert, Paul Nguyen, Steve Hormuth, Robert Carroll, an Eric Nunez

Others Present: GRF: Juanita Skillman, Elsie Addington
Third: None
VMS: Robert Kahn

1. Call Meeting to Order/Establish Quorum

President Liberatore 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 Achrekar led the pledge of allegiance.

3. Acknowledge Media

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

4. Approval of Agenda

President Liberatore asked if there were any changes to the agenda.

Director Blackwell requested Item 12c. Discuss and Consider Rescinding Resolution 01-20-52 Membership Trust Transfer, be removed from the agenda. Director Achrekar seconded.

Discussion ensued among the board.

A member commented on her stance regarding Item 12c.

Hearing no changes or objections, the motion was called to a vote and failed 3-7. Directors Blackwell, Casey, and Lee were in favor. Director English was absent. President Liberatore did not vote.

Director Asgari requested to move Item 11b(3). to Unfinished Business as Item 12d. Recommendation to Approve a Resolution for 15% reduction of Landscape Irrigation within United Mutual. Director Ardani seconded.

Hearing no changes or objections, the motion was called to a vote and passed unanimously.

Hearing no changes or objections, the amended agenda was approved unanimously.

5. Approval of Minutes

- a. July 12, 2022 – Regular Open Session
- b. July 28, 2022 – Agenda Prep Meeting

Hearing no objections, July 12, 2022 – Regular Open Session Minutes and July 28, 2022 – Agenda Prep Meeting Minutes were approved unanimously.

6. Report of the Chair – None

7. Open Forum (Three Minutes per Speaker)

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

The following members made comments:

- A member commented on further information needed regarding the upcoming United Annual Election.
- A member commented on landscape issues.

8. Responses to Open Forum Speakers

- Director Ross provided an update to a member comment from last month's meeting regarding plumbing issues, as it has now been resolved.
- Director Ross provided an update to a member comment from last month's meeting regarding a request for the new refrigerator, as the status is still pending.
- Director Ross provided an update to a member comment from last month's meeting regarding a request for a new oven. A new oven has been installed, and the issue has been resolved.

9. VMS Board Update – Director Kahn

VMS Director Kahn provided an updated on the following items:

- After retirement of former CEO, a restructure of the General Managers office was completed to provide efficiency and streamlining for various departments.
- Catherine Laster, Services Manager, has been responsible to oversee the staffing shortage concerns amongst various departments, including the Recreation Department.
- Further part-time employment has been created for residents who can work various positions throughout the community.
- The HR Department provided to the VMS Board on July 31, 2022 that the

Recreation Department had 37 job openings. As an update from the HR Department, VMS has been able to successfully hire new 20 employees. On August 8, 2022, all newly hired 20 employees began their work at VMS.

Director Kahn answered questions and discussion ensued among the Directors.

10. CEO Report

CEO Siobhan Foster discussed the following items:

- Table Tennis Facilities at the Community Center Hours will be open until 9:00 p.m. on Tuesday and Thursdays, and Noon – 5:00 p.m. on Saturday and Sunday evenings.
- The expanded hours for the Fitness Center at the Community Center included hours until 8:00 p.m. on Tuesday and Thursdays, and from 8:00 a.m.- Noon on Saturday and Sundays.
- Starting August 6, 2022, the MAC Learning Center on the Third Floors is open Saturdays from Noon – 3:00 p.m. on a two-month trial basis.
- Work scheduled at Gate 6, on Thursday August 11, 2022. Work time will depend on the weather permitted. As Gate 6 will be closed, it is advised to use Gate 5 for exit purposes, during the scheduled work.
- The 2023 Business plan meeting will occur the week of August 10, 2022 at 1:30 p.m. in the Board Room and televised.

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. **Consistent with its statutory obligations under Civil Code §5501, a subcommittee of the board consisting of the Treasurer and at least one other board member reviewed the United Laguna Woods Mutual preliminary financials for the month of June 2022, such review is hereby ratified.**

b. **Recommendation from the Landscape Committee**

- (1) Recommendation to Approve Tree Removal Request: 28-A Avenida Castilla – Two of the Three Canary Island Pine Trees

RESOLUTION 01-22-47

**Approve Removal of Two of Three Requested Canary Island Pine
Trees
28-A Avenida Castilla**

WHEREAS, February 12, 2013, that the Board of Directors adopted Resolution 01-13-17, Tree Removal Guidelines:

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

WHEREAS, on July 14, 2022, the Landscape Committee reviewed a request to remove three Canary Island Pine trees from the Member at 28-A, who cited the reasons as litter/debris, overgrown and poor condition, and;

WHEREAS, staff inspected the condition of the trees and determined two of the three requested Canary Island Pine trees do have codominant leaders, which presents a likelihood that one of the branches on either tree could experience a catastrophic failure, and;

WHEREAS, the committee determined that two of the three trees do meet the guidelines established in Resolution 01-13-17, and thereby recommends approving the request for the removal of two Canary Island Pine trees, located at 28-A Avenida Castilla.

NOW THEREFORE BE IT RESOLVED, August 9, 2022, the Board of Directors approves the request for the removal of two of the three requested Canary Island Pine trees, located at 28-A;

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 Tree Removal Request: 426-A Avenida Castilla – One Canary Island Pine Tree

RESOLUTION 01-22-48

**Deny Removal of One Canary Island Pine Tree
426-A Avenida Castilla**

WHEREAS, February 12, 2013, that the Board of Directors adopted Resolution 01-13-17, Tree Removal Guidelines:

- Unless there is a purposeful reason, trees should not be removed merely because they are messy, or because of residents' personal preferences concerning shape, color, size, or fragrance.
- Trees should not be removed because of view obstruction.
- Trees on slopes should not be removed if the removal will contribute to the destabilization of that slope.

- Trees which are damaging or will damage a structure, pose a hazard, in failing health or interfering with neighboring trees, will be considered for removal.

WHEREAS, on July 14, 2022, the Landscape Committee reviewed a request to remove one Canary Island Pine tree from the Member at 426-A, who cited the reasons as litter/debris, overgrown and the resident cannot keep up with the removal of pine needles, which requires three hours per week, and;

WHEREAS, staff inspected the condition of the tree and found the tree to be in good health, 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 Canary Island Pine tree, located at 426-A Avenida Castilla.

NOW THEREFORE BE IT RESOLVED, August 9, 2022, the Board of Directors denies the request for the removal of one Canary Island Pine tree, located at 426-A;

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

c. Recommendation from the Architectural Control and Standards Committee

- (1) Variance Request – 646-C Avenida Sevilla, (Cordoba) New Patio Screen Wall Openings and Patio Trellis with Lighting

RESOLUTION 01-22-49

Variance Request

WHEREAS, 646-C Avenida Sevilla, a Cordoba style manor, is requesting board approval of a variance to modify the front entry screen wall with new openings and interior trellis feature; and,

WHEREAS, Neighborhood Awareness Notices were sent to Owners at 646-A, 646-B, and 646-D, and adjacent owners at 647-A, 647-B, and 647-C on July 7, 2022, 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 July 21, 2022; and

WHEREAS, the Architectural Controls and Standards Committee reviewed the variance and moved a recommendation for approval to the Board;

NOW THEREFORE BE IT RESOLVED, on August 9, 2022, the Board of Directors hereby approves/denies the request to modify the front entry screen wall with new openings and interior trellis feature; and

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 646-C Avenida Sevilla and all future Mutual Members at 646-C Avenida Sevilla; 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.

- (2) Variance Request – 895-C Ronda Sevilla, (Seville) Approve Existing Patio Modifications

RESOLUTION 01-22-50

Variance Request

WHEREAS, 895-C Ronda Sevilla, a Seville style manor, is requesting board approval of a variance to allow the shareholder to keep the removed portion of the screen wall, pavers in front of entry doors and constructed trellis with the conditions stated in Appendix A; and,

WHEREAS, Neighborhood Awareness Notices were not sent to adjacent manors as the work is existing, no prior complaints have been received and no new construction is proposed in this request for variance; and

WHEREAS, the Architectural Controls and Standards Committee reviewed the variance and moved a recommendation for approval to the Board;

NOW THEREFORE BE IT RESOLVED, on August 9, 2022, the Board of Directors hereby approves the request to keep the removed portion of the screen wall, pavers in front of entry doors and constructed trellis; and

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 895-C Ronda Sevilla and all future Mutual Members at 895-C Ronda Sevilla; 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.

- d. **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 July 2022, such review is hereby ratified.**

e. Recommendation from the Finance Committee

- (1) Approve a Resolution for Recording a Lien against Member ID # 947-423-56

RESOLUTION 01-22-51

Recording of a Lien

WHEREAS, Member ID 947-423-56; is currently delinquent to United Laguna Woods Mutual with regard to the monthly assessment; and

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

NOW THEREFORE BE IT RESOLVED, August 9, 2022, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-423-56 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.

- (2) Approve a Resolution for Recording a Lien against Member ID # 947-366-53

RESOLUTION 01-22-52

Recording of a Lien

WHEREAS, Member ID 947-366-53; is currently delinquent to United Laguna Woods Mutual with regard to the monthly assessment; and

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

NOW THEREFORE BE IT RESOLVED, August 9, 2022, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-366-53 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 changes or objections, the motion to approve the Consent Calendar was approved unanimously.

12. Unfinished Business

- a. Inter-Board Anti-Harassment, Anti-Abuse, and Anti-Intimidation Policy and Formation of Joint Hearing Body **(MAY Initial Notification – Revised August – postpone 28-day notification for member review and comment to comply with Civil Code §4360)**

RESOLUTION 01-21-XX

Inter-Board Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy and Charter of the Joint Hearing Body Committee

WHEREAS, the Board of Directors of United Laguna Woods Mutual (“United”), Golden Rain Foundation (“GRF”), and Third Laguna Hills Mutual (“Third”) require a clear and consistent policy to address claims of harassment, abuse and intimidation by directors to staff of Village Management Services, Inc., fellow directors and residents, as well as claims involving harassment, abuse and intimidation by residents to staff of VMS, directors and other residents; and

WHEREAS, this Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy (“Policy”) is intended to provide guidance relative to such behavior and issue a mechanism for addressing same by the Anti-Harassment, Anti-Abuse and Anti-Intimidation Joint Hearing Body Committee; and

WHEREAS, this Policy is being adopted by the Board of Directors of United, GRF, and Third in the exercise of their respective duties to maintain, protect and enhance the value and desirability of Laguna Woods Village and the interests of all of its members.

NOW THEREFORE BE IT RESOLVED, August 9, 2022, that the Board of Directors of this Corporation hereby introduces the Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy and Charter of the Joint Hearing Body Committee, as attached to the official 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.

Director Blackwell made a motion to approve the Resolution for discussion purposes and to postpone the final vote for 28-days per Civil Code §4360. Director Casey seconded the motion.

Discussion ensued among the Board.

Multiple members commented on the Inter-Board Anti-Harassment, Anti-Abuse, and Anti-Intimidation Policy and Formation of Joint Hearing Body.

Hearing no changes or objections, the motion was called to a vote and failed 5-5.

- b. Strategic Planning Update – President Liberatore (Oral Discussion)**
President Liberatore discussed strategic planning and commented about the meeting on June 17, 2022.

Discussion ensued among the board.

- c. Discretionary Investment Change to Treasuries (July Initial Notification — postpone 28-day notification for member review and comment to comply with Civil Code §4360 has been satisfied)**

RESOLUTION 01-22-XX

DISCRETIONARY INVESTMENT CHANGE TO TREASURIES

WHEREAS, the United Laguna Woods Mutual Discretionary Investment balance as of June 30, 2022 was \$14,372,440.12; and

WHEREAS, the discretionary account is an investment account that allows the Corporation's investment manager to buy and sell investments without the Board's consent for each trade; and

WHEREAS, the funds maintained in the discretionary account, in the opinion of the managing agent, are not required within a reasonable time to pay obligations of the corporation; and

WHEREAS, the Board desires to transfer discretionary investment funds to Bank of America where the funds will be used to purchase US treasuries insured by the federal government;

NOW THEREFORE BE IT RESOLVED, August 9, 2022 that the Board of this corporation hereby authorizes the full discretionary investment account balance, currently held by Fidelity Investments, be transferred to the Bank of America reserve bank account; and

RESOLVED FURTHER, that the Board of this corporation hereby authorizes the managing agent of this corporation to purchase US treasuries at the current available rates with the following maturities: 25% of account balance maturing in 6 months; 25% of account balance maturing in 12 months; 25% of account balance maturing in 18 months; 25% of account balance maturing

in 24 months; and

RESOLVED FURTHER, that the Board of this corporation hereby authorizes the managing agent of this corporation to provide old investment manager, SageView, a ninety-day termination notice as outlined in the investment advisory services agreement dated October 1, 2019; 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.

Director Asgari made a motion to approve Resolution 01-22-XX. Director Ross seconded.

Director of Financial Services, Steve Hormuth, provided an update regarding the Discretionary Investment Change to Treasuries.

Discussion ensued among the board.

Multiple members commented on the Discretionary Investment Change to Treasuries.

Hearing no changes or objections, the motion was called to a vote and failed 3-5-2. Directors Asgari, Achrekar, and Ross were in favor. Directors Bastani and Torng abstained. Director English was absent.

d. Update Committee Appointments

Discussion ensued among the board regarding the following resolution:

RESOLUTION 01-22-54

Golden Rain Foundation Committee Appointments

RESOLVED, August 9, 2022, that in compliance with Article 7, Section 7.3 of the Golden Rain Foundation Bylaws, adopted September 29, 2014, the following persons are hereby appointed to serve on the committees of the Golden Rain Foundation:

GRF Strategic Planning Committee

Cash Achrekar
Diane Casey
Anthony Liberatore, Alternate

GRF Community Activities Committee

Maggie Blackwell
Diane Casey

GRF Finance

Azar Asgari Pat
English
Diane Casey, Alternate

GRF Landscape Committee

Maggie Blackwell
Diane Casey

GRF Maintenance & Construction

Cash Achrekar
Lenny Ross

Clubhouses & Facilities Renovation Ad Hoc Committee

Diane Casey
Pat English

GRF Media and Communications Committee

Neda Ardani
Maggie Blackwell

GRF Mobility and Vehicles Committee

Maggie Blackwell
Pearl Lee

GRF Security and Community Access

Maggie Blackwell
Cash Achrekar

Disaster Preparedness Task Force

Diane Casey Anthony
Liberatore
Cash Achrekar, Alternate

Laguna Woods Village Traffic Hearings

Neda Ardani
Anthony Liberatore, Alternate

Purchasing Ad Hoc Committee

Diane Casey Neda
Ardani

Information Technology Advisory Committee

Diane Casey Cash
Achrekar

Broadband Ad Hoc Committee

Diane Casey

Insurance Ad Hoc Committee

Anthony Liberatore
Cash Achrekar Lenny
Ross

Website Ad Hoc Committee

Anthony Liberatore
Pearl Lee

Compliance Ad Hoc Committee

Maggie Blackwell
Pearl Lee

RESOLVED FURTHER, that Resolution 01-22-45, adopted July 12, 2022, 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.

President Liberatore called for an approval of Resolution 01-22-54.

Hearing no changes or objections, the motion to approve the Resolution was approved unanimously.

THIS ITEM WAS MOVED DURING THE APPROVAL OF AGENDA

- e. Recommendation to Approve a Resolution for 15% reduction of Landscape Irrigation within United Mutual

RESOLUTION 01-22-55

Irrigation Water Mandate

WHEREAS, July 14, 2022, the Landscape Committee recognized that the State of California is experiencing record drought conditions requiring parts of Southern California to reduce exterior irrigation water use; and

WHEREAS, the current water restriction mandates request a voluntary reduction in potable water use of 15 percent and irrigation water sources in United Mutual are mostly potable water; and

WHEREAS, the Landscape Committee determined that a 15 percent reduction of landscape irrigation is a prudent and proactive approach to the ongoing drought conditions in the region;

NOW THEREFORE BE IT RESOLVED, on August 9, 2022, that a 15 percent reduction in irrigation water use shall be applied to all irrigation within United Mutual; and

RESOLVED FURTHER, this resolution shall become in full force and effect on August 9, 2022; and

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

Director Casey made a motion to approve Resolution 01-22-55. Director Asgari seconded.

Discussion ensued among the board.

Hearing no changes or objections, the motion was called to a vote and passed 8-0-2. Directors Ardani and Bastani abstained. Director English was absent.

13. New Business

a. Discuss and Consider Reoccurring Town Hall Meeting – (Board Oral Discussion)

President Liberatore discussed Reoccurring Town Hall Meeting and the first one coming up on Friday, July 12, 2022.

Discussion ensued among the Board.

The Board held off on making a formal decision until after the first Town Hall.

b. Discuss 2021 Operating Deficit

Director Asgari made a motion to table this item for next month's meeting. Director Ardani seconded.

Hearing no changes or objections, the motion was called to a vote and passed unanimously.

c. Discuss and Consider Rescinding Resolution 01-20-52 Membership Trust Transfer. (August Initial Notification – postpone 28-days for Member review and comment to comply with Civil Code §4360)

RESOLUTION 01-22-XX

**SIMPLE MEMBERSHIP TRUST TRANSFERS AND FIRST TIME SUBLEASES
REVIEW CONFIRMATION CHECKLISTS**

WHEREAS, the Governing Documents Review Committee (the "Committee") of United Laguna Woods Mutual ("United") held a meeting on July 21, 2022 at which a quorum of the Committee was present; and

WHEREAS, the Committee has been charged with identifying areas of improvement including; and

WHEREAS, the Amended and Restated Bylaws, dated August 2, 2017, give United the authority to establish policy and perform various administrative responsibilities and activities; and

WHEREAS, such administrative responsibilities include review and action regarding simple trust transfers, wherein an existing Board-approved member(s) desires to transfer his membership into a revocable living trust with no other changes; and

WHEREAS, such administrative responsibilities include review and action regarding first-time subleases, wherein an existing Board-approved member(s)

desires to sublease his stock cooperative for a period of not less than 30 days and which sublease authorization is renewable annually;

NOW, THEREFORE, BE IT RESOLVED, on September 13, 2022, that the Board of Directors of this Corporation, rescinds Resolution 01-20-52 which increases rather than reduces the Board's paperwork and because the review confirmation checklists track only routine transactions while applications regarding all other membership transfers and problematic first-time sublease authorizations are routed to the Board for review and action; and

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

Director Blackwell made a motion to rescind the Resolution. Director Casey seconded.

There being no objections, the motion was called to a vote and failed 4-5. Directors Ardani, Blackwell, Casey, and Lee were in favor. President Liberatore did not vote. Director English was absent.

14. Director Comments (Two minutes per director) - None

THIS ITEM WAS NOT DISCUSSED AT THE MEETING

15. Committee Reports

- a. Report of the Finance Committee / Financial Report – Director Asgari. The Committee met on July 26, 2022; next meeting August 30, 2022, 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 – President Liberatore. The Committee met on July 21, 2022; next meeting August 18, 2022, 2022, 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 July 28, 2022; next meeting August 25, 2022, 9:00 a.m. in the Board Room and as a virtual meeting.
- d. Report of the Governing Documents Review Committee – Director Blackwell. The Committee met on July 21, 2022; next meeting August 18, 2022, 1:30 p.m. in the Board Room and as a virtual meeting.
- e. Report of the Landscape Committee – Director Casey. The Committee met on July 14, 2022; next meeting August 22, 2022, at 9:30 a.m. in the Board Room and as a virtual meeting.
- f. Report of the Maintenance & Construction Committee – Director English. The Committee met on June 22, 2022; next meeting August 24, 2022, at 9:30 a.m. in the Board Room and as a virtual meeting.

- g. Report of the United Resident Advisory Committee – Director Lee. The committee met on July 14, 2022; next meeting August 11, 2022, at 4:00 p.m. in the Elm Room and as a virtual meeting.

THIS ITEM WAS NOT DISCUSSED AT THE MEETING

16. GRF Committee Highlights

- a. Report of the GRF Finance Committee – Director Asgari. The Committee met on June 15, 2022; next meeting August 17, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
- b. Report of the GRF Strategic Planning Committee— Director Casey. The Committee met on May 2, 2022; next meeting TBA.
- c. Report of the Community Activities Committee – Director Blackwell. The committee met on July 14, 2022; next meeting August 11, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
- d. Report of the GRF Landscape Committee – Director Casey. The Committee met on June 8, 2021; next meeting September 14, 2022, at 1:30 p.m. as a virtual meeting.
- e. Report of the GRF Maintenance & Construction Committee – Director Achrekar. The Committee met on June 8, 2022; next meeting August 10, 2022, at 9:30 a.m. in the Board Room and as a virtual meeting.
 - (1) Clubhouse (Facilities) Ad Hoc Committee – Director Casey. The Ad Hoc Committee met June 24, 2022; next meeting TBA.
- a. Report of the Media and Communication Committee – Director Ardani. The Committee met on July 18, 2022; next meeting August 15, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
- b. Report of the Mobility and Vehicles Committee – Director Blackwell. The Committee met on June 1, 2022; next meeting August 3, 2022, 1:30 p.m. in the Board Room and as a virtual meeting.
- c. Report of the Security and Community Access Committee – Director Blackwell. The Committee met on June 27, 2022; next meeting August 22, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
- d. Laguna Woods Village Traffic Hearings – Director Ardani. The Hearings were held on June 15, 2022; next hearings will be held August 17, 2022, at 9:00 a.m. as a virtual meeting.
- e. Report of the Disaster Preparedness Task Force – Director Casey. The Task Force met on July 26, 2022; next meeting September 27, 2022, at 9:30 in the Board Room a.m. and as a virtual meeting.
- f. Report of the Purchasing Task Force Ad Hoc Committee – Director Ardani. The Committee met on April 7, 2022; next meeting TBA.
- g. Report of the Information Technology Advisory Committee – Director Casey. The Committee met on August 5, 2022; next meeting August 12, 2022 as a virtual meeting.
- h. Report of the Insurance Ad Hoc Committee – Director Liberatore. The Committee met on July 25, 2022; next meeting TBA. Agenda Item # 5a

- i. Report of the Website Ad Hoc Committee – Director Liberatore. The Committee met on July 6, 2022; next meeting August 10, 2022 at 10:00 a.m. in the Sycamore Room.

17. Future Agenda Items – None

- 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 1:59 p.m. into the Closed Session.

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

Approval of Agenda

Approval of the Following Meeting Minutes;

- (a) July 6, 2022 – Special Closed Session*
- (b) July 12, 2022 – Regular Closed Session*
- (c) July 13, 2022 – Special Closed Session*
- (d) July 28, 2022 – Special Closed Session*

Discuss and Consider Member Disciplinary Matters

Discuss Personnel Matters

Discuss and Consider Contractual Matters

Discuss and Consider Legal and Litigation Matters

19. Adjourn

The meeting was adjourned at 4:00 p.m.

DocuSigned by:

Neda Ardani

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Neda Ardani, Secretary of the Board
United Laguna Woods Mutual



OPEN SESSION

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

Thursday, August 25, 2022, at 2:00 p.m.
24351 El Toro Road, Laguna Woods, California
WILLOW ROOM/VIRTUAL MEETING

The purpose of this meeting is to discuss items for the regular board meeting agenda

Directors Present: Anthony Liberatore, Maggie Blackwell, Diane Casey, Reza Bastani, Pearl Lee, Cash Achrekar, Lenny Ross, Neda Ardani

Directors Absent: Pat English, Andre Torng, Azar Asgari

Staff Present: CEO-Siobhan Foster, Makayla Schwiertert, Paul Nguyen, Catherine Laster

Others Present: None

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

President Liberatore called the meeting to order at 2:00 p.m. and recessed the meeting.

President Liberatore declared the meeting resumed at 2:10 p.m. and established that a quorum was present.

2. Approval of the Agenda

President Liberatore called for an approval of the agenda.

Director Achrekar made a motion to approve the agenda. Director Casey seconded.

Hearing no changes or objections, the agenda was approved unanimously.

3. Discuss and Consider Items for the United Board Regular Meeting (open and closed sessions) on August 09, 2022

The Board as a consensus made decisions to remove, move, and add items onto and from the Open and Closed agendas.

Director Blackwell made a motion to approve the Open and Closed agendas.
Director Ross seconded.

Hearing no changes or objections, the motion was called to a vote and passed unanimously.

4. Director Comments – None

5. Adjournment

President Liberatore adjourned the meeting at 3:25 p.m.

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



RESOLUTION 01-22-XX

Deny Removal of One Pink Flame Tree 35-G Calle Aragon

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 22, 2022, the Landscape Committee reviewed a request to remove one Pink Flame tree from the Member at 35-G, who cited the reasons as litter/debris, overgrown and the resident has allergies due to the tree; and

WHEREAS, staff inspected the condition of the tree and found the tree to be in fair health; 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 Pink Flame tree located at 35-G Calle Aragon;

NOW THEREFORE BE IT RESOLVED, September 13, 2022, the Board of Directors denies the request for the removal of one Pink Flame tree located at 35-G; 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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RESOLUTION 01-22-XX

**Deny Removal of One Jacaranda Tree
2044-C Via Mariposa East**

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 22, 2022, the Landscape Committee reviewed a request to remove one Jacaranda tree from the Member at 2044-C, who cited the reasons as overgrown, sewer damage, poor condition, and the tree has fragile branches that fall during high winds resulting in potential damage; and

WHEREAS, staff inspected the condition of the tree and found the tree to be in fair health with no signs of movement at the ground level or record of sewer damage; 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 Jacaranda tree located at 2044-C Via Mariposa East;

NOW THEREFORE BE IT RESOLVED, September 13, 2022, the Board of Directors denies the request for the removal of one Jacaranda tree located at 2044-C; 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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Sublease Review Confirmation Checklist

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

The undersigned Board members affirm that they have reviewed select sublease applications for the period ending August 31, 2022.

- 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 Neda Ardani

Print Name Neda Ardani

Title Director

Date 09/01/2022

UNITED LAGUNA WOODS MUTUAL

Signature Anthony Liberatoro

Print Name ANTHONY LIBERATORO

Title PRESIDENT

Date 09/01/2022

Membership Trust Transfer Review Confirmation Checklist

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

The undersigned Board members affirm that they have reviewed select membership trust transfer applications for the period ending August 31, 2022.

- 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 

Print Name Neda Ardani

Title Secretary (Director)

Date 09/01/2022

UNITED LAGUNA WOODS MUTUAL

Signature 

Print Name ANTHONY M LIBERATORE

Title PRESIDENT

Date 09/01/2022



RESOLUTION 01-22-XX

Recording of a Lien

WHEREAS, Member ID 947-381-70; 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 13, 2022, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-381-70and;

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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STAFF REPORT

DATE: September 13, 2022
FOR: Board of Directors
SUBJECT: Inter-Board Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy and Formation of Joint Hearing Body

RECOMMENDATION

The Board of Directors adopt the Inter-Board Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy and authorize the formation of a Joint Hearing Body to address claims of harassment, abuse and intimidation by directors to staff of Village Management Services, Inc. (“VMS”), fellow directors and residents, as well as claims involving harassment, abuse and intimidation by residents to staff of VMS, directors and other residents.

BACKGROUND

The Board of Directors of Golden Rain Foundation (“GRF”), United Laguna Woods Mutual (“United”), and Third Laguna Hills Mutual (“Third”) recognize the need for a clear and consistent policy to address claims of harassment, abuse and intimidation by members, residents, GRF, United, Third and VMS board directors and advisors, and member or resident guests. The claims of harassment, abuse and/or intimidation may involve members, residents, GRF, United, Third and VMS board directors and advisors, member or resident guests, and VMS employees.

DISCUSSION

To address the need for a clear and consistent Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy, the board presidents and VMS Board chair collaborated with Jeffrey C. Beaumont, Esq. to develop the proposed policy and charter for a joint hearing body, modeled after the effective Village Traffic Hearing Committee. The proposed policy provides guidance relative to harassing, abusive, and/or intimidating behavior and issues a mechanism for addressing such behavior by the Anti-Harassment, Anti-Abuse and Anti-Intimidation Joint Hearing Body Committee.

The proposed policy is being considered by the board of directors of GRF, United and Third in the exercise of their respective duties to maintain, protect and enhance the value and desirability of Laguna Woods Village and the interests of all of its members.

On May 3, 2022, GRF unanimously approved a motion to introduce the resolution for discussion purposes and postpone the final vote 28-days per Civil Code §4360. During the board discussion, minor revisions to the proposed policy were suggested.

United Mutual and Third Mutual considered the proposed policy and charter at their May board meetings on May 10 and May 17, 2022, respectively. While both boards introduced the resolution, the boards offered input regarding the proposed policy and charter. Upon

conclusion of the May board meetings, the board presidents and VMS Board chair reconvened to consider all input from the three boards and modified the documents to reflect the changes upon which there was agreement, or guided by law.

On June 7, 2022, due to the substantive nature of the proposed changes, GRF unanimously reintroduced Resolution 90-22-XX and postponed action for 28-days to allow for Member review and comment to comply with Civil Code §4360.

On June 14, 2022, United Mutual considered the proposed policy and charter and introduced the resolution while again offering input regarding the proposed policy and charter.

On June 21, 2022, Third Mutual considered the proposed policy and charter and voted to send the policy back to committee for revisions.

The board presidents and VMS Board chair reconvened to consider all input from the three boards and modified the documents to reflect the changes upon which there was agreement, or guided by law. Due to the substantive nature of the proposed changes, on August 2, 2022, GRF unanimously reintroduced Resolution 90-22-XX and postponed action for 28-days to allow for Member review and comment to comply with Civil Code §4360.

On August 9, 2022, the motion made by the United board to introduce the proposed policy for discussion purposes and postpone the final vote 28-days per Civil Code §4360 resulted in a tie vote and failed.

On August 16, 2022, the Third board introduced the proposed policy for discussion purposes and postponed the final vote 28-days per Civil Code §4360 by a vote of 7-2-1.

Following the August board meetings, the board presidents and VMS Board chair reconvened to make a few non-substantive modifications to the proposed policy and charter for clarity purposes based on input from the boards. The changes are shown in redline version on the attachments.

On September 6, 2022, GRF unanimously adopted the Inter-Board Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy and authorize the formation of a Joint Hearing Body.

Due to the tie vote by the board on August 9, 2022, introduction of the proposed policy for discussion purposes and postponement of the final vote 28-days per Civil Code §4360 is necessary.

FINANCIAL ANALYSIS

None.

Prepared By: Siobhan Foster, CEO/General Manager

Reviewed By: Francis Gomez, Operations Manager
Eric Nunez, Director of Security

ATTACHMENT(S)

Attachment 1: Inter-Board Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy

Attachment 2: Inter-Board Policy – Flow Chart

Attachment 3: Charter of Anti-Abuse and Anti-Intimidation Joint Hearing Body Committee

Attachment 4: Resolution 01-22-XX



**Golden Rain Foundation, United Laguna Woods Mutual and Third Laguna Hills Mutual
Joint Hearing Body Committee
Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy**

I. Purpose

Harassment, abuse and intimidation is strictly prohibited in the community. The boards of directors of Golden Rain Foundation (“GRF”), Third Laguna Hills Mutual (“Third”), United Laguna Woods Mutual (“United”) and Village Management Services (“VMS”) require a clear and consistent policy to address claims of harassment, abuse and intimidation. This Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy (“Policy”) provides guidance relative to such behavior and guidelines for addressing same by the Anti-Harassment, Anti-Abuse and Anti-Intimidation Joint Hearing Body Committee.

This policy applies to:

- a. Members;
- b. Residents;
- c. GRF, United, Third and VMS board directors and advisors; and
- d. Member or resident guests.

The claims of harassment, abuse and/or intimidation may be against:

- a. Members;
- b. Residents;
- c. GRF, Third, United and VMS board of directors and advisors;
- d. Member or resident guests; and
- e. VMS employees.

VMS investigates incidents of harassment, abuse and/or intimidation from an employer’s standpoint pursuant to the VMS Anti-Harassment Policy, and by necessary implication, there will be overlap when an employee is harassed by any of the foregoing and vice-versa.

This Policy has been adopted by the boards of directors of GRF, Third and United in the exercise of their respective duties to maintain, protect and enhance the value and desirability of Laguna Woods Village and the interests of all of its members.

II. Definitions

- a. Abuse - See details under Conditions for Abuse.
- b. Anti-Harassment, Anti-Abuse and Anti-Intimidation Joint Hearing Body Committee (“Committee”) - A hearing body formed via charter by the boards of directors of GRF, Third and United to address claims of harassment, abuse and intimidation by

- members; residents; GRF, Third, United and VMS boards of directors and advisors; and member or resident guests. Claims may involve members; residents; GRF, Third, United and VMS boards of directors and advisors; member or resident guests; and VMS employees.
- c. Community - Laguna Woods Village, including, but not limited to, the community center, gate houses, clubhouses and amenities.
 - d. Claimant - Member, resident, board member, advisor, member or resident guest who submits a claim of alleged harassment, abuse and/or intimidation (“claim”) involving member, resident, board member, advisor, member or resident guest, and/or employee.
 - e. Director - A board member from GRF, Third, United or VMS boards of directors.
 - f. Governing documents - All of the following, collectively: articles of incorporation, bylaws, CC&Rs, rules and regulations, and resolutions or policies duly adopted by boards of directors of United (including occupancy agreement), GRF and Third; all as may be lawfully amended or modified from time to time.
 - g. Harassment - See details under Conditions for Harassment.
 - h. Intimidation - See details under Conditions for Intimidation.
 - i. Member - Any person who is an owner of a unit in Third’s or United’s development who has been approved for membership in Third or United in accordance with the governing documents.
 - j. Resident - An approved occupant of a residence in Laguna Woods Village.
 - k. Respondent - Member, resident, board member, advisor, member or resident guest, or employee who is the subject of harassment, abuse and/or intimidation claim.
 - l. Staff - Employees of VMS authorized to act on behalf of GRF, Third and United.

III. Conditions for Harassment

Below are various definitions and descriptions of harassment under both federal and California law:

- a. Federal law: Under federal law, “harassment” is defined to mean “a serious act or a course of conduct directed at a specific person that causes substantial emotional distress in such person and serves no legitimate purpose” (18 U.S.C.A. §1514[d][1][B]).
- b. California law: California Law: California defines “harassment” as unlawful violence, a credible threat of violence or a knowing and willful course of conduct directed at a specific person that seriously alarms, annoys or harasses that person, and that serves no legitimate purpose (Code of Civil Procedure §527.6[b][3]).
- c. Department of Housing and Urban Development (HUD) “Final Rule”: Recent federal regulations/guidelines enacted by the Department of Housing and Urban Development (HUD) impose certain obligations on GRF, United and Third with regard to the investigation and treatment of reported harassment. The new guidelines, adopted in August 2016, were enacted in an effort to further define and address housing discrimination in the form of harassment. In that regard, HUD’s new guidelines now deem any form of harassment in housing or within housing developments a form of illegal discrimination. Based on HUD’s guidelines, homeowners’ associations, including GRF, United and Third, are considered housing

providers, and as such are required to evaluate alleged harassment to investigate whether a resident is being subjected to harassment to the extent that it may amount to illegal housing discrimination. Pursuant to the guidelines, GRF, United and Third are required to investigate all reported claims of potential harassment of residents and, as appropriate, take all action permitted under the governing documents to address such harassing behavior (24 CFR 100.600).

IV. Conditions for Abuse

Below are various definitions and descriptions of abuse under both federal and California law:

- a. Federal law: Under federal law, “abuse” is defined to mean “the knowing infliction of physical or psychological harm or the knowing deprivation of goods or services that are necessary to meet essential needs or to avoid physical or psychological harm” (42 USC §1397[j]).
- b. California law: Under California law, “abuse” includes, but is not limited to, intentionally or recklessly causing or attempting to cause bodily injury, sexual assault and placing a person in reasonable apprehension of imminent serious bodily injury to that person or to another. Abuse is not limited to the actual infliction of physical injury or assault (Family Code §6203). For purposes of this Policy, “abuse” also includes conduct that creates a hostile work environment as defined under California law.

V. Conditions for Intimidation

Below are various definitions and descriptions of intimidation under both federal and California law:

- a. Federal law: Under Federal law, “intimidation” is defined to mean “a serious act or course of conduct directed at a specific person that (i) causes fear or apprehension in such person; and (ii) serves no legitimate purpose” (18 USC §1514[d][1]).
- b. California law: Under California law, the definition of “intimidation” was noted “to make timid or fearful; to inspire or affect with fear; to make fearful; to frighten ... to deter, as by threats. ...” (In re Bell, 19 Cal. 2d 488, 122 P.2d 22 [1942][dissent]).

VI. Examples of Harassment, Abuse and/or Intimidation

Examples of harassment, abuse and/or intimidation in community, subject to review and interpretation by committee, may include:

- a. Physical intimidation;
- b. Threatening bodily harm or to harm one’s property;
- c. Discriminatory shouting and yelling;
- d. Stalking, such as following someone around to intimidate or “make a point”;
- e. Disrupting organized activities in progress, including board and committee meetings;
- f. Entering the second floor of the community center without escort or pass with intent to disrupt operations;
- g. Interfering, instructing or otherwise disrupting the work of vendors or staff;
- h. Unreasonable, hostile and/or telephone calls and/or emails without a legitimate purpose to a resident, vendor or staff;

- i. Disparaging someone;
- j. Humiliating someone; and/or
- k. Other behavior that the ordinary person would find unreasonable and/or threatening.

VII. Reporting Harassment, Abuse and/or Intimidation Claims

To report a claim, members; residents; GRF, United, Third and VMS board directors and advisors; member and resident guests; and/or VMS employees may contact:

- a. Security Department
 - i. By telephone: 949-580-1400
- b. Compliance Division
 - i. By telephone: 949-268-2255; or
 - ii. Via email: compliance@vmsinc.org

Staff ~~will~~may inform the claimant to call the Security Department for documentation of the reported harassment, abuse and/or intimidation. Staff may also inform the claimant to call the Orange County Sheriff's Department ("OCSD") if harassment, abuse and/or intimidation occur.

VIII. Assessment of Harassment, Abuse, and/or Intimidation Claims

Upon receipt of claim by Security Department or Compliance Division, the following steps will occur:

- a. Security Director informs CEO/General Manager ("CEO") and Human Resources ("HR") Director of claim.
- b. CEO confers with Security Director and HR Director to determine if claim may involve harassment, abuse and/or intimidation and requires further action;
 - i. If claim does not meet definition of harassment, abuse and/or intimidation, ~~Compliance Division reviews claim for other possible governing document violations and initiates enforcement action, if needed~~no further action is taken.
 - ii. If claim meets definition of harassment, abuse and/or intimidation, claim will be investigated by third party or internally by Security Director or designee.
- c. CEO may implement interim administrative actions to prevent employee harassment, abuse and/or intimidation during investigation depending on facts/governing documents. Actions must not interfere with resident's rights.

IX. Investigation of Harassment, Abuse and/or Intimidation Claims

- a. If claim involves member, resident, board member, advisor, member or resident guest, investigator at direction of Security Director gathers sufficient evidence to determine whether prohibited conduct occurred (harassment, abuse and/or intimidation);
- b. If claim involves employee, investigator at direction of HR Director gathers sufficient evidence to determine whether prohibited conduct occurred (harassment, abuse and/or intimidation). VMS investigates claims from an employer's standpoint pursuant to federal and state laws regarding employees and the VMS Anti-Harassment Policy and confirmed cases of harassment, abuse and intimidation by necessary implication, there will be overlap when an employee is harassed by a

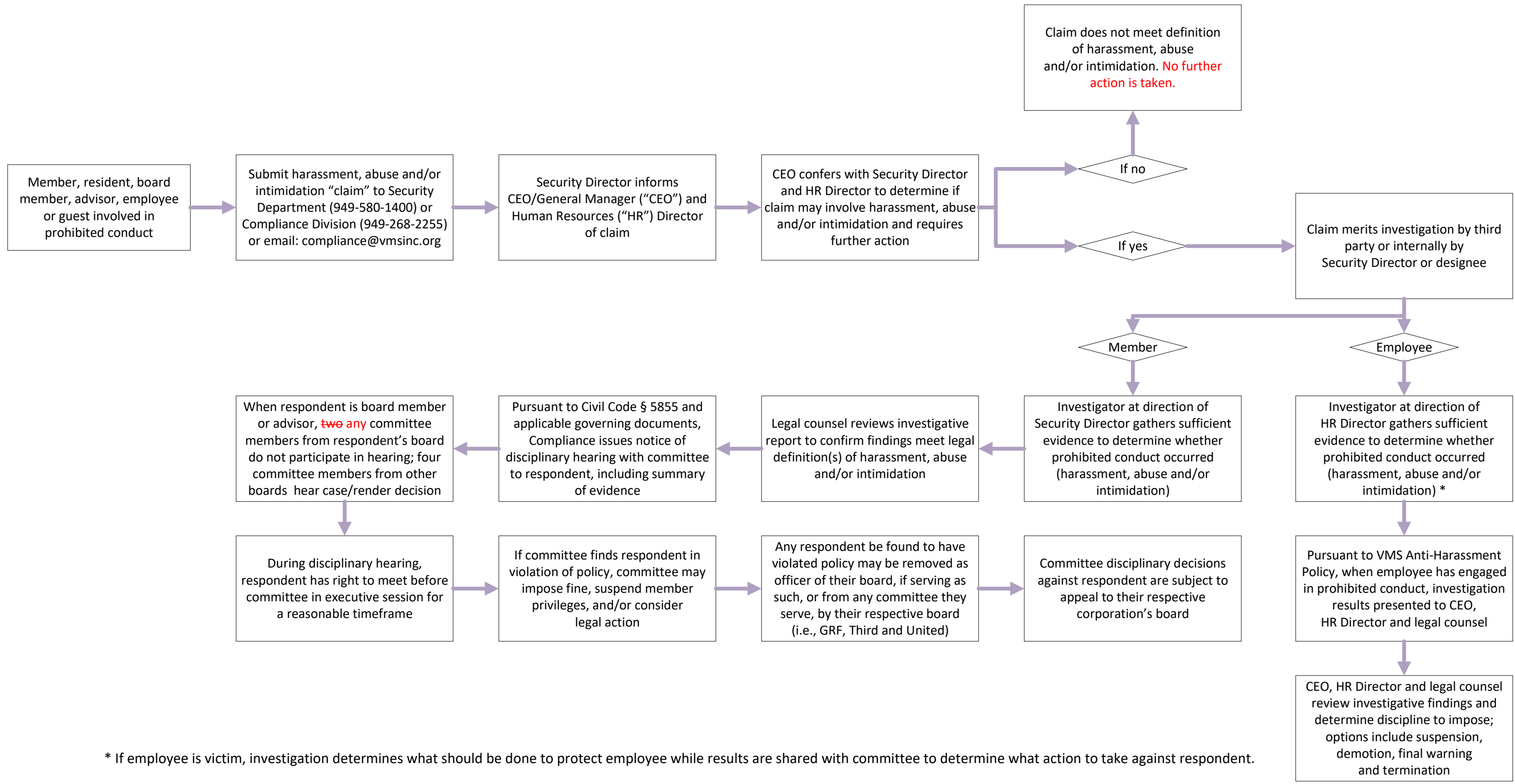
- member, board member and/or advisor. VMS will investigate harassment to determine what action must be taken to protect employee while investigation results will be shared with the committee to determine what action to take against the member, board member or advisor. VMS and the committee must be able to share information and the sharing of such information is therefore expressly authorized for this purpose.
- c. Legal counsel reviews investigative report to confirm findings meet legal definition(s) of harassment, abuse and/or intimidation. If claim does not meet the definition(s), ~~Compliance Division reviews claim for other possible governing document violations and initiates enforcement action, if needed~~ no further action is taken.
- X. If Harassment, Abuse and/or Harassment Claim Substantiated by Investigation – Member, Resident, Board Member, Advisor, Member or Resident Guest**
- a. Pursuant to Civil Code §5855 and applicable governing documents, Compliance Division issues notice of hearing with committee to respondent, including summary of evidence;
- i. When respondent is board member or advisor, ~~two~~ any committee members from defendant’s board do not participate in hearing. Four committee members from other boards hear and render decision on case.
- b. During disciplinary hearing, respondent has right to meet before committee in executive session.
- c. If committee finds respondent in violation of policy, committee may impose fine, suspend member privileges and/or consider legal action.
- d. Any respondent found to have violated policy may be removed as officer of their board, if serving as such, or from any committee they serve by their respective board (e.g., GRF, Third, United and VMS).
- XI. Appeal of Committee Decision - Member, Resident, Board Member, Advisor, Member or Resident Guest**
- a. Committee disciplinary decisions against respondent are subject to appeal to their respective corporation’s board. If VMS board member is respondent, appeal would be to mutual board in which respondent resides.
- i. When defendant is board member or advisor, ~~two~~ any committee members from board who did not participate in committee hearing would participate in appeal hearing with full board.
- XII. If Harassment, Abuse and/or Harassment Claim Substantiated by Investigation – Employee**
- a. Pursuant to VMS Anti-Harassment Policy, when employee has engaged in prohibited conduct (harassment, abuse and/or intimidation), investigation results presented to CEO, and HR Director and legal counsel.
- b. CEO, HR Director and legal counsel review investigative findings and determine discipline to impose including suspension, demotion final warning and/or termination.

Attachments (for reference only):

~~ATT 1: Member Disciplinary Process (with footnote that it is subject to change and if it changes, the policy will reflect the updated disciplinary process)~~

~~ATT 2: Schedule of Monetary Penalties (with footnote that it is subject to change and if it changes, the schedule will reflect the updated penalties)~~

Inter-Board Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy (“policy”) – Flow Chart



* If employee is victim, investigation determines what should be done to protect employee while results are shared with committee to determine what action to take against respondent.



**Golden Rain Foundation, United Laguna Woods Mutual and Third Laguna Hills Mutual
Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy
Charter of Joint Hearing Body Committee**

I. Introduction

This Charter of the Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy (“Charter”) serves to create the Joint Hearing Body Committee (“committee”) for the Golden Rain Foundation (“GRF”), Third Laguna Hills Mutual (“Third”) and United Laguna Woods Mutual (“United”) pursuant to:

- a. Article VIII of the Amended and Restated Bylaws (“Bylaws”) of GRF and California Corporations Code Section 7212, the board of directors of GRF is entitled to create committees to assist it in the execution of their powers and duties;
- b. Article VII, Section 1 of the Amended and Restated Bylaws (“Bylaws”) of Third and California Corporations Code Section 7212, the board of directors of Third is entitled to create committees to assist it in the execution of their powers and duties; and
- c. Article VIII, Section 1 of the Amended and Restated Bylaws (“Bylaws”) of United and California Corporations Code Section 7212, the board of directors of United is entitled to create committees to assist it in the execution of their powers and duties.

II. Purpose

The committee (as defined in Article III) will serve as a hearing body to address claims of harassment, abuse and intimidation (“claims”) by:

- a. Members;
- b. Residents;
- c. GRF, Third, United and Village Management Services (VMS) boards of directors and advisors; and
- d. Member or resident guests.

Claims of harassment, abuse and intimidation may be against:

- a. Members;
- b. Residents;
- c. GRF, Third, United and VMS boards of directors and advisors;
- d. Member or resident guests; and
- e. VMS employees.

The committee will interface with the GRF, Third, United and VMS boards of directors, as well as VMS, legal counsel and other relevant individuals, and impose discipline and/or recommendations, as appropriate.

III. Committee

- a. Composition:
 - i. Committee shall be comprised of six members including two directors from each of GRF, Third and United boards of directors. VMS board is not represented on committee, as VMS board members are appointed by GRF, Third and United.
 - ii. When respondent is a board director or advisor to GRF, Third or United, ~~the~~ two members of the committee from the respondent's board will not participate in the hearing. The four committee members from the other boards will hear and render a decision on the case, preserving ~~the two~~ two committee members' ability to hear a possible appeal that would be heard by the full board.
- b. Eligibility: Committee members must be in "good standing" at all times, defined as the following and the respective policies of each board, Resolution 90-xx-xx, 03-xx-xx, and 01-xx-xx:
 - i. Current in the payment of assessments and all other financial obligations to their respective organization, i.e., GRF, United and Third;
 - ii. No outstanding violations of the governing documents of their respective organization, as determined by their respective board;
 - iii. No active dispute, including pending claims, dispute resolution, litigation or the like between the committee member and their respective organization or board or VMS; and
 - iv. Committee members must attend committee meetings regularly and not have missed three consecutive board meetings.
- c. Term:
 - i. Committee membership shall be concurrent with each member's term on their respective board of directors to which they have been elected or appointed.
 - ii. Committee members serve at pleasure of their respective board to which they have been elected or appointed to serve on committee and may be removed with or without cause, at any time, in sole discretion of their respective board.

IV. Scope of Authority – Powers of Committee

- a. Mission: Committee is formed to serve as hearing body to address claims submitted by members, residents, board members and advisors, and member or resident guests. Claims may involve members, residents, board members and advisors, member or resident guests, and VMS employees.
- b. Review: Committee has the power and authority to review claims, investigative reports and interface with the boards of directors of GRF, United and Third, as well as VMS, legal counsel and other relevant individuals.
- c. Impose discipline: Committee shall have authority to impose discipline against the respondent, subject to notice and hearing procedures, pursuant to rules, regulations and fine and enforcement policy duly adopted by the boards of GRF, United and Third.

V. Scope of Authority – Committee Member Compensation and Conduct

No committee member shall receive compensation of any kind for participation on the committee.

VI. Scope of Authority – Meetings

- a. Meetings: Committee shall meet as necessary and as required to perform its duties privately in executive session to maintain confidentiality.
- b. Meeting minutes: Minutes of all meetings shall be prepared and maintained.
- c. Tie votes: In the event of a tie vote, the motion would fail pursuant to Robert's Rules of Order.

VII. Scope of Authority – Effect of Decisions by Committee

- a. Appeal: Decisions by the committee to impose disciplinary action against respondent shall be subject to a conditional right of appeal, whereas the right to appeal only applies to the appeal of a decision that can be addressed by the board hearing the appeal.
 - i. Fines: If the committee imposes a fine, the respondent can appeal to their respective board and that board can affirm or overturn that decision, given the board can levy fines.
 - ii. Access to amenities: If the committee bans the respondent from accessing the administrative building or the clubhouse/amenities, a mutual board cannot hear any appeal regarding same as GRF has the authority to impose that discipline, and therefore the respondent would need to appeal to GRF, not a mutual board.

VIII. Scope of Authority – Insurance/Defense/Indemnity

- a. D&O insurance: GRF, United and Third shall at all times maintain a directors' and officers' liability insurance policy, as required by law and their respective governing documents (i.e., bylaws), which shall cover volunteer committee members, among others, for actions and/or omissions done in the official capacity of a member's service on the committee, and as authorized by the boards of GRF, United and Third.
- b. Defense/indemnity: GRF, United and Third will defend and indemnify committee members for claims, costs, defense fees, etc., incurred as a result of their official service on the committee, including any self-insured retention costs, and shared by GRF, United and Third.

IX. Scope of Authority – Confidentiality

- a. Confidentiality: Committee members are obligated to maintain strict confidentiality of information obtained while on the committee, beyond the term of service on the committee, and such information shall only be used for its purpose as provided herein.
- b. Executive session: The Open Meeting Act authorizes boards to meet in executive session to consider litigation, matters relating to the formation of contracts, member discipline and personnel matters. (Civil Code Section 4935.) The underlying principle of the Open Meeting Act is transparency. While focusing primarily on the interests of transparency by way of Civil Code Section 4935, the California legislature has underscored the importance of individual and corporate privacy. If boards were required to discuss such sensitive matters in a public forum, individuals would be irreparably damaged. It is paramount that committee members similarly acknowledge and respect the privacy interests of GRF, Third and United and its members, exercising constant vigilance in the handling of confidential information.

- c. Information sharing: VMS investigates incidents of harassment from an employer's standpoint, and by necessary implication there will be overlap when an employee is harassed by a director or advisor. For example, VMS will investigate the harassment to determine what action must be taken to protect the employee, while the committee will also investigate and determine what action to take against the director or advisor. Accordingly, VMS and the committee must be able to share information, and the sharing of such information is therefore expressly authorized for this purpose.



RESOLUTION 01-22-XX

Inter-Board Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy and Charter of the Joint Hearing Body Committee

WHEREAS, the Board of Directors of United Laguna Woods Mutual (“United”), Golden Rain Foundation (“GRF”), and Third Laguna Hills Mutual (“Third”) require a clear and consistent policy to address claims of harassment, abuse and intimidation by directors to staff of Village Management Services, Inc., fellow directors and residents, as well as claims involving harassment, abuse and intimidation by residents to staff of VMS, directors and other residents; and

WHEREAS, this Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy (“Policy”) is intended to provide guidance relative to such behavior and issue a mechanism for addressing same by the Anti-Harassment, Anti-Abuse and Anti-Intimidation Joint Hearing Body Committee; and

WHEREAS, this Policy is being adopted by the Board of Directors of United, GRF, and Third in the exercise of their respective duties to maintain, protect and enhance the value and desirability of Laguna Woods Village and the interests of all of its members.

NOW THEREFORE BE IT RESOLVED, XXXX, 2022, that the Board of Directors of this Corporation hereby adopts the Anti-Harassment, Anti-Abuse and Anti-Intimidation Policy and Charter of the Joint Hearing Body Committee, as attached to the official 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.

MAY Initial Notification – Revised SEPTEMBER

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

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United Laguna Woods Mutual
Finance Committee
August 3, 2022

ENDORSEMENT (to Board)

2021 Operating Deficit Transfer

Steve Hormuth, Director of Financial Services, presented a staff report recommending the board to approve a \$241,238 transfer from the Contingency Fund to the Operating Fund. An approved transfer would reimburse the Operating Fund for the operating deficit occurring during 2021. Director Asgari made a motion to approve the recommendation.

The motion passed by unanimous decision to accept this recommendation and present at the next Board meeting.

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STAFF REPORT

DATE: August 9, 2022
FOR: Board of Directors
SUBJECT: Operating Deficit Transfer

RECOMMENDATION

Staff recommends approval of a \$241,238 transfer from the Contingency Fund to the Operating Fund due to the Operating Fund deficit in 2021.

BACKGROUND

United's annual business plan is approved each year with zero anticipated Operating Fund (OPR) surplus or deficit. If actual OPR revenues exceed OPR expenses at the close of the fiscal year, IRS Revenue Ruling 70-604 requires the surplus to either be returned to the membership or be applied to next year's assessment. Historically, surpluses have been transferred to the Contingency Fund (CNF). Deficits however have not been addressed in prior years and have led to a downward trend in available cash.

DISCUSSION

United ended the 2021 fiscal year with \$23,036,575 in OPR Revenues and \$23,277,813 in OPR Expenses (less depreciation), a net OPR loss of \$241,238. The primary drivers of the loss were unforeseen increases in Water and Property Insurance premiums. To avoid further depletion of OPR cash, staff recommends applying a consistent approach to operating deficits as it does with operating surpluses:

Operating Fund Surplus: Transfer OPR → CNF
Operating Fund Deficit: Transfer CNF → OPR

FINANCIAL ANALYSIS

The balance in the Contingency Fund as of June 30, 2022 was \$1,113,771 allowing sufficient funds available for the \$241,238 transfer.

Prepared By: Steve Hormuth, Director of Financial Services
Reviewed By: Jose Campos, Assistant Director of Financial Services
Pam Jensen, Controller

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RESOLUTION 01-22-XX

Golden Rain Foundation Committee Appointments

RESOLVED, September 13, 2022, that in compliance with Article 7, Section 7.3 of the Golden Rain Foundation Bylaws, adopted September 29, 2014, the following persons are hereby appointed to serve on the committees of the Golden Rain Foundation:

GRF Strategic Planning Committee

Cash Achrekar
Diane Casey
Anthony Liberatore, Alternate

GRF Community Activities Committee

Maggie Blackwell
Diane Casey

GRF Finance

Azar Asgari Pat
English
Diane Casey, Alternate

GRF Landscape Committee

Maggie Blackwell
Diane Casey

GRF Maintenance & Construction

Cash Achrekar
Lenny Ross

Clubhouses & Facilities Renovation Ad Hoc Committee

Diane Casey
Pat English

GRF Media and Communications Committee

Neda Ardani
Maggie Blackwell

GRF Mobility and Vehicles Committee

Maggie Blackwell
Pearl Lee

GRF Security and Community Access

Maggie Blackwell
Cash Achrekar

Disaster Preparedness Task Force

Diane Casey Anthony
Liberatore
Cash Achrekar, Alternate

Laguna Woods Village Traffic Hearings

Neda Ardani
Anthony Liberatore, Alternate

Purchasing Ad Hoc Committee

Diane Casey Neda
Ardani

Information Technology Advisory Committee

Diane Casey Cash
Achrekar

Broadband Ad Hoc Committee

Diane Casey
Maggie Blackwell

Insurance Ad Hoc Committee

Anthony Liberatore
Cash Achrekar Lenny
Ross

Website Ad Hoc Committee

Anthony Liberatore
Pearl Lee

Compliance Ad Committee

Maggie Blackwell
Pearl Lee

RESOLVED FURTHER, that Resolution 01-22-54, adopted August 9, 2022, 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.



STAFF REPORT

DATE: September 13, 2022
FOR: Board of Directors
SUBJECT: 2023 Business Plan – Version 4

RECOMMENDATION

Staff recommends the Board approve the 2023 Business Plan Resolution (Attachment 1) and the 2023 Reserve Funding Plan Resolution (Attachment 2) at the Board meeting on September 13, 2022.

BACKGROUND

The proposed business plan for United was reviewed several times from June to September at special meetings of the United Board.

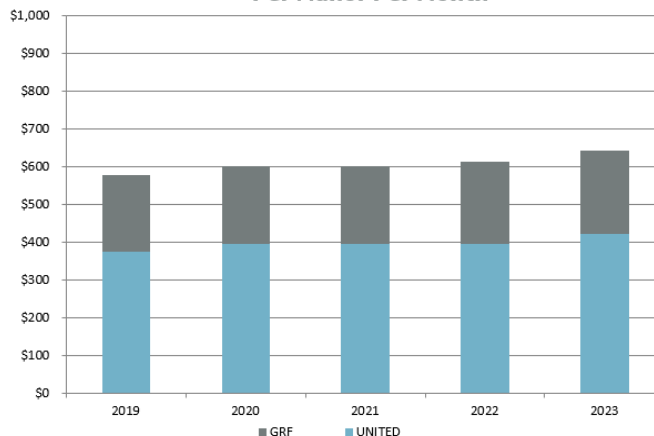
DISCUSSION

BUSINESS PLAN SUMMARY

The proposed budget for 2023 plan year (Attachment 3) shows that the sum of \$48,296,856 is required by the Corporation to meet the United Laguna Woods Mutual operating expenses and reserve contributions for the year 2023. In addition, the sum of \$16,792,194 is required by the Corporation to meet the Golden Rain Foundation and Golden Rain Foundation Trust operating expenses and reserve contributions for the year 2023. Therefore, a total of \$65,089,050 is required to be collected from and paid by members of the Corporation as monthly assessments. The budget equates to a Total Basic Assessment of \$644.22 per manor per month (PMPM), reflecting a net increase of \$30.34 PMPM or 4.9% when compared to current year.

YEAR	Monthly Assessment
2019	\$578.52
2020	\$601.98
2021	\$601.98
2022	\$613.88
2023 (Proposed)	\$644.22

United Basic Assessment With GRF Portion
Per Manor Per Month



Brief notations for line items with significant change from current year are noted below as increases or (decreases) in the assessment, and listed in order of appearance on the proposed Business Plan by Account – Version 4 (Attachment 3):

Revenues:

Line 2: Fees and Charges to Residents additional revenue of \$31,017 decreased the assessment by (\$0.41) PMPM due to more anticipated chargeable services.

Line 4: Miscellaneous Revenue additional revenue of \$64,321 decreased the assessment by (\$0.85) PMPM primarily due to a projected increase of lease processing fee revenue. Based on current trend, staff anticipates a 25% increase in lease processing revenue for 2023. Additionally, collection administration revenue was adjusted to return to prior year actual. To a lesser extent, stock transfer fee increased due to an increase in price of each transfer and an additional fee for recording memorandums.

Expenses:

Line 5: Employee Compensation increased by \$173,627 or \$2.29 PMPM primarily due to allocation adjustments that were made in the Security Department to reflect where time was spent. Specifically, the Compliance Division allocation changed from 3% to 45% to account for the distribution work. The change in allocation produced an increase in United portion of salaries and wages. Increase in budget was furthered by planned wage adjustments.

Line 6: Expenses Related to Compensation increased by \$140,418 or \$1.85 PMPM due to higher medical insurance and increased taxes and benefits on wage adjustments. The increase in this category also results from contractual increases for medical and retirement contributions, as stipulated in the Union agreement.

Line 7: Materials and Supplies increased by \$64,318 or \$0.85 PMPM primarily due to rising material costs for plumbing services. The increase was partially offset by Landscape, where certain supplies were previously purchased and stored, reducing materials needed in 2023.

Lines 9: Sewer decreased by (\$356,400) or (\$4.70) PMPM based on recent years consumption and projected rate increases. El Toro Water District (ETWD) recently published rates indicated a significant decrease in residential sewer rates.

Line 10: Water decreased by (\$112,624) or (\$1.49) PMPM based on a 30% reduction of irrigation use and rate increases provided by ETWD.

Line 11: Trash increased by \$285,949 or \$3.76 PMPM based on current consumption and a projected rate increase. Beginning in 2022, the new waste removal provider is CR&R Inc.

Line 13: Legal Fees decreased by (\$63,327) or (\$0.83) PMPM based on a decline in litigation trend.

Line 16: Outside Services increased by \$694,562 or \$9.16 PMPM primarily due to reclassification of \$300,000 for general plumbing service to the operating fund. An offset can be found in the reserves fund. Additionally, moisture intrusion event budgets were adjusted to reflect recent trends. To a lesser extent, more buildings are anticipated to be fumigated in 2023.

Line 21: Property Insurance increased by \$339,517 due to an anticipated rate increase and inflationary adjustments to the statement of values. Expenses are billed directly to each manor and vary by manor.

Line 22: Insurance increased by \$113,847 or \$1.50 PMPM due to increased Hazard & Liability and D&O Liability Insurance to reflect anticipated premium increases at renewal.

Line 26: Reserve Fund Contribution increased by \$1,077,624. To adequately plan for future expenditures, the Mutual adopts a 30-Year Funding Plan that projects contributions and disbursements to the Reserve Fund over the next 30 years. A reserve study was conducted by Association Reserves, Inc. Based on the funding plan included in the reserves study, the contribution to reserve funds is proposed to increase from \$142.02 to \$156.23 per manor per month in 2023.

Line 27: Contingency Fund Contribution increased by \$75,876 and is used for the repair or replacement of mutual assets damaged by uninsured or unexpected disasters in addition to providing for unanticipated significant expenditures not otherwise identified in the business plan. The contribution to contingency funds is proposed to increase from \$0.00 to \$1.00 per manor per month in 2023 to help increase fund balance.

Line 28: Property Tax Fund Contribution increased by \$248,023 and is used for property taxes, which are generally based on the most recent purchase price of the individual manor. Taxes are assessed by the County of Orange, based on the County's calculation of assessed value for each manor. Expenses are billed directly to each manor and vary by manor.

Line 29-31: GRF Operating, Reserve, and Contingency Contribution for Version 4, GRF shows an increase of \$288,311 or \$3.81 PMPM primarily due to planned wage adjustments partially offset by the elimination of a contribution to the Contingency Fund.

FINANCIAL ANALYSIS

The financial impact of this proposed business plan would be a United total basic assessment of \$644.22 PMPM, an increase of \$30.34 PMPM or 4.9% when compared to current year.

Prepared By: Jose Campos, Assistant Director of Financial Services

Reviewed By: Steve Hormuth, Director of Financial Services
Siobhan Foster, Chief Executive Officer

ATTACHMENTS

- Attachment 1 – 2023 Business Plan Resolution
- Attachment 2 – 2023 Reserve Fund Resolution
- Attachment 3 – 2023 United Business Plan - by Account
- Attachment 4 – 2023 United Business Plan - by Department
- Attachment 5 – 2023 United Budget Comparison Report by Account – Operating
- Attachment 6 – 2023 United Budget Comparison Report by Fund Type
- Attachment 7 – 2023 Programs Report
- Attachment 8 – Definition of Funds
- Attachment 9 – Contracted Reserve Study Dated August 3, 2022 - Excerpts

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RESOLUTION 01-22-xx

2023 BUSINESS PLAN RESOLUTION

RESOLVED, September 13, 2022, that the Business Plan of this Corporation for the year 2023 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 \$48,296,856 is required by the Corporation to meet the United Laguna Woods Mutual operating expenses, reserve contributions, and restricted fund contributions for the year 2023. In addition, the sum of \$16,792,194 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 2023. Therefore, a total of \$65,089,050 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 \$26,300,690, of which \$13,651,507 is planned from the Reserve Fund and \$12,649,183 from the Property Taxes Fund; and

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 2023, inclusive of property taxes and property insurance as filed in the records of the Corporation, and said assessments to be due and payable by the members of this Corporation on the first day of each month; and

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

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RESOLUTION 01-22-xx

2023 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, September 13, 2022, 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 2023; 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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30-Year Reserve Plan Summary (Alternate Funding Plan) **Report # 36560-3**
With-Site-Visit

Fiscal Year Start: 2023

Interest:	2.00 %	Inflation:	3.00 %
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Reserve Fund Strength: as-of Fiscal Year Start Date	Projected Reserve Balance Changes
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Year	Starting Reserve Balance	Fully Funded Balance	Percent Funded	Special Assmt Risk	Reserve Funding	Loan or Special Assmts	Interest Income	Reserve Expenses
2023	\$16,389,207	\$39,171,347	41.8 %	Medium	\$11,853,864	\$0	\$312,663	\$13,651,511
2024	\$14,904,223	\$41,810,849	35.6 %	Medium	\$12,476,192	\$0	\$273,249	\$15,209,294
2025	\$12,444,370	\$43,039,363	28.9 %	High	\$13,131,192	\$0	\$232,822	\$14,950,367
2026	\$10,858,017	\$45,081,006	24.1 %	High	\$13,820,580	\$0	\$206,145	\$15,110,398
2027	\$9,774,343	\$46,823,262	20.9 %	High	\$14,546,160	\$0	\$192,541	\$15,016,606
2028	\$9,496,438	\$49,244,263	19.3 %	High	\$15,309,833	\$0	\$190,649	\$15,411,923
2029	\$9,584,998	\$51,825,221	18.5 %	High	\$15,692,579	\$0	\$200,261	\$15,019,339
2030	\$10,458,499	\$55,265,372	18.9 %	High	\$16,084,894	\$0	\$219,890	\$15,213,768
2031	\$11,549,514	\$58,903,964	19.6 %	High	\$16,487,016	\$0	\$244,364	\$15,372,815
2032	\$12,908,080	\$63,014,169	20.5 %	High	\$16,899,191	\$0	\$269,187	\$16,042,499
2033	\$14,033,959	\$67,030,646	20.9 %	High	\$17,321,671	\$0	\$296,499	\$16,010,515
2034	\$15,641,613	\$71,760,056	21.8 %	High	\$17,754,713	\$0	\$304,267	\$18,889,186
2035	\$14,811,407	\$74,221,988	20.0 %	High	\$18,198,581	\$0	\$284,780	\$19,603,492
2036	\$13,691,275	\$73,237,364	18.7 %	High	\$18,653,545	\$0	\$299,124	\$16,396,906
2037	\$16,247,039	\$76,057,260	21.4 %	High	\$19,119,884	\$0	\$341,851	\$17,741,089
2038	\$17,967,685	\$78,102,591	23.0 %	High	\$19,597,881	\$0	\$367,166	\$19,152,016
2039	\$18,780,716	\$79,297,136	23.7 %	High	\$20,087,828	\$0	\$417,072	\$16,322,994
2040	\$22,962,622	\$83,998,751	27.3 %	High	\$20,590,024	\$0	\$480,356	\$18,918,411
2041	\$25,114,591	\$86,742,197	29.0 %	High	\$21,104,774	\$0	\$507,057	\$21,091,358
2042	\$25,635,064	\$87,921,093	29.2 %	High	\$21,632,394	\$0	\$520,854	\$21,292,894
2043	\$26,495,417	\$89,536,797	29.6 %	High	\$22,173,204	\$0	\$542,442	\$21,415,290
2044	\$27,795,772	\$91,702,195	30.3 %	Medium	\$22,727,534	\$0	\$548,666	\$23,953,618
2045	\$27,118,354	\$91,936,493	29.5 %	High	\$23,295,722	\$0	\$561,081	\$21,936,788
2046	\$29,038,369	\$94,919,818	30.6 %	Medium	\$23,878,115	\$0	\$514,600	\$30,964,872
2047	\$22,466,213	\$89,992,133	25.0 %	High	\$24,475,068	\$0	\$418,938	\$27,896,355
2048	\$19,463,864	\$88,800,745	21.9 %	High	\$25,086,945	\$0	\$335,186	\$30,802,231
2049	\$14,083,763	\$85,325,826	16.5 %	High	\$25,714,118	\$0	\$247,948	\$29,313,359
2050	\$10,732,470	\$84,047,819	12.8 %	High	\$26,356,971	\$0	\$172,828	\$30,696,992
2051	\$6,565,277	\$82,096,978	8.0 %	High	\$27,015,895	\$0	\$69,585	\$33,251,482
2052	\$399,275	\$78,270,856	0.5 %	High	\$27,691,293	\$0	\$0	\$32,518,973



2023 BUSINESS PLAN - BY ACCOUNT

DESCRIPTION	2019 ACTUAL	2020 ACTUAL	2021 ACTUAL	2022 PLAN	2023 PLAN	ASSESSMENT		
						Per Manor	Per Month	Change
						2022	2023	
REVENUES								
Non-Assessment Revenues								
1 Merchandise Sales	\$1,840	\$1,245	\$4,910	\$3,001	\$4,573	\$0.04	\$0.06	(\$0.02)
2 Fees and Charges to Residents	602,446	373,419	607,598	788,570	819,587	10.39	10.80	(0.41)
3 Laundry	253,604	243,779	244,083	270,000	270,000	3.56	3.56	0.00
4 Miscellaneous	554,172	480,928	617,321	622,955	687,276	8.21	9.06	(0.85)
Total Revenue	\$1,412,062	\$1,099,371	\$1,473,912	\$1,684,526	\$1,781,436	\$22.20	\$23.48	(\$1.28)
EXPENSES								
5 Employee Compensation	\$6,772,640	\$6,825,158	\$7,174,365	\$8,095,575	\$8,269,202	\$106.69	\$108.98	\$2.29
6 Expenses Related to Compensation	2,525,920	2,827,770	2,886,042	3,299,711	3,440,129	43.49	45.34	1.85
7 Material and Supplies	831,110	618,146	855,418	759,099	823,417	10.00	10.85	0.85
8 Electricity	161,483	68,478	91,483	130,789	137,760	1.72	1.82	0.10
9 Sewer	1,743,577	1,746,512	1,911,413	1,898,400	1,542,000	25.02	20.32	(4.70)
10 Water	1,790,236	1,940,632	2,119,249	2,127,288	2,014,664	28.04	26.55	(1.49)
11 Trash	422,299	431,734	448,509	524,703	810,652	6.92	10.68	3.76
12 Telephone	638	642	676	706	633	0.01	0.01	0.00
13 Legal Fees	238,961	267,853	170,799	246,652	183,325	3.25	2.42	(0.83)
14 Professional Fees	99,831	77,833	55,905	96,041	101,932	1.27	1.34	0.07
15 Equipment Rental	5,960	6,996	10,010	7,977	8,688	0.11	0.11	0.00
16 Outside Services	1,180,521	1,216,177	2,236,325	1,477,541	2,172,103	19.47	28.63	9.16
17 Repairs and Maintenance	35,538	26,861	34,842	37,648	41,433	0.50	0.55	0.05
18 Other Operating Income Taxes	135,553	107,017	114,556	167,044	158,654	2.20	2.09	(0.11)
19 Income Taxes	(13,931)	(265)	8,166	0	0	0.00	0.00	0.00
20 Property Tax*	11,375,124	11,899,352	235	0	0	**	**	**
21 Property Insurance**	952,802	1,817,403	3,178,761	3,219,547	3,559,064	**	**	**
22 Insurance	529,725	698,111	888,271	928,502	1,042,349	12.24	13.74	1.50
23 Net Allocation to Mutuals	1,004,578	1,303,774	1,109,819	1,171,082	1,178,364	15.43	15.53	0.10
24 Uncollectible Accounts	32,610	1,462	(16,942)	15,000	15,000	0.20	0.20	0.00
25 (Gain)/Loss on Sale	(57)	(6,325)	(87)	0	0	0.00	0.00	0.00
Total Expenses	\$29,825,118	\$31,875,321	\$23,277,815	\$24,203,305	\$25,499,369	\$276.56	\$289.16	\$12.60
(Surplus)/Deficit Recovery	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00
Total Operating	\$28,413,056	\$30,775,950	\$21,803,903	\$22,518,779	\$23,717,933	\$254.36	\$265.68	\$11.32
FUND CONTRIBUTIONS								
26 Reserve Fund	\$11,229,648	\$11,534,670	\$10,775,910	\$10,776,240	\$11,853,864	\$142.02	\$156.23	\$14.21
27 Contingency Fund	1,138,140	758,760	758,760	0	75,876	0.00	1.00	1.00
28 Property Tax Fund	0	0	12,216,972	12,401,160	12,649,183	**	**	**
Total Fund Contributions	\$12,367,788	\$12,293,430	\$23,751,642	\$23,177,400	\$24,578,923	\$142.02	\$157.23	\$15.21
TOTAL MUTUAL	\$40,780,844	\$43,069,380	\$45,555,545	\$45,696,179	\$48,296,856	\$396.38	\$422.91	\$26.53
GOLDEN RAIN FOUNDATION								
29 GRF Operating	\$13,947,912	\$13,779,082	\$14,158,462	\$14,834,611	15,502,302	\$195.50	\$204.31	\$8.81
30 GRF Reserve Contributions	1,289,892	1,441,644	1,441,644	1,289,892	1,289,892	17.00	17.00	0.00
31 GRF Contingency Contributions	151,752	379,380	0	379,380	0	5.00	0.00	(5.00)
Total GRF	\$15,389,556	\$15,600,106	\$15,600,106	\$16,503,883	\$16,792,194	\$217.50	\$221.31	\$3.81
TOTAL BASIC ASSESSMENTS	\$56,170,400	\$58,669,486	\$61,155,651	\$62,200,062	\$65,089,050	\$613.88	\$644.22	\$30.34

*Item was moved to "Property Tax Fund" in August 2021

**Indicates an assessment that varies per manor.

Note: 2020 and 2021 Actuals were affected by Covid-19 Pandemic.



2023 BUSINESS PLAN - BY DEPARTMENT

DESCRIPTION	2019 ACTUAL	2020 ACTUAL	2021 ACTUAL	2022 PLAN	2023 PLAN	ASSESSMENT		
						Per Manor	Per Month	Change
						2022	2023	
OPERATING:								
Office of the CEO	\$407,504	\$457,914	\$296,799	\$454,410	\$452,931	\$5.99	\$5.97	(\$0.02)
Information Services	692,763	827,452	871,999	990,901	795,730	13.06	10.49	(2.57)
General Services	892,168	1,070,576	1,051,619	988,458	1,090,978	13.03	14.38	1.35
Financial Services	628,139	704,561	721,529	804,625	778,832	10.60	10.26	(0.34)
Security Services	133,112	169,388	156,988	174,611	463,021	2.30	6.10	3.80
Landscape Services	3,591,107	4,127,897	4,156,995	4,492,775	4,579,396	59.21	60.35	1.14
Human Resource Services	7,296	143,579	74,048	146,652	83,325	1.93	1.10	(0.83)
Property Insurance**	952,802	1,817,403	3,178,761	3,219,548	3,559,064	**	**	**
All Other Insurance	529,725	698,111	888,271	938,678	1,056,296	12.37	13.92	1.55
Maintenance & Construction	5,209,544	4,914,630	6,109,500	5,947,019	6,656,391	78.38	87.73	9.35
Non Work Center	3,993,772	3,945,087	4,297,394	4,361,102	4,201,969	57.49	55.38	(2.11)
Property Tax*	11,375,124	11,899,352	0	0	0	**	**	**
Net Operating	\$28,413,056	\$30,775,950	\$21,803,903	\$22,518,779	\$23,717,933	\$254.36	\$265.68	\$11.32
FUND CONTRIBUTIONS								
Reserve Fund	\$11,229,648	\$11,534,670	\$10,775,910	\$10,776,240	\$11,853,864	\$142.02	\$156.23	\$14.21
Contingency Fund	1,138,140	758,760	758,760	0	75,876	0.00	1.00	1.00
Property Tax Fund	0	0	12,216,972	12,401,160	12,649,183	**	**	**
Total Fund Contributions	\$12,367,788	\$12,293,430	\$23,751,642	\$23,177,400	\$24,578,923	\$142.02	\$157.23	\$15.21
TOTAL MUTUAL	\$40,780,844	\$43,069,380	\$45,555,545	\$45,696,179	\$48,296,856	\$396.38	\$422.91	\$26.53
GOLDEN RAIN FOUNDATION								
GRF Operating	\$13,947,912	\$14,158,462	\$14,158,462	14,834,611	\$15,502,302	\$195.50	\$204.31	\$8.81
GRF Reserve Contributions	1,289,892	1,441,644	1,441,644	1,289,892	1,289,892	17.00	17.00	0.00
GRF Contingency Contributions	151,752	0	0	\$379,380	0	5.00	0.00	(5.00)
Total GRF	\$15,389,556	\$15,600,106	\$15,600,106	\$16,503,883	\$16,792,194	\$217.50	\$221.31	\$3.81
TOTAL BASIC ASSESSMENTS	\$56,170,400	\$58,669,486	\$61,155,651	\$62,200,062	\$65,089,050	\$613.88	\$644.22	\$30.34

*Item was moved to "Property Tax Fund" in August 2021

**Indicates an assessment that varies per manor.

Note: 2020 and 2021 Actuals were affected by Covid-19 Pandemic.

**United Laguna Woods Mutual
Budget Comparison Report by Account
12/31/2023**

UNITED LAGUNA WOODS MUTUAL

	<u>2019 Actuals</u>	<u>2020 Actuals</u>	<u>2021 Actuals</u>	<u>2022 Budget</u>	<u>2023 Budget</u>	<u>Assessment Increase/ (Decrease)</u>	<u>VAR %</u>
Non-Assessment Revenues:							
Merchandise Sales							
41501500 - Merchandise Sales - Warehouse	\$1,840	\$1,245	\$4,910	\$3,001	\$4,573	(\$1,572)	(52%)
Total Merchandise Sales	1,840	1,245	4,910	3,001	4,573	(1,572)	(52%)
Fees and Charges for Services to Residents							
46501000 - Permit Fee	165,201	154,692	277,451	245,478	257,340	(11,862)	(5%)
46501500 - Inspection Fee	56,566	43,104	74,557	77,993	90,073	(12,080)	(15%)
46502000 - Resident Maintenance Fee	380,679	175,624	255,590	465,100	472,174	(7,075)	(2%)
Total Fees and Charges for Services to Residents	602,446	373,419	607,598	788,570	819,587	(31,017)	(4%)
Laundry							
46005000 - Coin Op Laundry Machine	253,604	243,779	244,083	270,000	270,000	0	0%
Total Laundry	253,604	243,779	244,083	270,000	270,000	0	0%
Miscellaneous							
46004500 - Resident Violations	45,763	10,385	8,325	58,202	52,332	5,870	10%
44501000 - Additional Occupant Fee	40,090	48,430	42,700	44,000	43,992	8	0%
44501500 - Lease Processing Fee - United	124,540	121,090	130,740	124,540	163,425	(38,885)	(31%)
44502000 - Variance Processing Fee	3,450	1,650	0	15,888	15,888	0	0%
44503000 - Stock Transfer Fee	12,100	9,950	7,650	13,605	25,000	(11,395)	(84%)
44503510 - Resale Processing Fee - United	125,132	115,304	179,298	142,000	135,800	6,200	4%
44507000 - Golf Cart Electric Fee	59,113	59,546	53,800	65,000	60,000	5,000	8%
44507200 - Electric Vehicle Plug-In Fee	12,896	15,645	18,114	18,000	21,000	(3,000)	(17%)
44507500 - Cartport Space Rental Fee	2,538	2,400	2,325	2,400	2,400	0	0%
47001500 - Late Fee Revenue	42,496	31,697	56,355	50,000	52,000	(2,000)	(4%)
47002000 - Collection Administrative Fee	0	0	725	0	0	0	0%
47002010 - Collection Administrative Fee - United	74,020	62,090	111,080	80,320	109,440	(29,120)	(36%)
47002500 - Collection Interest Revenue	8,828	2,595	2,329	5,000	2,000	3,000	60%
47501000 - Recycling	4,229	1,952	4,715	4,001	4,000	1	0%
48001000 - Legal Fee	3,465	0	0	0	0	0	0%
49009000 - Miscellaneous Revenue	(4,487)	(1,805)	(835)	0	0	0	0%
Total Miscellaneous	554,172	480,928	617,320	622,955	687,277	(64,321)	(10%)
Total Non-Assessment Revenue	1,412,062	1,099,371	1,473,911	1,684,526	1,781,436	(96,910)	(6%)
Expenses:							
Employee Compensation							
51011000 - Salaries & Wages - Regular	2,426,628	2,562,291	2,735,811	3,227,871	3,398,734	170,864	5%
51021000 - Union Wages - Regular	3,258,109	3,362,783	3,263,627	3,815,619	3,894,534	78,915	2%
51041000 - Wages - Overtime	46,698	26,302	30,468	27,869	25,663	(2,207)	(8%)
51051000 - Union Wages - Overtime	103,040	119,148	135,636	67,882	52,736	(15,146)	(22%)
51061000 - Holiday & Vacation	615,509	694,166	695,152	593,194	614,845	21,652	4%
51071000 - Sick	194,733	226,113	201,332	241,960	250,792	8,832	4%
51081000 - Sick - Part Time	0	0	1	0	0	0	0%
51091000 - Missed Meal Penalty	3,765	4,885	5,851	4,533	4,424	(109)	(2%)
51101000 - Temporary Help	89,617	48,573	75,706	116,647	27,473	(89,174)	(76%)
51981000 - Compensation Accrual	34,539	(219,102)	30,781	0	0	0	0%
Total Employee Compensation	6,772,640	6,825,158	7,174,365	8,095,575	8,269,202	173,627	2%
Compensation Related							
52411000 - F.I.C.A.	496,280	515,726	522,247	596,015	618,646	22,631	4%
52421000 - F.U.I.	5,967	5,930	6,476	8,163	8,002	(161)	(2%)
52431000 - S.U.I.	45,806	40,488	43,540	41,732	41,895	163	0%
52441000 - Union Medical	1,128,990	1,239,556	1,154,759	1,314,492	1,347,598	33,106	3%
52451000 - Workers' Compensation Insurance	273,670	377,130	451,917	390,554	402,756	12,202	3%
52461000 - Non Union Medical & Life Insurance	323,717	344,574	352,403	457,591	490,892	33,301	7%
52471000 - Union Retirement Plan	231,775	272,003	285,979	349,843	381,159	31,316	9%
52481000 - Non-Union Retirement Plan	51,767	61,200	63,218	141,320	149,180	7,860	6%
52981000 - Compensation Related Accrual	(32,051)	(28,837)	5,503	0	0	0	0%
Total Compensation Related	2,525,920	2,827,770	2,886,041	3,299,711	3,440,129	140,418	4%
Materials and Supplies							
53001000 - Materials & Supplies	404,765	292,068	391,947	405,940	468,656	62,717	15%
53003000 - Materials Direct	426,345	325,507	461,185	349,636	352,110	2,474	1%
53004000 - Freight	0	571	2,286	3,524	2,650	(874)	(25%)
Total Materials and Supplies	831,110	618,146	855,418	759,099	823,417	64,317	8%
Utilities and Telephone							

**United Laguna Woods Mutual
Budget Comparison Report by Account
12/31/2023**

Attachment 5

UNITED LAGUNA WOODS MUTUAL

	<u>2019 Actuals</u>	<u>2020 Actuals</u>	<u>2021 Actuals</u>	<u>2022 Budget</u>	<u>2023 Budget</u>	<u>Assessment Increase/ (Decrease)</u>	<u>VAR %</u>
53301000 - Electricity	161,483	68,478	91,483	130,789	137,760	6,971	5%
53301500 - Sewer	1,743,577	1,746,512	1,911,413	1,898,400	1,542,000	(356,400)	(19%)
53302000 - Water	1,790,236	1,940,632	2,119,249	2,127,288	2,014,664	(112,624)	(5%)
53302500 - Trash	422,299	431,734	448,509	524,703	810,652	285,949	54%
53304000 - Telephone	638	642	676	706	633	(73)	(10%)
Total Utilities and Telephone	4,118,233	4,187,998	4,571,330	4,681,886	4,505,709	(176,177)	(4%)
Legal Fees							
53401500 - Legal Fees	238,961	267,853	170,799	246,652	183,325	(63,327)	(26%)
Total Legal Fees	238,961	267,853	170,799	246,652	183,325	(63,327)	(26%)
Professional Fees							
53402010 - Audit & Tax Preparation Fees - United	43,377	44,628	46,466	47,670	47,670	0	0%
53403500 - Consulting Fees	(7,470)	556	627	13,371	12,096	(1,275)	(10%)
53403510 - Consulting Fees - United	63,924	32,649	8,812	35,000	42,166	7,166	20%
Total Professional Fees	99,831	77,833	55,905	96,041	101,932	5,891	6%
Equipment Rental							
53501500 - Equipment Rental/Lease Fees	5,960	6,996	10,010	7,977	8,688	711	9%
Total Equipment Rental	5,960	6,996	10,010	7,977	8,688	711	9%
Outside Services							
53601000 - Bank Fees	6,843	39,978	32,981	42,678	37,678	(5,000)	(12%)
53601500 - Credit Card Transaction Fees	999	4,078	9,888	0	10,000	10,000	0%
54603500 - Outside Services CC	1,086,861	1,096,641	2,071,426	1,296,251	1,975,485	679,234	52%
53704000 - Outside Services	85,819	75,480	122,030	138,612	148,940	10,328	7%
Total Outside Services	1,180,521	1,216,177	2,236,325	1,477,541	2,172,103	694,562	47%
Repairs and Maintenance							
53701000 - Equipment Repair & Maint	5,405	2,148	2,741	7,482	7,113	(369)	(5%)
53703000 - Elevator /Lift Maintenance	30,133	24,714	32,101	30,166	34,320	4,154	14%
Total Repairs and Maintenance	35,538	26,861	34,842	37,648	41,433	3,785	10%
Other Operating Expense							
53801000 - Mileage & Meal Allowance	8,348	2,223	2,265	10,732	6,418	(4,313)	(40%)
53801500 - Travel & Lodging	961	245	26	2,580	1,781	(799)	(31%)
53802000 - Uniforms	49,433	47,750	45,533	62,132	59,712	(2,420)	(4%)
53802500 - Dues & Memberships	1,123	660	1,650	2,217	2,296	79	4%
53803000 - Subscriptions & Books	1,640	1,317	2,209	1,788	1,629	(159)	(9%)
53803500 - Training & Education	4,939	4,284	3,615	22,341	20,134	(2,207)	(10%)
53804000 - Staff Support	0	133	0	0	0	0	0%
53903000 - Safety	0	0	746	1,063	723	(340)	(32%)
54001000 - Board Relations	7,355	447	0	0	0	0	0%
54001010 - Board Relations - United	8,658	1,345	1,717	7,525	10,000	2,475	33%
54001500 - Public Relations	394	0	0	0	0	0	0%
54002000 - Postage	48,177	48,480	56,409	56,312	55,556	(756)	(1%)
54002500 - Filing Fees / Permits	4,525	134	386	354	405	51	14%
Total Other Operating Expense	135,553	107,017	114,554	167,044	158,654	(8,390)	(5%)
Income, Property, and Sales Tax							
54301000 - State & Federal Income Taxes	(13,931)	(265)	8,166	0	0	0	0%
54301500 - State & Local Taxes	0	0	235	0	0	0	0%
54302000 - Property Taxes	11,375,124	11,899,352	0	0	0	0	0%
Total Income, Property, and Sales Tax	11,361,194	11,899,087	8,401	0	0	0	0%
Insurance							
54401000 - Hazard & Liability Insurance	460,237	630,322	812,730	844,276	955,855	111,579	13%
54401500 - D&O Liability	64,083	65,510	70,113	76,776	79,165	2,389	3%
54402000 - Property Insurance	952,802	1,817,403	3,178,761	3,219,547	3,559,064	339,518	11%
54403000 - General Liability Insurance	5,406	2,280	5,428	7,450	7,328	(122)	(2%)
Total Insurance	1,482,527	2,515,514	4,067,032	4,148,049	4,601,413	453,364	11%
Net Allocation to Mutuals							
48502500 - Mutual General Operating	(15,223)	0	0	0	0	0	0%
54602500 - Allocated Expenses	1,019,801	1,303,774	1,109,819	1,171,082	1,178,364	7,283	1%
Total Net Allocation To Mutuals	1,004,578	1,303,774	1,109,819	1,171,082	1,178,364	7,283	1%
Uncollectible Accounts							
54602000 - Bad Debt Expense	32,610	1,462	(16,942)	15,000	15,000	0	0%
Total Uncollectible Accounts	32,610	1,462	(16,942)	15,000	15,000	0	0%

OPERATING FUND ONLY

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**United Laguna Woods Mutual
Budget Comparison Report by Account
12/31/2023**

Attachment 5

UNITED LAGUNA WOODS MUTUAL

	<u>2019 Actuals</u>	<u>2020 Actuals</u>	<u>2021 Actuals</u>	<u>2022 Budget</u>	<u>2023 Budget</u>	<u>Assessment Increase/ (Decrease)</u>	<u>VAR %</u>
(Gain)/Loss on Sale or Trade							
54101000 - (Gain)/Loss - Warehouse Sales	(57)	(6,325)	(87)	0	0	0	0%
Total (Gain)/Loss on Sale or Trade	(57)	(6,325)	(87)	0	0	0	0%
Total Expenses	<u>29,825,119</u>	<u>31,875,321</u>	<u>23,277,812</u>	<u>24,203,306</u>	<u>25,499,370</u>	<u>1,296,063</u>	<u>5%</u>
Excess of Revenues Over Expenses	<u>(\$28,413,056)</u>	<u>(\$30,775,950)</u>	<u>(\$21,803,901)</u>	<u>(\$22,518,780)</u>	<u>(\$23,717,933)</u>	<u>\$1,199,153</u>	<u>5%</u>

United Laguna Woods Mutual
Budget Comparison Report by Fund Type
12/31/2023
 UNITED LAGUNA WOODS MUTUAL

	2023 Budget Operating	2023 Budget Reserves	2023 Budget Restricted	Total
Non-Assessment Revenues:				
Merchandise Sales				
41501500 - Merchandise Sales - Warehouse	\$4,573	\$0	\$0	\$4,573
Total Merchandise Sales	4,573	0	0	4,573
Fees and Charges for Services to Residents				
46501000 - Permit Fee	257,340	0	0	257,340
46501500 - Inspection Fee	90,073	0	0	90,073
46502000 - Resident Maintenance Fee	472,174	0	0	472,174
Total Fees and Charges for Services to Residents	819,587	0	0	819,587
Laundry				
46005000 - Coin Op Laundry Machine	270,000	0	0	270,000
Total Laundry	270,000	0	0	270,000
Investment Income				
49002000 - Investment Income - Discretionary	0	150,000	0	150,000
Total Investment Income	0	150,000	0	150,000
Miscellaneous				
46004500 - Resident Violations	52,332	0	0	52,332
44501000 - Additional Occupant Fee	43,992	0	0	43,992
44501500 - Lease Processing Fee - United	163,425	0	0	163,425
44502000 - Variance Processing Fee	15,888	0	0	15,888
44503000 - Stock Transfer Fee	25,000	0	0	25,000
44503510 - Resale Processing Fee - United	135,800	0	0	135,800
44507000 - Golf Cart Electric Fee	60,000	0	0	60,000
44507200 - Electric Vehicle Plug-In Fee	21,000	0	0	21,000
44507500 - Cartport Space Rental Fee	2,400	0	0	2,400
47001500 - Late Fee Revenue	52,000	0	0	52,000
47002010 - Collection Administrative Fee - United	109,440	0	0	109,440
47002500 - Collection Interest Revenue	2,000	0	0	2,000
47501000 - Recycling	4,000	0	0	4,000
Total Miscellaneous	687,277	0	0	687,277
Total Non-Assessment Revenue	1,781,436	150,000	0	1,931,436
Expenses:				
Employee Compensation				
51011000 - Salaries & Wages - Regular	3,398,734	0	0	3,398,734
51021000 - Union Wages - Regular	3,894,534	2,272,019	0	6,166,553
51041000 - Wages - Overtime	25,663	0	0	25,663
51051000 - Union Wages - Overtime	52,736	37,663	0	90,400
51061000 - Holiday & Vacation	614,845	193,363	0	808,209
51071000 - Sick	250,792	78,872	0	329,664
51091000 - Missed Meal Penalty	4,424	1,096	0	5,520
51101000 - Temporary Help	27,473	0	0	27,473
Total Employee Compensation	8,269,202	2,583,014	0	10,852,216
Compensation Related				
52411000 - F.I.C.A.	618,646	194,636	0	813,282
52421000 - F.U.I.	8,002	2,421	0	10,423
52431000 - S.U.I.	41,895	12,105	0	53,999
52441000 - Union Medical	1,347,598	667,627	0	2,015,225
52451000 - Workers' Compensation Insurance	402,756	179,667	0	582,424
52461000 - Non Union Medical & Life Insurance	490,892	0	0	490,892
52471000 - Union Retirement Plan	381,159	188,834	0	569,993
52481000 - Non-Union Retirement Plan	149,180	0	0	149,180
Total Compensation Related	3,440,129	1,245,289	0	4,685,418
Materials and Supplies				

United Laguna Woods Mutual
Budget Comparison Report by Fund Type
12/31/2023
 UNITED LAGUNA WOODS MUTUAL

	2023 Budget Operating	2023 Budget Reserves	2023 Budget Restricted	Total
53001000 - Materials & Supplies	468,656	190,753	0	659,410
53003000 - Materials Direct	352,110	2,118,446	0	2,470,556
53004000 - Freight	2,650	1,626	0	4,277
Total Materials and Supplies	<u>823,417</u>	<u>2,310,826</u>	<u>0</u>	<u>3,134,242</u>
Utilities and Telephone				
53301000 - Electricity	137,760	0	0	137,760
53301500 - Sewer	1,542,000	0	0	1,542,000
53302000 - Water	2,014,664	0	0	2,014,664
53302500 - Trash	810,652	10,826	0	821,478
53304000 - Telephone	633	0	0	633
Total Utilities and Telephone	<u>4,505,709</u>	<u>10,826</u>	<u>0</u>	<u>4,516,535</u>
Legal Fees				
53401500 - Legal Fees	183,325	0	0	183,325
Total Legal Fees	<u>183,325</u>	<u>0</u>	<u>0</u>	<u>183,325</u>
Professional Fees				
53402010 - Audit & Tax Preparation Fees - United	47,670	0	0	47,670
53403500 - Consulting Fees	12,096	0	0	12,096
53403510 - Consulting Fees - United	42,166	0	0	42,166
Total Professional Fees	<u>101,932</u>	<u>0</u>	<u>0</u>	<u>101,932</u>
Equipment Rental				
53501500 - Equipment Rental/Lease Fees	8,688	34,523	0	43,211
Total Equipment Rental	<u>8,688</u>	<u>34,523</u>	<u>0</u>	<u>43,211</u>
Outside Services				
53601000 - Bank Fees	37,678	0	0	37,678
53601500 - Credit Card Transaction Fees	10,000	0	0	10,000
54603500 - Outside Services CC	1,975,485	7,134,052	0	9,109,537
53704000 - Outside Services	148,940	10,106	0	159,046
Total Outside Services	<u>2,172,103</u>	<u>7,144,159</u>	<u>0</u>	<u>9,316,261</u>
Repairs and Maintenance				
53701000 - Equipment Repair & Maint	7,113	5,932	0	13,046
53703000 - Elevator /Lift Maintenance	34,320	0	0	34,320
Total Repairs and Maintenance	<u>41,433</u>	<u>5,932</u>	<u>0</u>	<u>47,366</u>
Other Operating Expense				
53801000 - Mileage & Meal Allowance	6,418	115	0	6,533
53801500 - Travel & Lodging	1,781	0	0	1,781
53802000 - Uniforms	59,712	30,022	0	89,734
53802500 - Dues & Memberships	2,296	152	0	2,449
53803000 - Subscriptions & Books	1,629	0	0	1,629
53803500 - Training & Education	20,134	1,976	0	22,110
53903000 - Safety	723	17	0	739
54001010 - Board Relations - United	10,000	0	0	10,000
54002000 - Postage	55,556	0	0	55,556
54002500 - Filing Fees / Permits	405	0	0	405
Total Other Operating Expense	<u>158,654</u>	<u>32,282</u>	<u>0</u>	<u>190,937</u>
Income, Property, and Sales Tax				
54302000 - Property Taxes	0	0	12,649,183	12,649,183
Total Income, Property, and Sales Tax	<u>0</u>	<u>0</u>	<u>12,649,183</u>	<u>12,649,183</u>
Insurance				
54401000 - Hazard & Liability Insurance	955,855	0	0	955,855
54401500 - D&O Liability	79,165	0	0	79,165
54402000 - Property Insurance	3,559,064	0	0	3,559,064
54403000 - General Liability Insurance	7,328	0	0	7,328
Total Insurance	<u>4,601,413</u>	<u>0</u>	<u>0</u>	<u>4,601,413</u>

United Laguna Woods Mutual
Budget Comparison Report by Fund Type
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 UNITED LAGUNA WOODS MUTUAL

	<u>2023 Budget Operating</u>	<u>2023 Budget Reserves</u>	<u>2023 Budget Restricted</u>	<u>Total</u>
Investment Expense				
54201000 - Investment Expense	0	10,500	0	10,500
Total Investment Expense	<u>0</u>	<u>10,500</u>	<u>0</u>	<u>10,500</u>
Net Allocation to Mutuals				
54602500 - Allocated Expenses	1,178,364	284,659	0	1,463,024
Total Net Allocation To Mutuals	<u>1,178,364</u>	<u>284,659</u>	<u>0</u>	<u>1,463,024</u>
Uncollectible Accounts				
54602000 - Bad Debt Expense	15,000	0	0	15,000
Total Uncollectible Accounts	<u>15,000</u>	<u>0</u>	<u>0</u>	<u>15,000</u>
Total Expenses	<u>25,499,370</u>	<u>13,662,010</u>	<u>12,649,183</u>	<u>51,810,563</u>
Excess of Revenues Over Expenses	<u>(\$23,717,933)</u>	<u>(\$13,512,010)</u>	<u>(\$12,649,183)</u>	<u>(\$49,879,126)</u>

**UNITED LAGUNA WOODS MUTUAL
2023 PLAN
Programs Report**

DESCRIPTION	2021				2022		2023		ASSESSMENT INCREASE/(DECREASE) \$ %
	ACTUALS	ACTUALS	ACTUALS	PROJECTION	BUDGET	BUDGET	BUDGET		
OPERATING FUND - MAINTENANCE & CONSTRUCTION									
1 PLUMBING SERVICE	\$1,674,053	\$1,678,492	\$1,421,163	\$1,335,843	\$1,216,188	\$1,576,070	\$359,882	30%	
2 DAMAGE RESTORATION	0	0	1,193,726	750,658	750,051	885,805	135,754	18%	
3 CARPENTRY SERVICE	188,134	472,259	511,314	567,600	567,600	638,911	71,311	13%	
4 INTERIOR PREVENTIVE MAINTENANCE	345,817	264,354	258,391	325,242	377,755	374,517	(3,238)	(1%)	
5 ELECTRICAL SERVICE	315,789	314,055	380,555	383,454	372,361	373,787	1,426	0%	
6 APPLIANCE REPAIRS	316,893	263,734	243,776	278,635	329,042	319,633	(9,409)	(3%)	
7 PEST CONTROL	176,611	79,544	196,579	186,500	186,500	257,655	71,155	38%	
8 COUNTERTOP/FLOOR/TILE REPAIRS	164,092	104,693	100,534	128,270	127,371	149,440	22,069	17%	
9 FIRE PROTECTION	11,819	11,603	26,652	38,096	32,430	34,394	1,964	6%	
10 ENERGY PROGRAM	28,285	18,020	19,060	25,000	25,000	35,000	10,000	40%	
11 MISCELLANEOUS REPAIRS BY OUTSIDE SERVICES	27,017	21,389	21,031	25,000	25,000	20,000	(5,000)	(20%)	
12 GUTTER CLEANING	140,566	30,596	(30,596)	0	0	0	0	0%	
TOTAL	\$3,389,076	\$3,258,737	\$4,342,183	\$4,044,298	\$4,009,298	\$4,665,212	\$655,914	16%	

Line 2 includes damage restoration cleanup costs moved from contingency in 2021.
Line 12 was moved to General Services in 2020.

OPERATING FUND - GENERAL SERVICES

13 CONCRETE SERVICE	\$437,408	\$372,289	\$396,868	\$341,127	\$401,523	\$406,550	\$5,027	1%
14 JANITORIAL SERVICE	318,622	437,293	369,411	367,876	369,653	397,860	28,207	8%
15 GUTTER CLEANING	66,425	146,092	152,886	83,344	85,351	158,152	72,801	85%
16 WELDING	71,405	63,817	105,816	106,374	116,345	112,840	(3,505)	(3%)
17 TRAFFIC CONTROL	8,821	8,778	14,467	17,500	15,587	15,576	(11)	(0%)
TOTAL	\$902,681	\$1,028,269	\$1,039,449	\$916,220	\$988,458	\$1,090,978	\$102,520	10%

OPERATING FUND - LANDSCAPE SERVICES

18 GROUNDS MAINTENANCE	\$2,282,873	\$2,585,229	\$2,533,730	\$2,726,119	\$2,760,602	\$2,816,943	\$56,341	2%
19 IRRIGATION	612,789	784,777	728,291	819,029	819,029	809,937	(9,092)	(1%)
20 PEST CONTROL	219,894	229,312	275,162	308,996	274,513	315,267	40,754	15%
21 LANDSCAPE ADMINISTRATION	\$126,159	\$121,344	\$224,189	\$241,403	241,403	253,034	11,631	5%
22 SMALL EQUIPMENT REPAIR	188,316	190,463	215,076	209,626	209,626	192,214	(17,412)	(8%)
23 NURSERY & COMPOSTING	185,790	211,268	179,886	187,602	187,602	192,001	4,399	2%
24 TREE MAINTENANCE	(24,714)	5,504	5,974	0	0	0	0	0%
TOTAL	\$3,591,107	\$4,127,897	\$4,156,995	\$4,492,775	\$4,492,775	\$4,579,396	\$86,621	2%

**UNITED LAGUNA WOODS MUTUAL
2023 PLAN
Programs Report**

DESCRIPTION	2021 ACTUALS				2022 PROJECTION				2023 BUDGET		ASSESSMENT INCREASE/(DECREASE)	
	2019 ACTUALS	2020 ACTUALS	2021 ACTUALS	2022 PROJECTION	2022 BUDGET	2023 BUDGET	2023 BUDGET	2023 BUDGET	\$	%		
RESERVE FUND - MAINTENANCE & CONSTRUCTION												
25 BUILDING STRUCTURES	\$600,963	\$1,235,622	\$979,064	\$1,345,353	\$1,492,903	\$1,314,877			(\$178,026)	(12%)		
26 CDS SIGNAGE	0	29,078	0	0	0	0			0	0%		
27 ELECTRICAL SYSTEMS	447,860	319,500	418,938	660,595	660,595	509,495			(151,100)	(23%)		
28 EXTERIOR WALKWAY LIGHTING	36,202	7,671	30,711	17,302	75,635	75,550			(85)	(0%)		
29 FOUNDATIONS	41,608	0	18,910	40,000	43,436	43,436			0	0%		
30 GUTTER REPLACEMENT	67,711	83,051	68,558	127,389	126,889	113,127			(13,762)	(11%)		
31 PAINT - EXTERIOR	1,920,691	1,224,288	1,635,609	1,736,135	1,739,285	1,734,242			(5,043)	(0%)		
32 PLUMBING REPLACEMENT	0	0	276,882	414,800	646,769	337,826			(308,943)	(48%)		
33 PRIOR TO PAINT	938,463	776,863	701,954	863,881	882,584	996,471			113,887	13%		
34 PAVING	392,760	368,865	510,630	388,973	389,319	398,371			9,052	2%		
35 ROOFS	814,112	927,506	841,632	1,012,666	1,020,439	1,041,301			20,862	2%		
36 WALLS	151,736	24,600	27,928	30,000	35,000	35,000			0	0%		
37 WASTE LINE REMEDIATION	2,126,216	1,349,975	2,502,222	2,300,000	2,300,000	2,300,000			0	0%		
38 WATER LINE - COPPER PIPE REMEDIATION	245,552	169,746	62,049	97,000	100,000	100,000			0	0%		
39 WINDOW/SLIDING SCREEN DOOR	60,896	71,372	108,699	118,000	133,896	140,157			6,261	5%		
OTHER SUPPL. APPROPRIATIONS	915,107	6,389	0	0	0	0			0	0%		
APPLIANCE AND FIXTURES:												
40 COOKTOPS	106,637	55,479	58,719	62,353	70,442	69,963			(479)	(1%)		
41 DISHWASHERS	93,094	52,993	66,351	100,571	97,526	96,362			(1,164)	(1%)		
42 FIXTURES - BASINS/FAUCETS/SINKS/TOILETS	255,597	133,986	155,000	231,392	232,333	224,611			(7,722)	(3%)		
43 GARBAGE DISPOSALS	110,654	74,176	115,475	111,058	117,647	118,247			600	1%		
44 HOODS	21,474	10,264	18,470	19,693	40,005	39,542			(463)	(1%)		
45 KITCHEN/BATH COUNTERS, FLOORS, MISC.	992,888	550,095	878,164	1,323,422	1,363,867	1,467,906			104,039	8%		
46 OVENS	130,533	98,684	116,546	159,658	134,125	133,646			(479)	(0%)		
47 RANGES	10,628	4,474	8,907	10,280	12,613	12,345			(268)	(2%)		
48 REFRIGERATORS	185,323	97,109	158,863	169,571	223,841	222,137			(1,704)	(1%)		
49 WATER HEATERS & PERMITS	1,205,084	282,448	479,830	761,424	762,029	749,363			(12,666)	(2%)		
50 DRYERS - LAUNDRY	3,551	1,152	9,151	19,747	38,247	38,113			(134)	(0%)		
51 WASHING MACHINES - LAUNDRY	2,717	64,094	42,691	91,380	91,380	91,082			(298)	(0%)		
RESALE INSPECTION REPLACEMENTS	0	0	0	0	0	0			0	0%		
TOTAL APPLIANCE AND FIXTURES	\$3,118,181	\$1,424,955	\$2,108,168	\$3,060,550	\$3,184,055	\$3,263,317			\$79,262	2%		
TOTAL	\$11,878,056	\$8,019,480	\$10,291,951	\$12,212,643	\$12,830,805	\$12,403,170			(\$427,635)	(3%)		

Line 25 includes major damage restoration construction costs moved from contingency in 2021.
Line 32 was moved from operations in 2021.

**UNITED LAGUNA WOODS MUTUAL
2023 PLAN
Programs Report**

DESCRIPTION	2019	2020	2021	2022	2022	2023	ASSESSMENT INCREASE/(DECREASE) \$	%
	ACTUALS	ACTUALS	ACTUALS	PROJECTION	BUDGET	BUDGET		
RESERVE FUND - GENERAL SERVICES								
52 PRIOR TO PAINT - WELDING	\$0	\$0	\$8,350	\$8,452	\$9,565	\$9,558	(\$7)	(0%)
53 PAVING	33,890	21,379	61,713	55,302	60,820	48,377	(12,443)	(20%)
54 WALLS	0	0	0	0	15,400	15,400	0	0%
TOTAL	\$33,890	\$21,379	\$70,063	\$63,754	\$85,785	\$73,335	(\$12,450)	(15%)
RESERVE FUND - LANDSCAPE SERVICES								
55 LANDSCAPE RENOVATION	\$104,142	\$257,365	\$160,582	\$111,925	\$111,925	\$98,898	(\$13,027)	(12%)
56 IMPROVEMENT & RESTORATION	0	0	273,458	373,213	373,213	177,744	(195,469)	(52%)
57 TREE MAINTENANCE	1,118,879	877,273	764,125	947,657	947,657	898,360	(49,297)	(5%)
TOTAL	\$1,223,021	\$1,134,638	\$1,198,165	\$1,432,795	\$1,432,795	\$1,175,002	(\$257,793)	(18%)
CONTINGENCY FUND - MAINTENANCE & CONSTRUCTION								
58 MOISTURE INTRUSION - RAIN LEAKS	\$464,866	\$264,914	\$0	\$0	\$0	\$0	\$0	0%
59 MOISTURE INTRUSION - PLUMBING LEAKS	1,381,962	797,699	0	0	0	0	0	0%
60 MOISTURE INTRUSION - PLUMBING STOPPAGES	409,223	257,338	0	0	0	0	0	0%
61 MOISTURE INTRUSION - MISCELLANEOUS	250,780	185,784	0	0	0	0	0	0%
62 DAMAGE RESTORATION SERVICES	207,406	25,645	0	0	0	0	0	0%
TOTAL	\$2,814,606	\$1,472,538	\$0	\$0	\$0	\$0	\$0	0%
Lines 58-62: funding for damage restoration cleanup was moved to operations and damage restoration construction was moved to reserves in 2021.								
PROPERTY TAXES FUND - NON WORK CENTER								
63 PROPERTY TAXES	\$11,375,124	\$11,899,352	\$12,323,498	\$12,401,160	\$12,401,160	\$12,649,183	\$248,023	2%
TOTAL	\$11,375,124	\$11,899,352	\$12,323,498	\$12,401,160	\$12,401,160	\$12,649,183	\$248,023	2%
Line 63 - Expenditures were moved from operations beginning 2022. Expenses are billed directly to each manor and vary by manor. 2019 - 2021 Actuals are added above to provide history.								



DEFINITION OF FUNDS

RESERVE FUND

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

Year	Beginning Balance	Investment Income	Contributions	Assessment PMPM	Planned Expenditures*	ENDING BALANCE
2022	\$ 19,168,076	\$ 154,082	\$ 10,776,240	\$ 142.02	\$ (13,709,191)	\$ 16,389,207
2023	\$ 16,389,207	\$ 312,663	\$ 11,853,864	\$ 156.23	\$ (13,651,507)	\$ 14,904,227
2024	\$ 14,904,227	\$ 273,249	\$ 12,476,192	\$ 164.43	\$ (15,209,294)	\$ 12,444,374
2025	\$ 12,444,374	\$ 232,822	\$ 13,131,192	\$ 173.06	\$ (14,950,367)	\$ 10,858,021
2026	\$ 10,858,021	\$ 206,145	\$ 13,820,580	\$ 182.15	\$ (15,110,398)	\$ 9,774,348
2027	\$ 9,774,348	\$ 192,541	\$ 14,546,160	\$ 191.71	\$ (15,016,606)	\$ 9,496,443

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

RESTRICTED FUNDS

Contingency Fund

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

Year	Beginning Balance	Investment Income	Contributions	Assessment PMPM	Planned Expenditures*	ENDING BALANCE
2022	\$ 1,113,771	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,113,771
2023	\$ 1,113,771	\$ 23,034	\$ 75,876	\$ 1.00	\$ 0	\$ 1,212,681
2024	\$ 1,212,681	\$ 28,993	\$ 151,752	\$ 2.00	\$ 0	\$ 1,393,426
2025	\$ 1,393,426	\$ 33,913	\$ 227,628	\$ 3.00	\$ 0	\$ 1,654,967
2026	\$ 1,654,967	\$ 40,651	\$ 303,504	\$ 4.00	\$ 0	\$ 1,999,122
2027	\$ 1,999,122	\$ 49,248	\$ 379,380	\$ 5.00	\$ 0	\$ 2,427,750



Property Taxes Fund

The Property Taxes Fund is used for property taxes, which are generally based on the most recent purchase price of the individual manor. Taxes are assessed by the County of Orange, based on the County’s calculation of assessed value for each manor. Expenses are billed directly to each manor and vary by manor. The fund was established in 2021 and is not required by Civil Code and is not included in the reserve plan calculations.

<i>Year</i>	<i>Beginning Balance</i>	<i>Investment Income</i>	<i>Contributions</i>	<i>Assessment PMPM</i>	<i>Planned Expenditures*</i>	<i>ENDING BALANCE</i>
2022	\$ 0	\$ 0	\$ 12,401,160	Varies	\$ (12,401,160)	\$ 0
2023	\$ 0	\$ 0	\$ 12,649,183	Varies	\$ (12,649,183)	\$ 0
2024	\$ 0	\$ 0	\$ 12,902,167	Varies	\$ (12,902,167)	\$ 0
2025	\$ 0	\$ 0	\$ 13,160,210	Varies	\$ (13,160,210)	\$ 0
2026	\$ 0	\$ 0	\$ 13,423,414	Varies	\$ (13,423,414)	\$ 0
2027	\$ 0	\$ 0	\$ 13,691,883	Varies	\$ (13,691,883)	\$ 0



Reserve Study Executive Summary

With-Site-Visit

United Laguna Woods Mutual

Laguna Woods, CA

Level of Service: **Update "With-Site-Visit"**

Report #: **36560-3**

of Units: 6,323

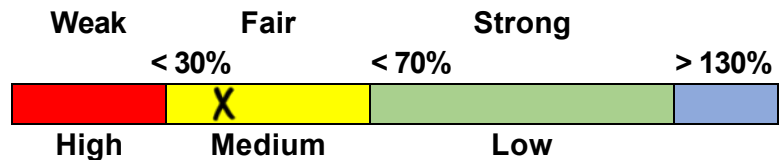
January 1, 2023 through December 31, 2023

Findings & Recommendations

as of January 1, 2023

Projected Starting Reserve Balance	\$16,389,207
Current Full Funding Reserve Balance	\$39,171,347
Average Reserve Deficit (Surplus) Per Unit	\$.3,603
Percent Funded	41.8 %
Recommended 2023 "Annual Full Funding Contributions"	\$14,168,800
Alternate minimum contributions to keep Reserve above \$0	\$11,853,864
Most Recent Reserve Contribution Rate	\$10,776,240
Annual Deterioration Rate	\$19,586,035

Reserve Fund Strength: 41.8%



Risk of Special Assessment:

Economic Assumptions:

Net Annual "After Tax" Interest Earnings Accruing to Reserves	2.00 %
Annual Inflation Rate	3.00 %

This is an Update "With-Site-Visit", and is based on a prior Report prepared by Association Reserves for your 2022 Fiscal Year. We performed the site inspection on 5/18/2022.

This Reserve Study was prepared by a credentialed Reserve Specialist, Sean Erik Andersen RS #68.

The Reserve Fund is between the 30% funded level and the 70% funded level at 41.8 % Funded, which is a fair position for the fund to be in. This means that the association's special assessment & deferred maintenance risk is currently medium. The objective of your multi-year Funding Plan is to Fully Fund Reserves and ultimately achieve a position of strength in the fund, where associations enjoy a low risk of Reserve cash flow problems.

The Annual Deterioration rate for your Reserve Components is \$19,586,035.

Based on this starting point, your annual deterioration rate, your anticipated future expenses, and your historical Reserve contribution rate, our recommendation is to increase your Reserve contributions to \$14,168,800.

*The Alternative Contribution rate, also called Baseline Funding will keep the Reserve Funds above \$0. This figure for your association is \$11,853,864.

To receive a copy of the full Reserve Study, contact the Association.

Executive Summary Table

Report # 36560-3
With-Site-Visit

# Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
Paving			
200 Asphalt - Annual Seal Coat	1	0	\$41,504
201 Asphalt - Resurface (2023)	25	0	\$206,867
201 Asphalt - Resurface (2024)	25	1	\$193,000
201 Asphalt - Resurface (2025)	25	2	\$195,000
201 Asphalt - Resurface (2026)	25	3	\$259,000
201 Asphalt - Resurface (2027)	25	4	\$336,000
201 Asphalt - Resurface (2028)	25	5	\$375,000
201 Asphalt - Resurface (2029)	25	6	\$381,000
201 Asphalt - Resurface (2030)	25	7	\$357,000
201 Asphalt - Resurface (2031)	25	8	\$266,000
201 Asphalt - Resurface (2032)	25	9	\$341,000
201 Asphalt - Resurface (2034)	25	11	\$285,000
201 Asphalt - Resurface (2035)	25	12	\$335,000
201 Asphalt - Resurface (2036)	25	13	\$219,000
201 Asphalt - Resurface (2037)	25	14	\$305,000
201 Asphalt - Resurface (2038)	25	15	\$335,000
201 Asphalt - Resurface (2039)	25	16	\$336,000
201 Asphalt - Resurface (2040)	25	17	\$274,000
201 Asphalt - Resurface (2041)	25	18	\$191,000
201 Asphalt - Resurface (2042)	25	19	\$67,800
201 Asphalt - Resurface (2043)	25	20	\$65,800
201 Asphalt - Resurface (2045)	25	22	\$59,000
201 Asphalt - Resurface (2046)	25	23	\$102,000
201 Asphalt - Resurface (2047)	25	24	\$224,000
201 Asphalt - Resurface (2048)	25	25	\$134,000
201 Asphalt - Resurface (2049)	25	26	\$233,000
201 Asphalt - Resurface (2050)	25	27	\$156,000
201 Asphalt - Resurface (2051)	25	28	\$259,000
201 Asphalt - Resurface (2052)	25	29	\$335,568
Asphalt & Concrete Repair/Replace			
103 Concrete - Repair/Replace	1	0	\$150,000
203 Concrete & Paving - R/R (2023)	10	0	\$48,377
203 Concrete & Paving - R/R (2024)	10	1	\$76,000
203 Concrete & Paving - R/R (2025)	10	2	\$61,000
203 Concrete & Paving - R/R (2026)	10	3	\$51,000
203 Concrete & Paving - R/R (2027)	10	4	\$49,000
203 Concrete & Paving - R/R (2028)	10	5	\$73,000

# Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
203 Concrete & Paving - R/R (2029)	10	6	\$36,000
203 Concrete & Paving - R/R (2030)	10	7	\$22,000
203 Concrete & Paving - R/R (2031)	10	8	\$56,000
203 Concrete & Paving - R/R (2032)	10	9	\$50,290
Roofs - Built-Up			
1302 Built-Up/PVC - Replace (2023)	0	0	\$759,608
1302 Built-Up/PVC - Replace (2024)	0	1	\$770,000
1302 Built-Up/PVC - Replace (2025)	25	2	\$774,000
1302 Built-Up/PVC - Replace (2026)	25	3	\$776,000
1302 Built-Up/PVC - Replace (2027)	25	4	\$770,000
1302 Built-Up/PVC - Replace (2028)	25	5	\$765,000
1302 PVC Cool Roof - Replace (2034)	25	11	\$1,100,000
1302 PVC Cool Roof - Replace (2035)	25	12	\$1,100,000
1302 PVC Cool Roof - Replace (2036)	25	13	\$1,300,000
1302 PVC Cool Roof - Replace (2037)	25	14	\$1,800,000
1302 PVC Cool Roof - Replace (2038)	25	15	\$2,290,000
1302 PVC Cool Roof - Replace (2039)	25	16	\$205,000
1302 PVC Cool Roof - Replace (2040)	25	17	\$1,600,000
1302 PVC Cool Roof - Replace (2041)	25	18	\$1,100,000
1302 PVC Cool Roof - Replace (2042)	25	19	\$1,100,000
1302 PVC Cool Roof - Replace (2043)	25	20	\$1,400,000
1302 PVC Cool Roof - Replace (2044)	25	21	\$740,000
1302 PVC Cool Roof - Replace (2045)	25	22	\$580,000
1302 PVC Cool Roof - Replace (2046)	25	23	\$746,000
1302 PVC Cool Roof - Replace (2047)	25	24	\$848,000
1302 PVC Cool Roof - Replace (2048)	25	25	\$760,000
1302 PVC Cool Roof - Replace (2049)	25	26	\$773,000
1302 PVC Cool Roof - Replace (2050)	25	27	\$768,000
1302 PVC Cool Roof - Replace (2051)	25	28	\$769,000
1302 PVC Cool Roof - Replace (2052)	25	29	\$770,000
1360 Emergency & Preventative Repairs	1	0	\$281,693
Roofs - Comp Shingle			
1308 Comp Shingle Roof - Replace (2024)	40	1	\$620,000
1308 Comp Shingle Roof - Replace (2041)	40	18	\$1,560,000
1308 Comp Shingle Roof - Replace (2042)	40	19	\$1,380,000
1308 Comp Shingle Roof - Replace (2043)	40	20	\$918,000
1308 Comp Shingle Roof - Replace (2044)	40	21	\$1,750,000
1308 Comp Shingle Roof - Replace (2045)	40	22	\$988,000
1308 Comp Shingle Roof - Replace (2046)	40	23	\$4,380,000
1308 Comp Shingle Roof - Replace (2047)	40	24	\$2,190,000
1308 Comp Shingle Roof - Replace (2048)	40	25	\$3,200,000
1308 Comp Shingle Roof - Replace (2049)	40	26	\$1,920,000

# Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
1308 Comp Shingle Roof - Replace (2050)	40	27	\$1,550,000
1308 Comp Shingle Roof - Replace (2051)	40	28	\$2,060,000
1308 Comp Shingle Roof - Replace (2052)	40	29	\$1,200,000
1308 Comp Shingle Roof - Replace (2053)	40	30	\$512,000
Roofs - Tile			
1311 Tile Roof - Replace (2044)	40	21	\$490,000
1311 Tile Roof - Replace (2046)	40	23	\$970,000
1311 Tile Roof - Replace (2047)	40	24	\$570,000
1311 Tile Roof - Replace (2048)	40	25	\$610,000
1311 Tile Roof - Replace (2049)	40	26	\$630,000
1311 Tile Roof - Replace (2050)	40	27	\$610,000
1311 Tile Roof - Replace (2051)	40	28	\$610,000
1311 Tile Roof - Replace (2052)	40	29	\$610,000
1311 Tile Roof - Replace (2053)	40	30	\$660,000
1311 Tile Roof - Replace (2054)	40	31	\$510,000
Infrastructure/Buildings			
151 Balcony Inspections	1	0	\$50,000
151 Manor Interior Damage Restoration	1	0	\$788,309
1330 Gutter/Downspouts - New Install	1	0	\$50,000
1330 Gutter/Downspouts - Repair/Replace	1	0	\$63,127
2006 Windows - Replace	1	0	\$110,157
2007 Sliding Screen Doors	1	0	\$30,000
2008 Vertical Lifts R & R - 2024	20	1	\$60,300
2008 Vertical Lifts R & R - 2025	20	2	\$30,150
2008 Vertical Lifts R & R - 2026	20	3	\$30,150
2008 Vertical Lifts R & R - 2027	20	4	\$120,600
2008 Vertical Lifts R & R - 2029	20	6	\$95,000
2008 Vertical Lifts R & R - 2030	20	7	\$32,000
2008 Vertical Lifts R & R - 2031	20	8	\$32,000
2008 Vertical Lifts R & R - 2035	20	12	\$63,000
Carport Siding Renovation			
1112 Carport Siding Renovations (2032)	25	9	\$110,000
1112 Carport Siding Renovations (2033)	25	10	\$140,000
1112 Carport Siding Renovations (2034)	25	11	\$140,000
1112 Carport Siding Renovations (2035)	25	12	\$160,000
1112 Carport Siding Renovations (2036)	25	13	\$170,000
1112 Carport Siding Renovations (2037)	25	14	\$150,000
1112 Carport Siding Renovations (2038)	25	15	\$170,000
1112 Carport Siding Renovations (2039)	25	16	\$170,000
1112 Carport Siding Renovations (2040)	25	17	\$110,000
1112 Carport Siding Renovations (2041)	25	18	\$57,000
1112 Carport Siding Renovations (2042)	25	19	\$120,000

# Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
Manor Components			
983 Heat Pumps - Replace	1	0	\$5,700
984 Wall Heater - Replace	1	0	\$3,795
3001 Cooktops - Replace	1	0	\$69,963
3002 Dishwashers - Replace	1	0	\$96,363
3003 Fixtures - Bath Basins	1	0	\$29,788
3004 Fixtures - Faucets - Replace	1	1	\$99,000
3004 Fixtures - Faucets (2023) - Replace	1	0	\$141,859
3005 Fixtures - Kitchen Sinks	1	0	\$35,000
3006 Fixtures - Toilets (2023)	1	0	\$6,692
3006 Fixtures - Toilets (Annual)	1	1	\$22,000
3007 Garbage Disposals - Replace	1	0	\$118,247
3008 Manor Hoods - Replace	1	0	\$39,542
3009 Bath Counters - Replace	1	1	\$210,000
3009 Bath Counters (2023) - Replace	1	0	\$230,222
3009 Kitchen Counters (2023) - Replace	1	0	\$453,507
3009 Kitchen Counters (Annual)	1	1	\$379,368
3010 Bathroom Flooring - Wk Cntr #910	1	0	\$20,000
3010 Bathroom Flooring - Wk Cntr #917	1	0	\$58,402
3010 Kitchen Flooring - Wk Cntr #910	1	0	\$17,000
3010 Kitchen Flooring - Wk Cntr #917	1	0	\$37,777
3010 Kitchen/Bath Flooring - Abatement	1	0	\$309,000
3011 Bath Mirrors - Replace	1	0	\$30,567
3012 Shower/Tub Enclosures - Annual	1	1	\$120,000
3012 Shower/Tub Enclosures (2023) - Repl	1	0	\$186,874
3013 Bathroom Tile - Replace& Abate	1	0	\$107,274
3014 Ovens - Replace	1	0	\$133,646
3015 Ranges - Replace	1	0	\$12,345
3016 Refrigerators - Replace	1	0	\$222,137
3017 Water Heaters Replace - Annually	1	0	\$746,871
Lighting & Electrical			
340 Electrical Panel Maintenance	1	0	\$25,000
340 Pushmatic Panels - Upgrade	1	1	\$660,000
340 Pushmatic Panels (2023) - Upgrade	1	0	\$475,000
340 Solar Inverters - 2027-2034	1	4	\$14,455
340 Solar Inverters - 2037-2044	1	14	\$14,455
340 Solar Systems Replace -2047-2054	1	24	\$301,955
362 Exterior Lighting (Consultant)	1	0	\$25,000
362 Walkway Lights - Additional New	1	0	\$50,550
378 Energy Consultant, Energy Projects	1	1	\$53,000
Laundry Rooms			
332 Laundry Water Heaters - Replace	1	9	\$11,000

# Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
332 Laundry Water Heaters 2023-2031	1	0	\$2,492
800 Doors - Replace	1	1	\$4,200
908 Counter Tops - Replace	1	0	\$17,284
909 Laundry Sinks (2023) - Replace	25	0	\$11,272
909 Laundry Sinks (2024) - Replace	25	1	\$14,076
909 Laundry Sinks (2047) - Replace	25	24	\$9,108
991 Washers - Replace	1	0	\$91,082
992 Dryers - Replace	1	0	\$38,113
Off Cycle Decking			
150 Off Cycle Deck Top Coat - Annual	1	0	\$63,248
152 Off Cycle Common Decks - Annual	1	0	\$66,007
153 Off Cycle Balcony Decks - Annual	1	0	\$9,844
Prior To Painting			
148 Lead - Testing PTP - Annual	1	0	\$5,000
149 Asbestos - Testing PTP - Annual	1	1	\$35,000
149 Asbestos - Testing PTP (2023)	1	0	\$50,000
152 Full Cycle Decking - Repairs (2023)	1	0	\$109,197
152 Full Cycle Decking Repairs - Annual	1	1	\$140,000
153 Full Cycle Balcony Dry Rot - Annual	1	0	\$9,559
1119 Full Cycle Dry Rot PTP - Annual	1	0	\$693,175
Interior & Exterior Painting			
150 Deck Top Coat Reseal (Annual)	1	1	\$33,000
150 Deck Top Coat Reseal- 2023	1	0	\$55,934
1115 Full Cycle Exterior Paint (2023)	1	0	\$1,408,663
1115 Full Cycle Exterior Paint (Annual)	1	1	\$1,070,429
1116 Exterior Paint Touch-Up (Annual)	1	0	\$95,040
1119 Interior Paint Touch-Up (Annual)	1	0	\$123,608
1901 Lead Testing and Abatement	1	0	\$7,500
1903 Lexan Bldg. Signs (Annual) - Repl	1	0	\$43,495
Walls, Fencing, Railings & Gates			
501 Walls - Perimeter Top Rail - 2023	1	0	\$35,000
501 Walls Perimeter Top Rail 2024-2032	1	1	\$54,000
502 Walls - Perimeter Block - R&R	1	0	\$8,000
503 Walls - Common Area Block - (2023)	1	0	\$7,400
503 Walls - Common Area Block - Annual	1	1	\$23,500
Grounds & Miscellaneous			
1020 Tree Maintenance - 2023	1	0	\$898,361
1020 Tree Maintenance - Annual	1	1	\$870,000
1022 Landscape Improve/Restore Annual	1	0	\$177,744
1022 Landscape Renovations	4	1	\$15,000
1024 Slope - Renovations	1	0	\$73,913
1026 Turf Reduction & Irrigation	1	0	\$24,985

# Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
Building Structures			
1901 Lead Testing and Abatement	1	0	\$5,000
2001 Bldg Structures - Projects (2023)	1	0	\$80,000
2001 Building Structures - Projects	1	1	\$140,000
2001 Building Structures Dry Rot Repairs	1	0	\$5,000
2002 Building Structures Maint Ops	1	0	\$300,000
2003 Bldg Structures Carpentry (2023)	1	0	\$86,570
2003 Building Structures Carpentry	1	1	\$205,000
2004 Smoke Alarms - Replace (2024)	10	1	\$320,000
2004 Smoke Alarms - Replace (2025)	10	2	\$320,000
2006 Building Foundations - Repair	1	0	\$43,436
Plumbing			
328 Plumbing (Annual) - Repair/Replace	1	0	\$337,826
328 Waste Lines - Repair	1	13	\$53,000
328 Waste Lines Epoxy Re-Line 2023-2035	1	0	\$2,300,000
329 Copper Water Lines Re-Pipe - Annual	1	1	\$294,000
329 Copper Water Lines Re-Pipe (2023)	1	0	\$100,000
206 Total Funded Components			

Budget Summary

Report # 36560-3
With-Site-Visit

	Useful Life		2023 Rem. Useful Life		Estimated Replacement Cost in 2023	2023 Expenditures	01/01/2023	01/01/2023	Remaining Bal. to be Funded	2023 Contributions
	Min	Max	Min	Max			Current Fund Balance	Fully Funded Balance		
Paving	1	25	0	29	\$6,867,539	\$248,371	\$613,051	\$3,391,803	\$6,254,488	\$227,546
Asphalt & Concrete Repair/Replace	1	10	0	9	\$672,667	\$198,377	\$315,577	\$454,406	\$357,090	\$146,322
Roofs - Built-Up	0	25	0	29	\$24,645,301	\$1,041,301	\$2,039,434	\$9,319,461	\$22,605,867	\$864,517
Roofs - Comp Shingle	40	40	1	30	\$24,228,000	\$0	\$604,500	\$10,111,100	\$23,623,500	\$438,171
Roofs - Tile	40	40	21	31	\$6,270,000	\$0	\$0	\$2,151,000	\$6,270,000	\$113,395
Infrastructure/Buildings	1	20	0	12	\$1,554,793	\$1,091,593	\$1,176,013	\$1,429,821	\$378,780	\$806,427
Carport Siding Renovation	25	25	9	19	\$1,497,000	\$0	\$0	\$672,760	\$1,497,000	\$43,318
Manor Components	1	1	0	1	\$3,942,939	\$3,112,571	\$3,112,571	\$3,112,571	\$830,368	\$2,852,375
Lighting & Electrical	1	1	0	24	\$1,619,415	\$575,550	\$575,550	\$575,550	\$1,043,865	\$1,171,506
Laundry Rooms	1	25	0	24	\$198,627	\$160,243	\$173,756	\$174,120	\$24,871	\$119,761
Off Cycle Decking	1	1	0	0	\$139,099	\$139,099	\$139,099	\$139,099	\$0	\$100,626
Prior To Painting	1	1	0	1	\$1,041,931	\$866,931	\$866,931	\$866,931	\$175,000	\$753,747
Interior & Exterior Painting	1	1	0	1	\$2,837,669	\$1,734,240	\$1,734,240	\$1,734,240	\$1,103,429	\$2,052,808
Walls, Fencing, Railings & Gates	1	1	0	1	\$127,900	\$50,400	\$50,400	\$50,400	\$77,500	\$92,525
Grounds & Miscellaneous	1	4	0	1	\$2,060,003	\$1,175,003	\$1,186,253	\$1,186,253	\$873,750	\$1,482,095
Building Structures	1	10	0	2	\$1,505,006	\$520,006	\$1,064,006	\$1,064,006	\$441,000	\$672,055
Plumbing	1	1	0	13	\$3,084,826	\$2,737,826	\$2,737,826	\$2,737,826	\$347,000	\$2,231,604
					\$82,292,715	\$13,651,511	\$16,389,207	\$39,171,347	\$65,903,508	\$14,168,800

Percent Funded: 41.8%

30-Year Reserve Plan Summary (Alternate Funding Plan) **Report # 36560-3**
With-Site-Visit

Fiscal Year Start: 2023

Interest:	2.00 %	Inflation:	3.00 %
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Reserve Fund Strength: as-of Fiscal Year Start Date	Projected Reserve Balance Changes
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Year	Starting Reserve Balance	Fully Funded Balance	Percent Funded	Special Assmt Risk	Reserve Funding	Loan or Special Assmts	Interest Income	Reserve Expenses
2023	\$16,389,207	\$39,171,347	41.8 %	Medium	\$11,853,864	\$0	\$312,663	\$13,651,511
2024	\$14,904,223	\$41,810,849	35.6 %	Medium	\$12,476,192	\$0	\$273,249	\$15,209,294
2025	\$12,444,370	\$43,039,363	28.9 %	High	\$13,131,192	\$0	\$232,822	\$14,950,367
2026	\$10,858,017	\$45,081,006	24.1 %	High	\$13,820,580	\$0	\$206,145	\$15,110,398
2027	\$9,774,343	\$46,823,262	20.9 %	High	\$14,546,160	\$0	\$192,541	\$15,016,606
2028	\$9,496,438	\$49,244,263	19.3 %	High	\$15,309,833	\$0	\$190,649	\$15,411,923
2029	\$9,584,998	\$51,825,221	18.5 %	High	\$15,692,579	\$0	\$200,261	\$15,019,339
2030	\$10,458,499	\$55,265,372	18.9 %	High	\$16,084,894	\$0	\$219,890	\$15,213,768
2031	\$11,549,514	\$58,903,964	19.6 %	High	\$16,487,016	\$0	\$244,364	\$15,372,815
2032	\$12,908,080	\$63,014,169	20.5 %	High	\$16,899,191	\$0	\$269,187	\$16,042,499
2033	\$14,033,959	\$67,030,646	20.9 %	High	\$17,321,671	\$0	\$296,499	\$16,010,515
2034	\$15,641,613	\$71,760,056	21.8 %	High	\$17,754,713	\$0	\$304,267	\$18,889,186
2035	\$14,811,407	\$74,221,988	20.0 %	High	\$18,198,581	\$0	\$284,780	\$19,603,492
2036	\$13,691,275	\$73,237,364	18.7 %	High	\$18,653,545	\$0	\$299,124	\$16,396,906
2037	\$16,247,039	\$76,057,260	21.4 %	High	\$19,119,884	\$0	\$341,851	\$17,741,089
2038	\$17,967,685	\$78,102,591	23.0 %	High	\$19,597,881	\$0	\$367,166	\$19,152,016
2039	\$18,780,716	\$79,297,136	23.7 %	High	\$20,087,828	\$0	\$417,072	\$16,322,994
2040	\$22,962,622	\$83,998,751	27.3 %	High	\$20,590,024	\$0	\$480,356	\$18,918,411
2041	\$25,114,591	\$86,742,197	29.0 %	High	\$21,104,774	\$0	\$507,057	\$21,091,358
2042	\$25,635,064	\$87,921,093	29.2 %	High	\$21,632,394	\$0	\$520,854	\$21,292,894
2043	\$26,495,417	\$89,536,797	29.6 %	High	\$22,173,204	\$0	\$542,442	\$21,415,290
2044	\$27,795,772	\$91,702,195	30.3 %	Medium	\$22,727,534	\$0	\$548,666	\$23,953,618
2045	\$27,118,354	\$91,936,493	29.5 %	High	\$23,295,722	\$0	\$561,081	\$21,936,788
2046	\$29,038,369	\$94,919,818	30.6 %	Medium	\$23,878,115	\$0	\$514,600	\$30,964,872
2047	\$22,466,213	\$89,992,133	25.0 %	High	\$24,475,068	\$0	\$418,938	\$27,896,355
2048	\$19,463,864	\$88,800,745	21.9 %	High	\$25,086,945	\$0	\$335,186	\$30,802,231
2049	\$14,083,763	\$85,325,826	16.5 %	High	\$25,714,118	\$0	\$247,948	\$29,313,359
2050	\$10,732,470	\$84,047,819	12.8 %	High	\$26,356,971	\$0	\$172,828	\$30,696,992
2051	\$6,565,277	\$82,096,978	8.0 %	High	\$27,015,895	\$0	\$69,585	\$33,251,482
2052	\$399,275	\$78,270,856	0.5 %	High	\$27,691,293	\$0	\$0	\$32,518,973

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ENDORSEMENT (to Board)

Discuss and Consider Disabled Child / Grandchild Application:

At the Governing Documents Review Committee meeting held July 21, 2022, the Disabled Child / Grandchild Application together with the Co-Occupancy Application were reviewed in light of counsel's recommendations. The Committee made comments and asked additional questions. Staff was directed to ask Legal Counsel clarifying information and his response has been received.

On August 18, 2022, the Governing Documents Review Committee reviewed and made amendments to the Disabled Child / Grandchild Application and documents.

Pamela Bashline, Community Services Manager, presented the Disabled Child/Grandchild Application and Co-Occupancy Application with Legal Counsel comments. The Committee members made comments and asked questions.

The Committee made changes to the application and documents. Director Casey made a motion to approve the amendments to the Disabled Child/Grandchild Application and forward to the Board. Director Lee seconded the motion.

By unanimous vote, the motion carried.

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STAFF REPORT

DATE: September 13, 2022
FOR: Board of Directors
SUBJECT: Disabled Child/Grandchild Application

RECOMMENDATION

Staff recommends Board approval of the amended Disabled Child/Grandchild Application and Co-Occupancy Application, both of which shall be submitted simultaneously.

BACKGROUND

The Governing Documents Review Committee tasked itself with study of the Disabled Child/Grandchild Application process to ensure it comports with statutory requirements and to verify that it satisfies community standards. On May 19, 2022, an oral presentation regarding the application process was made by the Community Services Manager. Committee members made comments and suggested document amendments at subsequent meetings held June 16, July 21 and August 18, 2022. Corporate counsel was consulted as needed during the Committee's study. The Committee approved the changes and directed staff at the August 18, 2022 meeting to present the revised applications to the Board of Directors for consideration.

DISCUSSION

The Governing Documents Review Committee has reviewed and revised the Disabled Child/Grandchild and Co-Occupancy Applications. It is recommended that the two applications be submitted concurrently to make the process more efficient (Attachment 1) and the revised, clean iteration (Attachment 2). Approval of the revised documents will improve applicant communications so that staff and directors can make better informed decisions.

FINANCIAL ANALYSIS

None.

Prepared By: Pamela Bashline, Community Services Manager

Reviewed By: Francis Gomez, Operations Manager
Blessilda Wright, Compliance Supervisor

ATTACHMENT(S)

Attachment 1 – Co-occupancy/Disabled Child-Grandchild Applications (red-line)

Attachment 2 – Co-occupancy/Disabled Child-Grandchild Applications (clean)

Attachment 3 – Resolution 01-22-XX Co-occupancy/Disabled Child-Grandchild Applications

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Application for Co-Occupancy Permit Check List

Please **print legibly** on your application. The information provided must be legible for digital imaging.

Both Member(s) AND Co-Occupant(s)

- Member/Co-Occupant **acknowledgments no rent paid or collected section** on application: print name, sign, date and member to reside?
- Copies of **driver's license** or government issued photo ID
- Aware of **3rd Party Fee** (if applicable)

Member(s) applying for Occupancy OR Co-Occupant(s)

- Complete** Application for Co-Occupancy Permit
- Initial** Residency Restrictions Important Information
- National Background Check** – Examples:
www.tenantbackgroundsearch.com
www.american-apartment-owners-association.org
www.rentspree.com

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

After the Co-Occupant is approved by the Board of Directors:

- Complete** CodeRED Emergency Notification Record **online** at www.lagunawoodsvillage.com, and look for the link at the top of the home page that says CodeRED

Application for Co-occupancy Permit

						Unit address
Attach verification of valid age: Driver's license / passport / birth certificate / military ID						
1.	Last name	First name	MI	Social Security No.	Birthdate	<i>Office use only</i>
	Home phone	Mobile phone		Email		
	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Divorced		<input type="checkbox"/> Widowed <input type="checkbox"/> Separated		<input type="checkbox"/> Single	
	If under 45 years of age, indicate if spouse/registered domestic partner or disabled child/grandchild <input type="checkbox"/>					

2.	Last name	First name	MI	Social Security No.	Birthdate	<i>Office use only</i>
	Home phone	Mobile phone		Email		
	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Divorced		<input type="checkbox"/> Widowed <input type="checkbox"/> Separated		<input type="checkbox"/> Single	
	If under 45 years of age, indicate if spouse/registered domestic partner or disabled child/grandchild <input type="checkbox"/>					
Applicant relationship to member		Previous address			City	State Zip
In case of emergency, notify		Relationship to applicant	Address		Telephone number	

Member/Co-occupant acknowledgements

We hereby apply for approval for the applicant to reside in the unit identified above as a nonmember occupant and affirm that the information provided herein is accurate to the best of our knowledge. We have read the terms and conditions for such occupancy on the reverse side of this application and agree to be bound by the terms therein. We have received a copy of the notice informing us of the possible existence of asbestos in certain buildings.

We swear, under penalty of perjury, that there will not be a landlord-tenant relationship between shareholder and occupant, and that no rents will be paid or collected during the duration of applicant's occupancy, unless a lease is executed through the Golden Rain Foundation (GRF) leasing office.

**** All members and occupants must initial the "no rent paid or collected" agreement _____**

1. Co-occupant name (print)	Signature	Date	
2. Co-occupant name (print)	Signature	Date	
3. Member name (print)	Signature	Date	To reside? <input type="checkbox"/> Yes <input type="checkbox"/> No
4. Member name (print)	Signature	Date	To reside? <input type="checkbox"/> Yes <input type="checkbox"/> No

Community Services Dept. use only

Floorplan _____ No. bedrooms _____ No. of persons residing if permit is approved _____
 ID card fees to be collected: \$ _____ Exempt (spouse/domestic partner/ **disabled child/grandchild** status verified)
 If applicant is under 55 years of age, indicate if qualifying resident has been verified. Yes No
 Does the approval of this application exceed the number of persons permitted to occupy this unit? Yes No
 Verified by: _____ Member's phone number _____

Action by mutual board of directors

Application denied		Application approved	
The board of directors of this mutual corporation has reviewed this application. Based on the information provided, the application is denied.		The board of directors of this mutual corporation has reviewed this application. Based on the information provided, the application is approved.	
Signature	Date	Signature	Date
Signature	Date	Signature	Date
Signature	Date	Signature	Date

Application for Co-occupancy Permit – Page 2

Primary rules governing occupancy	
<p>The parties to this agreement are the mutual corporation, hereinafter referred to as “the mutual”; the member, hereinafter referred to as “member,” and whose signature appears on the reverse side of this application; and the applicant(s) for occupancy, hereinafter referred to as “co-occupant,” and whose signature appears on the reverse side of this application. In consideration of their mutual undertakings, the parties hereto agree as follows:</p>	
1.	Co-occupant shall be entitled to occupy the unit indicated on the application.
2.	Co-occupant and member affirm their intent that the co-occupant will reside in this unit and that occupant is 45 years of age or older, or is the spouse or registered domestic partner of the qualifying resident or disabled child/grandchild.
3.	Co-occupant shall be entitled to the use and enjoyment of the facilities and services provided by the Golden Rain Foundation on the same basis as members of the foundation, but will have neither ownership nor voting rights in the foundation or any mutual.
4.	Member shall be responsible for the conduct and deportment of the co-occupant.
5.	Co-occupant shall be subject to the same rules, regulations and restrictions that are applicable to the member, except with respect to payment of carrying charges. If co-occupant ever shall become the legal or equitable owner of the membership, co-occupant will apply for membership in the mutual in the form generally used by the mutual and will pay all amounts due pursuant to the CC&R’s.
6.	Member and co-occupant shall be equally responsible for payment of any charges incurred by co-occupant in respect to service provided by Golden Rain Foundation or the mutual.
7.	Member agrees to pay to the mutual an additional sum each month for each occupant of the unit in excess of two, at the rate prescribed by the mutual and/or GRF.
8.	Members shall be responsible for canceling the co-occupancy status and returning co-occupant’s ID card and vehicle decal when co-occupant ceases to reside in the unit.
9.	Any party may terminate this agreement at any time upon 30 days written notice to the other parties to this agreement.
10.	In order to induce mutual to execute this agreement, the other parties agree that they have no rights against mutual as a direct or indirect result of the execution of this agreement, and in the event that there are any expenses incurred by the mutual to enforce the terms of this agreement, or to remove or take other action, or to defend any action relative to member or co-occupant, as a direct or indirect result of this agreement, member and co-occupant agree to hold the mutual harmless from and to pay all costs or expenses incurred by mutual, including, but not limited to, attorney’s fees, court costs or related expenses.
11.	Co-occupant(s) affirm that they have not been convicted of a felony within the past 20 years, nor a misdemeanor involving moral turpitude within the past five years.
12.	Guests may stay a maximum of 60 days per year, and only while the qualifying senior resident is in residence.

Notice to members and applicants	
<p>Approval of this application by the mutual, in and of itself, does not confer any right on the co-occupant other than the revocable right to occupy the unit named on the reverse of this form. As indicated, both member and mutual generally have the right to terminate occupant status at any time, without cause, provided, however, that Section 51.3 of the California Civil Code may be interpreted to inhibit this right of termination in certain circumstances.</p>	

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

Unit number: _____

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

Co-Occupant(s) Initial

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

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

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

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

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

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

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

Units may not be sublet for less than 30 days and must be renewed annually.

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

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

Co-Occupant(s)

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

Attachment 1

DISABLED CHILD/GRANDCHILD HEALTH CERTIFICATION	MUTUAL <input type="checkbox"/> UNITED <input type="checkbox"/> THIRD	MANOR ADDRESS
RESIDENT'S NAME	TELEPHONE NO.	RESIDENT'S RELATIONSHIP TO CHILD <input type="checkbox"/> PARENT <input type="checkbox"/> GRANDPARENT
DISABLED CHILD'S NAME	BIRTHDATE	DISABLED CHILD'S SOCIAL SECURITY #

APPLICANT HAS / HAS NOT BEEN CONVICTED OF A FELONY IN THE LAST 10 YEARS OR A MISDEMEANOR INVOLVING MORAL TURPITUDE INVOLVING MORAL TURPITUDE WITHIN THE LAST 7 YEARS (Civil Code 51.3 (b)(3)(B))

PHYSICIAN'S CERTIFICATION

AS THE PHYSICIAN FOR THE ABOVE-NAMED DISABLED CHILD, YOU ARE REQUESTED TO PROVIDE INFORMATION RELATED TO THE PHYSICAL AND/OR MENTAL HEALTH OF THE CHILD. THIS INFORMATION WILL BE CONSIDERED BY THE HOMEOWNERS' ASSOCIATION BOARD OF DIRECTORS IN DETERMINING WHETHER THE CHILD SHOULD BE PERMITTED TO RESIDE IN THIS SENIOR CITIZENS' COMMUNITY. YOUR CAREFUL EXPLANATION OF THE **CHILD'S CONDITION**, REQUIREMENTS FOR CARE, AND POTENTIAL FOR DISRUPTIVE OR DANGEROUS BEHAVIOR (TO THE CHILD OR OTHERS) IS CRITICAL TO THIS DETERMINATION.

PLEASE **VERIFY** THE NATURE OF THE CHILD'S PHYSICAL OR MENTAL IMPAIRMENT OR DISABILITY:
 Yes, the Child is disabled as defined by Civil Code 54(b) and Government Code Section 12962
 No, the Child is not disabled as defined by Civil Code 54(b) and Government Code Section 12962

SPECIFY THE TYPES OF CARE AND/OR ACCOMMODATIONS THAT THE CHILD WILL RECEIVE FROM THE PARENTS/GRANDPARENTS (E.G., BEING DRIVEN, BATHING, FEEDING, MEDICATION, ETC.)

INDICATE FREQUENCY OF REQUIRED CARE: <input type="checkbox"/> DAILY <input type="checkbox"/> WEEKLY <input type="checkbox"/> SEVERAL TIMES DAILY <input type="checkbox"/> MONTHLY	<input checked="" type="checkbox"/> OTHER (PLEASE SPECIFY)
--	--

IS IMPAIRMENT OR DISABILITY PERMANENT? <input type="checkbox"/> YES <input type="checkbox"/> NO	IF NO, HOW LONG WILL IT LAST?	IS CHILD CAPABLE OF LIVING INDEPENDENTLY? <input type="checkbox"/> YES <input type="checkbox"/> NO
---	--------------------------------------	--

IS IT PROBABLE THAT THE CHILD'S BEHAVIOR WILL BE VIOLENT, DISRUPTIVE OR THREATENING TO THE CHILD HIMSELF OR HERSELF, TO NEIGHBORS, OTHER RESIDENTS, OR STAFF? YES NO

IF YES, INDICATE LEVEL OF PROBABILITY: HIGH MEDIUM LOW

DATE	PHYSICIAN'S NAME (PRINT)			
TELEPHONE NO.	PHYSICIAN'S ADDRESS	CITY	STATE	ZIP
PHYSICIAN'S LICENSE NO.	PHYSICIAN'S SIGNATURE			

ACKNOWLEDGEMENT BY PARENT OR GRANDPARENT

I HAVE READ THE MUTUAL GUIDELINES AND POLICY PERTAINING TO AN OCCUPANCY REQUEST FOR MY DISABLED CHILD/GRANDCHILD ON THE REVERSE SIDE OF THIS FORM AND AGREE TO ABIDE BY THEM. I ATTEST THAT ALL THE INFORMATION PROVIDED IN THIS CERTIFICATION FORM IS ACCURATE AND COMPLETE.

DATE	PARENT'S / GRANDPARENT'S SIGNATURE
DATE	PARENT'S / GRANDPARENT'S SIGNATURE

ACTION BY MUTUAL BOARD OF DIRECTORS

APPLICATION DENIED		APPLICATION APPROVED	
The Board of Directors of this Mutual Corporation has reviewed this application. Based on the information provided, the application is denied .		The Board of Directors of this Mutual Corporation has reviewed this application. Based on the information provided, the application is approved .	
SIGNATURE	Date	SIGNATURE	Date
SIGNATURE	Date	SIGNATURE	Date
SIGNATURE	Date	SIGNATURE	Date

POLICY FOR CO-OCCUPANCY BY DISABLED CHILDREN/GRANDCHILDREN

It is the policy of **Laguna Woods Village** to provide rigorous compliance with the State of California's occupancy regulations for senior citizens' communities.

California Civil Code Section 51.3 permits a disabled person or person with a disabling illness or injury who is a child or grandchild of the senior citizen to reside in an age-restricted community. All references to "child" herein shall be deemed to include the existing resident(s') or prospective buyer(s') grandchild or grandchildren, if applicable. Persons who apply for co-occupancy under §51.3 shall submit a **disabled child/grandchild health certification application, signed by** physician for review by the Board of Directors.

Applicants are advised of the following:

- **The Board of Directors may deny requests for co-occupancy; therefore, prospective buyer(s) are advised to defer opening escrow until a decision is made on the application;**
- **The Board may request additional documentation in considering this application;**
- **The Mutual Member is ultimately responsible for the actions of guests, lessees, and co-occupants;**
- **Occupancy of the manor by more than two persons requires a Third-Party Fee;**
- **Health re-certification shall be required at least annually, unless waived by the Board on a case by case basis, such as for a chronic and progressive debilitating disease.**

By signing the acknowledgement on the reverse side of this form, parents/grandparents agree to hold harmless, the Mutual, Golden Rain Foundation and Village Management Services, Inc., Agent, and their respective directors, officers, agents and employees from any claims arising or based on the presence of or any alleged property damage or bodily injury or death caused in whole or in part or resulting from actions by the DISABLED child/grandchild.

**PROCEDURE FOR REQUESTING CO-OCCUPANCY APPROVAL
FOR DISABLED CHILDREN / GRANDCHILDREN**

Following are the procedures for obtaining approval by the Board of Directors:

1. Prospective buyer or existing resident submits Disabled Child Health Certification form to the disabled child's physician for completion.
2. Physician completes Physician's Certification, **confirming the child/grandchild is disabled and** explaining:
 - ~~Nature/diagnosis of the physical or mental impairment;~~
 - **Probable duration of the impairment;**
 - **Whether there is any probability of behavioral problems resulting or arising from the child's impairment which could be harmful to the child or threatening or disturbing to other residents of the community, and whether the threat can be ameliorated by means of a reasonable accommodation.**
 - **The specific care that the parents/grandparents will provide to the disabled child.**
3. Buyer or existing resident completes the acknowledgement of the terms and conditions of approval on the Certification form, and submits it to the Community Services Department for transmittal to the Board of Directors for review and approval or disapproval.
4. Within ten (10) business days from date of receipt of Certification form containing all the required information, the Board will make its determination. The Community Services Department will transmit the Board's decision to the prospective buyer. The buyer or resident may appeal the Board's decision by submitting a written request to the Board within 14 days from the date of the denial notice to the buyer or resident.
5. **Pending Board action regarding** the request, prospective buyer or existing resident must complete occupancy documents required by the association **for Board review.**

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

When seconds count, you can count on  **CodeRED™**

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

The Laguna Woods Village Disaster Preparedness Task Force **requires** accurate contact information for you **to inform you** in the event of an emergency or threat to the Village. Safety is a two-way street.

Be sure to register today to receive the information you need, when it matters, regarding events such as:

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

After you get approval of the Application of Co-Occupancy Permit by the Board of Directors, please complete the form online through the Laguna Woods Village website. Go to www.lagunawoodsvillage.com, and look for the CodeRED icon at the top left of the home page.

All information provided for your CodeRED notification is confidential and will only be used to contact you in the case of an emergency.

Notice

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

From: Village Management Services Inc.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

January 1, 2016
Village Management Services Inc.

Application for Co-Occupancy Permit Check List

Please **print legibly** on your application. The information provided must be legible for digital imaging.

Both Member(s) AND Co-Occupant(s)

- Member/Co-Occupant **acknowledgments no rent paid or collected section** on application: print name, sign, date and member to reside?
- Copies of **driver's license** or government issued photo ID
- Aware of **3rd Party Fee** (if applicable)

Member(s) applying for Occupancy OR Co-Occupant(s)

- Complete** Application for Co-Occupancy Permit
- Initial** Residency Restrictions Important Information
- National Background Check** – Examples:
www.tenantbackgroundsearch.com
www.american-apartment-owners-association.org
www.rentspree.com

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

After the Co-Occupant is approved by the Board of Directors:

- Complete** CodeRED Emergency Notification Record **online** at www.lagunawoodsvillage.com, and look for the link at the top of the home page that says CodeRED



Application for Co-occupancy Permit

						Unit address
Attach verification of valid age: Driver's license / passport / birth certificate / military ID						
1.	Last name	First name	MI	Social Security No.	Birthdate	<i>Office use only</i>
	Home phone	Mobile phone		Email		
	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Divorced		<input type="checkbox"/> Widowed <input type="checkbox"/> Separated		<input type="checkbox"/> Single	
	If under 45 years of age, indicate if spouse/registered domestic partner or disabled child/grandchild <input type="checkbox"/>					

2.	Last name	First name	MI	Social Security No.	Birthdate	<i>Office use only</i>
	Home phone	Mobile phone		Email		
	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Divorced		<input type="checkbox"/> Widowed <input type="checkbox"/> Separated		<input type="checkbox"/> Single	
	If under 45 years of age, indicate if spouse/registered domestic partner or disabled child/grandchild <input type="checkbox"/>					
Applicant relationship to member		Previous address			City	State Zip
In case of emergency, notify		Relationship to applicant	Address		Telephone number	

Member/Co-occupant acknowledgements

We hereby apply for approval for the applicant to reside in the unit identified above as a nonmember occupant and affirm that the information provided herein is accurate to the best of our knowledge. We have read the terms and conditions for such occupancy on the reverse side of this application and agree to be bound by the terms therein. We have received a copy of the notice informing us of the possible existence of asbestos in certain buildings.

We swear, under penalty of perjury, that there will not be a landlord-tenant relationship between shareholder and occupant, and that no rents will be paid or collected during the duration of applicant's occupancy, unless a lease is executed through the Golden Rain Foundation (GRF) leasing office.

**** All members and occupants must initial the "no rent paid or collected" agreement _____**

1. Co-occupant name (print)	Signature	Date	
2. Co-occupant name (print)	Signature	Date	
3. Member name (print)	Signature	Date	To reside? <input type="checkbox"/> Yes <input type="checkbox"/> No
4. Member name (print)	Signature	Date	To reside? <input type="checkbox"/> Yes <input type="checkbox"/> No

Community Services Dept. use only

Floorplan _____ No. bedrooms _____ No. of persons residing if permit is approved _____
 ID card fees to be collected: \$ _____ Exempt (spouse/domestic partner/ disabled child/grandchild status verified)
 If applicant is under 55 years of age, indicate if qualifying resident has been verified. Yes No
 Does the approval of this application exceed the number of persons permitted to occupy this unit? Yes No
 Verified by: _____ Member's phone number _____

Action by mutual board of directors

Application denied		Application approved	
The board of directors of this mutual corporation has reviewed this application. Based on the information provided, the application is denied.		The board of directors of this mutual corporation has reviewed this application. Based on the information provided, the application is approved.	
Signature	Date	Signature	Date
Signature	Date	Signature	Date
Signature	Date	Signature	Date

Application for Co-occupancy Permit – Page 2

Primary rules governing occupancy	
<p>The parties to this agreement are the mutual corporation, hereinafter referred to as “the mutual”; the member, hereinafter referred to as “member,” and whose signature appears on the reverse side of this application; and the applicant(s) for occupancy, hereinafter referred to as “co-occupant,” and whose signature appears on the reverse side of this application. In consideration of their mutual undertakings, the parties hereto agree as follows:</p>	
1.	Co-occupant shall be entitled to occupy the unit indicated on the application.
2.	Co-occupant and member affirm their intent that the co-occupant will reside in this unit and that occupant is 45 years of age or older, or is the spouse or registered domestic partner of the qualifying resident or disabled child/grandchild
3.	Co-occupant shall be entitled to the use and enjoyment of the facilities and services provided by the Golden Rain Foundation on the same basis as members of the foundation, but will have neither ownership nor voting rights in the foundation or any mutual.
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5.	Co-occupant shall be subject to the same rules, regulations and restrictions that are applicable to the member, except with respect to payment of carrying charges. If co-occupant ever shall become the legal or equitable owner of the membership, co-occupant will apply for membership in the mutual in the form generally used by the mutual and will pay all amounts due pursuant to the CC&R’s.
6.	Member and co-occupant shall be equally responsible for payment of any charges incurred by co-occupant in respect to service provided by Golden Rain Foundation or the mutual.
7.	Member agrees to pay to the mutual an additional sum each month for each occupant of the unit in excess of two, at the rate prescribed by the mutual and/or GRF.
8.	Members shall be responsible for canceling the co-occupancy status and returning co-occupant’s ID card and vehicle decal when co-occupant ceases to reside in the unit.
9.	Any party may terminate this agreement at any time upon 30 days written notice to the other parties to this agreement.
10.	In order to induce mutual to execute this agreement, the other parties agree that they have no rights against mutual as a direct or indirect result of the execution of this agreement, and in the event that there are any expenses incurred by the mutual to enforce the terms of this agreement, or to remove or take other action, or to defend any action relative to member or co-occupant, as a direct or indirect result of this agreement, member and co-occupant agree to hold the mutual harmless from and to pay all costs or expenses incurred by mutual, including, but not limited to, attorney’s fees, court costs or related expenses.
11.	Co-occupant(s) affirm that they have not been convicted of a felony within the past 20 years, nor a misdemeanor involving moral turpitude within the past five years.
12.	Guests may stay a maximum of 60 days per year, and only while the qualifying senior resident is in residence.

Notice to members and applicants	
<p>Approval of this application by the mutual, in and of itself, does not confer any right on the co-occupant other than the revocable right to occupy the unit named on the reverse of this form. As indicated, both member and mutual generally have the right to terminate occupant status at any time, without cause, provided, however, that Section 51.3 of the California Civil Code may be interpreted to inhibit this right of termination in certain circumstances.</p>	



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

Unit number: _____

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

Co-Occupant(s) Initial

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Units may not be sublet for less than 30 days and must be renewed annually.

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

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

Co-Occupant(s)

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



DISABLED CHILD/GRANDCHILD HEALTH CERTIFICATION		MUTUAL <input type="checkbox"/> UNITED <input type="checkbox"/> THIRD		MANOR ADDRESS	
RESIDENT'S NAME		TELEPHONE NO.		RESIDENT'S RELATIONSHIP TO CHILD <input type="checkbox"/> PARENT <input type="checkbox"/> GRANDPARENT	
DISABLED CHILD'S NAME		BIRTHDATE		DISABLED CHILD'S SOCIAL SECURITY #	
APPLICANT __ HAS / __ HAS NOT BEEN CONVICTED OF A FELONY IN THE LAST 10 YEARS OR A MISDEMEANOR INVOLVING MORAL TURPITUDE WITHIN THE LAST 7 YEARS (Civil Code 51.3 (b)(3)(B))					
PHYSICIAN'S CERTIFICATION					
AS THE PHYSICIAN FOR THE ABOVE-NAMED DISABLED CHILD, YOU ARE REQUESTED TO PROVIDE INFORMATION RELATED TO THE PHYSICAL AND/OR MENTAL HEALTH OF THE CHILD. THIS INFORMATION WILL BE CONSIDERED BY THE HOMEOWNERS' ASSOCIATION BOARD OF DIRECTORS IN DETERMINING WHETHER THE CHILD SHOULD BE PERMITTED TO RESIDE IN THIS SENIOR CITIZENS' COMMUNITY. YOUR CAREFUL EXPLANATION OF THE REQUIREMENTS FOR CARE, AND POTENTIAL FOR DISRUPTIVE OR DANGEROUS BEHAVIOR (TO THE CHILD OR OTHERS) IS CRITICAL TO THIS DETERMINATION.					
PLEASE VERIFY THE NATURE OF THE CHILD'S PHYSICAL OR MENTAL IMPAIRMENT OR DISABILITY: <input type="checkbox"/> Yes, the Child is disabled as defined by Civil Code 54(b) and Government Code Section 12962 <input type="checkbox"/> No, the Child is not disabled as defined by Civil Code 54(b) and Government Code Section 12962					
SPECIFY THE TYPES OF CARE AND/OR ACCOMMODATIONS THAT THE CHILD WILL RECEIVE FROM THE PARENTS/GRANDPARENTS (E.G., BEING DRIVEN, BATHING, FEEDING, MEDICATION, ETC.)					
INDICATE FREQUENCY OF REQUIRED CARE: <input type="checkbox"/> DAILY <input type="checkbox"/> WEEKLY <input type="checkbox"/> SEVERAL TIMES DAILY <input type="checkbox"/> MONTHLY				<input checked="" type="checkbox"/> OTHER (PLEASE SPECIFY)	
IS IMPAIRMENT OR DISABILITY PERMANENT? <input type="checkbox"/> YES <input type="checkbox"/> NO		IF NO, HOW LONG WILL IT LAST?		IS CHILD CAPABLE OF LIVING INDEPENDENTLY? <input type="checkbox"/> YES <input type="checkbox"/> NO	
IS IT PROBABLE THAT THE CHILD'S BEHAVIOR WILL BE VIOLENT, DISRUPTIVE OR THREATENING TO THE CHILD HIMSELF OR HERSELF, TO NEIGHBORS, OTHER RESIDENTS, OR STAFF? <input type="checkbox"/> YES <input type="checkbox"/> NO					
IF YES, INDICATE LEVEL OF PROBABILITY: <input type="checkbox"/> HIGH <input type="checkbox"/> MEDIUM <input type="checkbox"/> LOW					
DATE		PHYSICIAN'S NAME (PRINT)			
TELEPHONE NO.		PHYSICIAN'S ADDRESS		CITY	STATE ZIP
PHYSICIAN'S LICENSE NO.		PHYSICIAN'S SIGNATURE			
ACKNOWLEDGEMENT BY PARENT OR GRANDPARENT					
I HAVE READ THE MUTUAL GUIDELINES AND POLICY PERTAINING TO AN OCCUPANCY REQUEST FOR MY DISABLED CHILD/GRANDCHILD ON THE REVERSE SIDE OF THIS FORM AND AGREE TO ABIDE BY THEM. I ATTEST THAT ALL THE INFORMATION PROVIDED IN THIS CERTIFICATION FORM IS ACCURATE AND COMPLETE.					
DATE		PARENT'S / GRANDPARENT'S SIGNATURE			
DATE		PARENT'S / GRANDPARENT'S SIGNATURE			
ACTION BY MUTUAL BOARD OF DIRECTORS					
APPLICATION DENIED			APPLICATION APPROVED		
The Board of Directors of this Mutual Corporation has reviewed this application. Based on the information provided, the application is denied .			The Board of Directors of this Mutual Corporation has reviewed this application. Based on the information provided, the application is approved .		
SIGNATURE		Date	SIGNATURE		Date
SIGNATURE		Date	SIGNATURE		Date
SIGNATURE		Date	SIGNATURE		Date

POLICY FOR CO-OCCUPANCY BY DISABLED CHILDREN/GRANDCHILDREN

It is the policy of Laguna Woods Village to provide rigorous compliance with the State of California's occupancy regulations for senior citizens' communities.

California Civil Code Section 51.3 permits a disabled person or person with a disabling illness or injury who is a child or grandchild of the senior citizen to reside in an age-restricted community. All references to "child" herein shall be deemed to include the existing resident(s) or prospective buyer(s) grandchild or grandchildren, if applicable. Persons who apply for co-occupancy under §51.3 shall submit a disabled child/grandchild health certification application, signed by physician for review by the Board of Directors.

Applicants are advised of the following:

- **The Board of Directors may deny requests for co-occupancy; therefore, prospective buyer(s) are advised to defer opening escrow until a decision is made on the application;**
- **The Board may request additional documentation in considering this application;**
- **The Mutual Member is ultimately responsible for the actions of guests, lessees, and co-occupants;**
- **Occupancy of the manor by more than two persons requires a Third-Party Fee;**
- **Health re-certification shall be required at least annually, unless waived by the Board on a case by case basis, such as for a chronic and progressive debilitating disease.**

By signing the acknowledgement on the reverse side of this form, parents/grandparents agree to hold harmless, the Mutual, Golden Rain Foundation and Village Management Services, Inc., Agent, and their respective directors, officers, agents and employees from any claims arising or based on the presence of or any alleged property damage or bodily injury or death caused in whole or in part or resulting from actions by the DISABLED child/grandchild.

PROCEDURE FOR REQUESTING CO-OCCUPANCY APPROVAL FOR DISABLED CHILDREN / GRANDCHILDREN

Following are the procedures for obtaining approval by the Board of Directors:

1. Prospective buyer or existing resident submits Disabled Child Health Certification form to the disabled child's physician for completion.
2. Physician completes Physician's Certification, confirming the child/grandchild is disabled and explaining:
 - **Probable duration of the impairment;**
 - **Whether there is any probability of behavioral problems resulting or arising from the child's impairment which could be harmful to the child or threatening or disturbing to other residents of the community, and whether the threat can be ameliorated by means of a reasonable accommodation.**
 - **The specific care that the parents/grandparents will provide to the disabled child.**
3. Buyer or existing resident completes the acknowledgement of the terms and conditions of approval on the Certification form, and submits it to the Community Services Department for transmittal to the Board of Directors for review and approval or disapproval.
4. Within ten (10) business days from date of receipt of Certification form containing all the required information, the Board will make its determination. The Community Services Department will transmit the Board's decision to the prospective buyer. The buyer or resident may appeal the Board's decision by submitting a written request to the Board within 14 days from the date of the denial notice to the buyer or resident.
5. Pending Board action regarding the request, prospective buyer or existing resident must complete occupancy documents required by the association for Board review.



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

When seconds count, you can count on  CodeRED™

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

The Laguna Woods Village Disaster Preparedness Task Force requires accurate contact information for you to inform you in the event of an emergency or threat to the Village. Safety is a two-way street.

Be sure to register today to receive the information you need, when it matters, regarding events such as:

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

After you get approval of the Application of Co-Occupancy Permit by the Board of Directors, please complete the form online through the Laguna Woods Village website. Go to www.lagunawoodsvillage.com, and look for the CodeRED icon at the top left of the home page.

All information provided for your CodeRED notification is confidential and will only be used to contact you in the case of an emergency.



Notice

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

From: Village Management Services Inc.

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

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

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

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

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

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

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



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

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

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

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

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

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

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

January 1, 2016
Village Management Services Inc.



**RESOLUTION 01-22-XX
DISABLED CHILD/GRANDCHILD APPLICATIONS**

WHEREAS, United Laguna Woods Mutual (ULWM) is a non-profit mutual benefit corporation which is authorized, through its Board of Directors, to adopt, amend or repeal necessary or desirable rules and regulations; and

WHEREAS, a primary purpose of the common interest development is to promote the health, safety and welfare of the residents within the Development; and

WHEREAS, California Civil Code Section 51.3, which establishes and preserves accessible housing for senior citizens, provides that a child or grandchild of a senior citizen may be considered a “qualified permanent resident” so long as he has a disabling illness or injury and needs to live with the senior citizen because of the disabling condition, illness or injury; and

WHEREAS, ULWM has found it necessary to amend the Disabled Child/Grandchild Health Certification Application and integrate it with the Co-occupancy Permit Application to ensure a more complete application process; and

WHEREAS, authorization for co-occupancy is effective only when approved in writing by ULWM and issued in writing by an authorized VMS staff member(s);

NOW THEREFORE BE IT RESOLVED, (DATE), 2022, the Board of Directors of this Corporation hereby adopts amendments to the Disabled Child/Grandchild Health Certification and the Co-occupancy Application; and

RESOLVED FURTHER, that this resolution supersedes all prior Disabled Child/Grandchild Health Certification forms and the Co-occupancy Application; and

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

September Initial Notification

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

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STAFF REPORT

DATE: September 13, 2022
FOR: Board of Directors
SUBJECT: Personal Items in Common Areas

RECOMMENDATION

Approve a resolution permitting placement of privately-owned objects in the common areas, including planting beds, with specific guidelines listed in the resolution.

BACKGROUND

On June 14, 2005 resolution 01-05-63 was adopted by the United Board of Directors. However, this resolution did not contain specific guidelines regarding the placement of privately-owned objects in common areas.

On August 22, 2022 the United Landscape Committee reviewed and discussed this report and voted to recommend approval of the attached resolution.

DISCUSSION

All land outside of the unit walls is considered common area, including the planting beds immediately adjacent to the units. The Board of Directors is concerned about the placement of privately-owned objects in common areas, the possible safety hazards to persons, and the disruption of maintenance activities caused by such placement.

The Compliance Division and Landscape Committee receive numerous concerns from members regarding the proliferation of privately-owned objects including solar lights, potted plants, planting, materials and tools, statues, and yard art.

The purpose of this recommendation is to create a standard that members can be held to if their privately-owned objects cause any obstruction to other members, become an eyesore, or impede maintenance activities by staff and contractors.

FINANCIAL ANALYSIS

This recommendation would incur no additional cost to United Mutual. There are potential operational costs savings from a decline in member complaints being processed through the Landscape Committee, Security Department and the Compliance Division.

Prepared By: Jayanna Abolmoloki, Landscape Administrative Assistant

Reviewed By: Kurt Wiemann, Director of Landscape Services

Agenda Item # 13c
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United Laguna Woods Mutual
Board of Directors
September 13, 2022
Page 2

Committee Routing: None

ATTACHMENT(S)

Attachment 1: Resolution 01-22-XX



RESOLUTION 01-22-XX

Personal Items in Common Areas

WHEREAS, all land outside the unit walls is considered common area, including the planting beds immediately adjacent to the units. The Board of Directors of this Corporation is concerned about the placement of privately-owned objects in the common areas, the possible safety hazards to persons, and maintenance problems caused by such placement; and

WHEREAS, the placement of privately-owned objects including plants, potted plants, statuary, and solar lights has become prevalent and unrestrained causing concerns about clutter, safety, and an obstruction to Mutual maintenance activities; and

WHEREAS, the Compliance Division and Landscape Committee receives numerous concerns from residents regarding the proliferation of privately-owned objects;

NOW THEREFORE BE IT RESOLVED, (DATE), 2022 that placement of privately-owned objects in the common areas, including planting beds, shall permit personal/non-standard landscape, within the following guidelines:

- Residents may not enlarge foundation planters.
- Residents may place decorative items, garden décor, statuary, potted plants, or freestanding solar lights within one single 36 square foot area immediately adjacent to their unit.
- Residents shall be responsible for the maintenance of this area including weeding, pruning and clean up. These items should be kept in good repair and potted plants should be well-maintained and any empty pots, gardening supplies or tools removed.
- Items placed in this area shall not impede the regular maintenance of the landscape and building, nor shall they block or interfere with Mutual irrigation systems.
- Residents understand that the area shall remain common area, subject to the use and passage of all residents.
- Upon sale of the unit, the Member or the estate will be financially responsible for the removal of all personal items and the re-landscaping of this area.
- If the personal plantings and/or decorative items in the common area directly adjacent to the manor are not maintained in a satisfactory manner may result in disciplinary action, including monetary penalties, suspension of member privileges and/or legal action.
- Members are responsible for ensuring that the rules, regulations and policies are followed by anyone they allow into the Community.

- Residents seeking a larger area or alteration of the Mutual owned landscape shall seek and obtain permission from the Board of Directors prior to any changes through the Landscape Request Form process.

RESOLVED FURTHER, that Resolution 01-05-63, adopted June 14, 2005 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 this resolution as written.

SEPTEMBER INITIAL NOTIFICATION

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



STAFF REPORT

DATE: August 22, 2022
FOR: Landscape Committee
SUBJECT: Restrictions on Outside Plant Watering

RECOMMENDATION

Approve a resolution limiting use of potable water for watering exterior plants from hose bibs to Wednesdays and Sundays only.

BACKGROUND

The Governor of California issued Executive Order M-7-22, calling for increased restrictions on outdoor irrigation using potable water. In response to this Executive Order, on August 9, 2022, The United Board of Directors passed Resolution 01-22-55 (Attachment 1), calling for the reduction of irrigation water use by 15 percent.

DISCUSSION

To reduce the outdoor use of potable water in United Mutual, the Landscape Department is reducing the watering times of shrub beds by 15 percent and reducing watering days for turf from thrice weekly to twice weekly. This reduction in irrigation will produce a noticeable effect on the Mutual Landscape plant material and turf.

Many residents in United Mutual have personal exterior plants, both planted and in pots that they water by hand using hoses attached to exterior spigots (hose bibs) on the exterior of the units. To be following both the United resolution and the Executive Order, there is a need to restrict the watering of exterior plants by members and residents.

Determining the percentage of water use from exterior hose bibs is impractical and unenforceable; restricting water use from exterior hose bibs to Tuesdays and Saturdays of each week would be appropriate and enforceable.

This resolution would have no impact on services provided by the Landscape Department.

FINANCIAL ANALYSIS

This recommendation would incur no additional cost to United Mutual. There are potential operational costs savings from a decline in exterior personal water use.

Prepared By: Jayanna Abolmoloki, Landscape Administrative Assistant

Reviewed By: Kurt Wiemann, Director of Landscape Services

Agenda Item #13d

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United Laguna Woods Mutual
Board of Directors
September 13, 2022
Page 2

Committee Routing: Landscape Committee

ATTACHMENT(S)

Attachment 1: Resolution 01-22-55

Attachment 2: Proposed Resolution 01-22-XX



RESOLUTION 01-22-55
Irrigation Water Mandate

WHEREAS, July 14, 2022, the Landscape Committee recognized that the State of California is experiencing record drought conditions requiring parts of Southern California to reduce exterior irrigation water use; and

WHEREAS, the current water restriction mandates request a voluntary reduction in potable water use of 15 percent and irrigation water sources in United Mutual are mostly potable water; and

WHEREAS, the Landscape Committee determined that a 15 percent reduction of landscape irrigation is a prudent and proactive approach to the ongoing drought conditions in the region;

NOW THEREFORE BE IT RESOLVED, on August 9, 2022, that a 15 percent reduction in irrigation water use shall be applied to all irrigation within United Mutual; and

RESOLVED FURTHER, this resolution shall become in full force and effect on August 9, 2022; and

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

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RESOLUTION 01-22-XX
Outside Plant Watering Restrictions

WHEREAS, August 22, 2022, the United Landscape Committee recognized that the State of California is experiencing record drought conditions requiring parts of Southern California to reduce exterior irrigation water use; and

WHEREAS, exterior water sources available to residents in United Mutual are potable water, accessed through hose bibs on the exterior of the units; and

WHEREAS, at this time, state and local mandates apply to potable water; and

WHEREAS, the United Landscape Committee determined that members and residents in United Mutual must limit exterior watering of outside plants with potable water from exterior mounted hose bibs using a hose or other methods;

NOW THEREFORE BE IT RESOLVED, on (DATE), 2022, that members and residents within United Mutual must limit the exterior watering of outside personal plants using potable water from exterior mounted hose bibs using a hose or other methods to Wednesdays and Sundays only, and no watering of common area plant material is permitted at any time from exterior mounted hose bibs; and

RESOLVED FURTHER, this resolution shall become in full force and effect on (DATE), 2022; and

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

SEPTEMBER INITIAL NOTIFICATION

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

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ENDORSEMENT (to Board)

Establish an Investment Ad Hoc Committee

The United Finance Committee has expressed concerns of the current Investment portfolio performance. In an effort to maximize portfolio performance and enhance revenue generation the committee discussed forming an Investment Ad Hoc Committee. A motion was made and seconded to (1) set up an Ad Hoc Committee made up of Directors and residents to improve investments and revenue generation and (2) to hire a new investment advisor.

The motion passed by a 3-0 vote to accept the motion as amended and present at the next Board meeting.

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STAFF REPORT

DATE: September 13, 2022
FOR: Board of Directors
SUBJECT: Establish an Investment Ad Hoc Committee

RECOMMENDATION

Approve the formation of an Investment Ad Hoc Committee and Proposed Charter for the purpose of improving investments and revenue generation.

BACKGROUND

In 2018 a joint United, Third, GRF Finance Committee was formed to evaluate concerns about declining interest rates and the resulting decline in interest income. Investment policies for a discretionary account were developed for each corporation to extend maturity, sell prior to maturity, and to purchase institutionally rather than on a retail basis. This portion of the reserves were to be professionally managed with a fiduciary taking responsibility for decisions and timing. These investments were still restricted to securities backed by the full faith and credit of the U.S. Government.

In more recent years, several adjustments were made to the investment policies allowing a certain percentage of the portfolios to be invested in governmental agencies and highly rated corporate bonds. On August 30, 2022 subsequent to a portfolio performance presentation the Committee members expressed a desire to perform an in-depth review of United Laguna Woods Mutual investment portfolio and recommend updates to enhance revenue generation and performance within parameters established in the Board-approved investment policies.

DISCUSSION

The purpose of the Investment Ad Hoc Committee is to conduct an in-depth analysis of investments of the United Laguna Woods Mutual to ensure exceptional service from a professional investment manager and to adhere to the investment principles in the order of: (1) safety, (2) liquidity and (3) yield. Specific duties and responsibilities are outlined in the proposed charter.

FINANCIAL ANALYSIS

None.

Prepared By: Steve Hormuth, Director of Financial Services

Reviewed By: Jose Campos, Assistant Director of Financial Services

ATTACHMENT(S):

Attachment 1: Resolution for Investment Ad Hoc Committee Charter

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RESOLUTION 01-22-XX

Investment Ad Hoc Committee Charter

WHEREAS, The United Finance Committee has expressed a desire to perform an in-depth review of United Laguna Woods Mutual investment portfolio.

NOW THEREFORE BE IT RESOLVED, September 13, 2022, the Board of Directors hereby forms an Investment Ad Hoc Committee and assigns the duties and responsibilities as follows:

MISSION

The purpose of the Investment Ad Hoc Committee is to conduct an in-depth analysis of investments of the United Laguna Woods Mutual to ensure exceptional service from a professional investment manager and to adhere to the investment principles in the order of: (1) safety, (2) liquidity and (3) yield.

MEMBERSHIP

The Investment Ad Hoc Committee shall be comprised of five members, one officer from the Boards of Directors and four at-large members selected by the Boards of Directors to represent the Corporation based on their investment or financial expertise. The at-large members will be owners and may or may not currently serve as Board Members or Committee Advisors.

DUTIES AND RESPONSIBILITIES

1. The Investment Ad Hoc Committee will be chaired by the Treasurer of the Board and will meet as often as determined necessary to accomplish the objectives.
2. The Investment Ad Hoc committee will study the history of investment strategies used in the Community, understand current investment policies, examine existing service agreements for professional investment services, review current investment portfolios, and evaluate yields.
3. The Investment Ad Hoc Committee will research and study ideas of revenue generation and will bring those ideas to the board.



RESOLVED FURTHER, the Investment Ad Hoc committee shall perform such other duties as may be assigned by the United Finance Committee during this assignment; and

RESOLVED FURTHER, the Investment Ad Hoc Committee will be automatically disbanded upon conclusion of the duties and responsibilities assigned herein or when directed by the Board.



Treasurer's Report for September 13, 2022 Board Meeting

SLIDE 1 – Through the reporting period of **July 31, 2022**, total revenue for United was \$27,912K compared to expenses of \$25,774K. Additionally, there was \$725K of unrealized loss (categorized as “other changes”) resulting in net revenue of \$1,413K.

SLIDE 2 – In Finance, we keep a close eye on the operating portion of our financial results. The Operating Fund (without depreciation or unrealized loss) shows an operating surplus of \$778K through the reporting period. This chart shows how much of our revenue went into operations, with \$13,136K coming in from assessments and \$1,032K coming from non-assessment revenue. This is compared to operating expenditures of \$13,378K (without depreciation) and other changes of \$12K (unrealized loss).

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 \$2,848K when combining both operating and reserve savings.

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

Outside Services \$1,900K; Favorable variance due to timing. Budgets are spread evenly for programs such as building structures, waste line remediation, roof replacement, tree maintenance, countertops/floors/shower enclosures, and plumbing. Favorable variance was offset by Landscape shrub-bed maintenance, which was contracted to outside vendor until the budgeted positions are filled.

Employee Compensation \$1,044K; Favorable variance resulted primarily in the M&C and Landscape Services largely due to open positions. Impacted areas include grounds maintenance, plumbing, paint and carpentry. Recruitment is in progress to fill in current open positions. Grounds maintenance has contracted out shrub-bed maintenance to outside vendors for the pruning/weeding cycle as they continue to fill in these open positions.

Materials and Supplies \$416K; Favorable variance resulted primarily from supply chain issues and open positions within M&C. Several areas are impacted such as interior components, appliance and paint. Appliance is experiencing continued vendor supply chain issues. Paint is also experiencing supply chain issues and continues to have open positions. Recruitment is in progress to fill these positions.

Insurance \$165K; Favorable variance resulted due to lower premiums for property and casualty insurance upon renewal on 10/1/2021.

Unrealized Gain/(Loss) On Investments (\$725K); Unfavorable variance due to adverse conditions for bond index fund investments during the reporting period. A monthly entry is made to reflect investment market conditions, which fluctuate.



Treasurer's Report for September 13, 2022 Board Meeting

Utilities (\$151K); Unfavorable variance due to less seasonal rainfall. Budget was based on a five-year average of water consumption, however, seasonal rainfall through July was 69% lower than 5-year average during the same period. Although an unfavorable variance, the rate for which water is paid is better than budget by \$0.13 per CCF.

SLIDE 5 – On this pie chart, we show non-assessment revenues earned to date of \$1,145K. Revenue is organized by category, starting with our largest revenue generating category Fees and Charges to Residents, followed by Laundry, Investment Interest Income, Resale Processing Fee, Lease Processing Fee, and so forth.

SLIDE 6 – On this pie chart, we see the expenses to date of \$25.8M, showing that our largest categories of expense are for Employee Compensation, Property Tax, and Outside Services followed by, 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 tax.

SLIDE 8 – Our fund balances are shown here. The Contingency Fund balance on July 31, 2022 was \$1,114K. The Reserve Fund balance on July 31, 2022 was \$19,905K. Contributions and investment revenue collected totaled \$5,687K (this figure is excluding Unrealized (Loss) on AFS Investments) while expenditures were \$4,950K. Property Taxes Fund balance on July 31, 2022 was (\$95K). Contributions and investment revenue collected totaled \$7,344K while expenditures were \$7,332K.

SLIDE 9 – We compare this to historical fund balances for the past five years on this chart, which have averaged \$20.5 Million.

SLIDE 10 – We have a slide here to show resale history from 2020 - 2022. Through July 31, 2022, United resales totaled 289, which is 20 resales higher than prior year for the same time period. The average YTD resale price for a United Mutual manor was \$345K, which is \$77K higher than prior year for the same time period.

Financial Report

Preliminary as of July 31, 2022



INCOME STATEMENT (in Thousands)	ACTUAL
Assessment Revenue	\$26,766
Non-assessment Revenue	\$1,146
Total Revenue	\$27,912
Total Expense	\$25,774
Other Changes	(\$725)
Net Revenue/(Expense)	\$1,413

Financial Report

Preliminary as of July 31, 2022



OPERATING ONLY INCOME STATEMENT ¹ (in Thousands)	ACTUAL
Assessment Revenue	\$13,136
Non-assessment Revenue	\$1,032
Total Revenue	\$14,168
Total Expense ¹	\$13,378
Other Changes	(\$12)
Operating Surplus	\$778

1) Excludes depreciation

Financial Report

Preliminary as of July 31, 2022

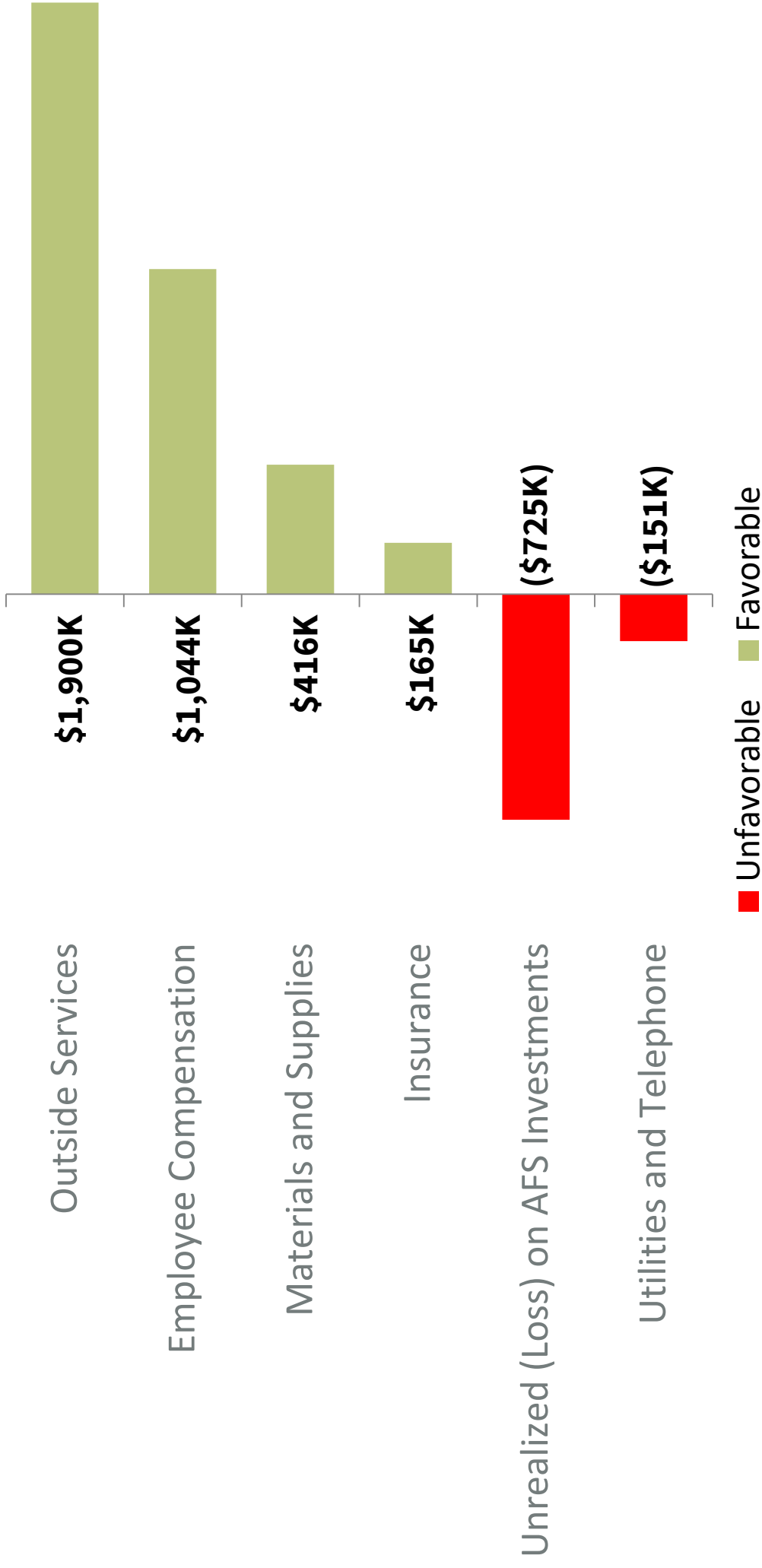


UNITED LAGUNA WOODS
M U T U A L

INCOME STATEMENT (in Thousands)	ACTUAL	BUDGET	VARIANCE B/(W)
Assessment Revenue	\$26,766	\$26,656	\$110
Non-assessment Revenue	\$1,146	\$1,069	\$77
Total Revenue	\$27,912	\$27,725	\$187
Total Expense	\$25,774	\$29,160	\$3,386
Other Changes	(\$725)	\$0	(\$725)
Net Revenue/(Expense)	\$1,413	(\$1,435)	\$2,848

Financial Report

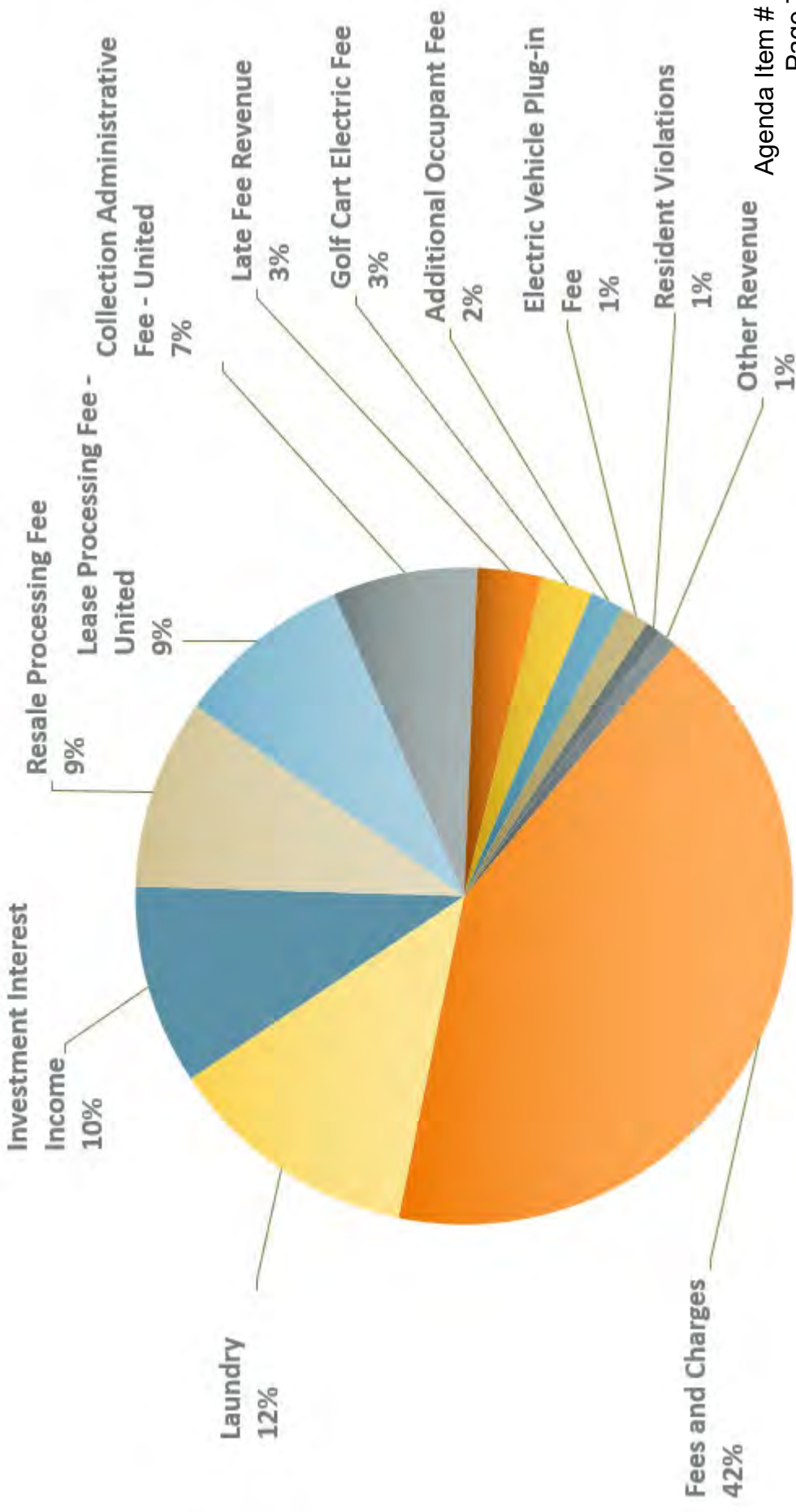
Preliminary as of July 31, 2022



Financial Report

Preliminary as of July 31, 2022

Total Non Assessment Revenues \$1,145,037



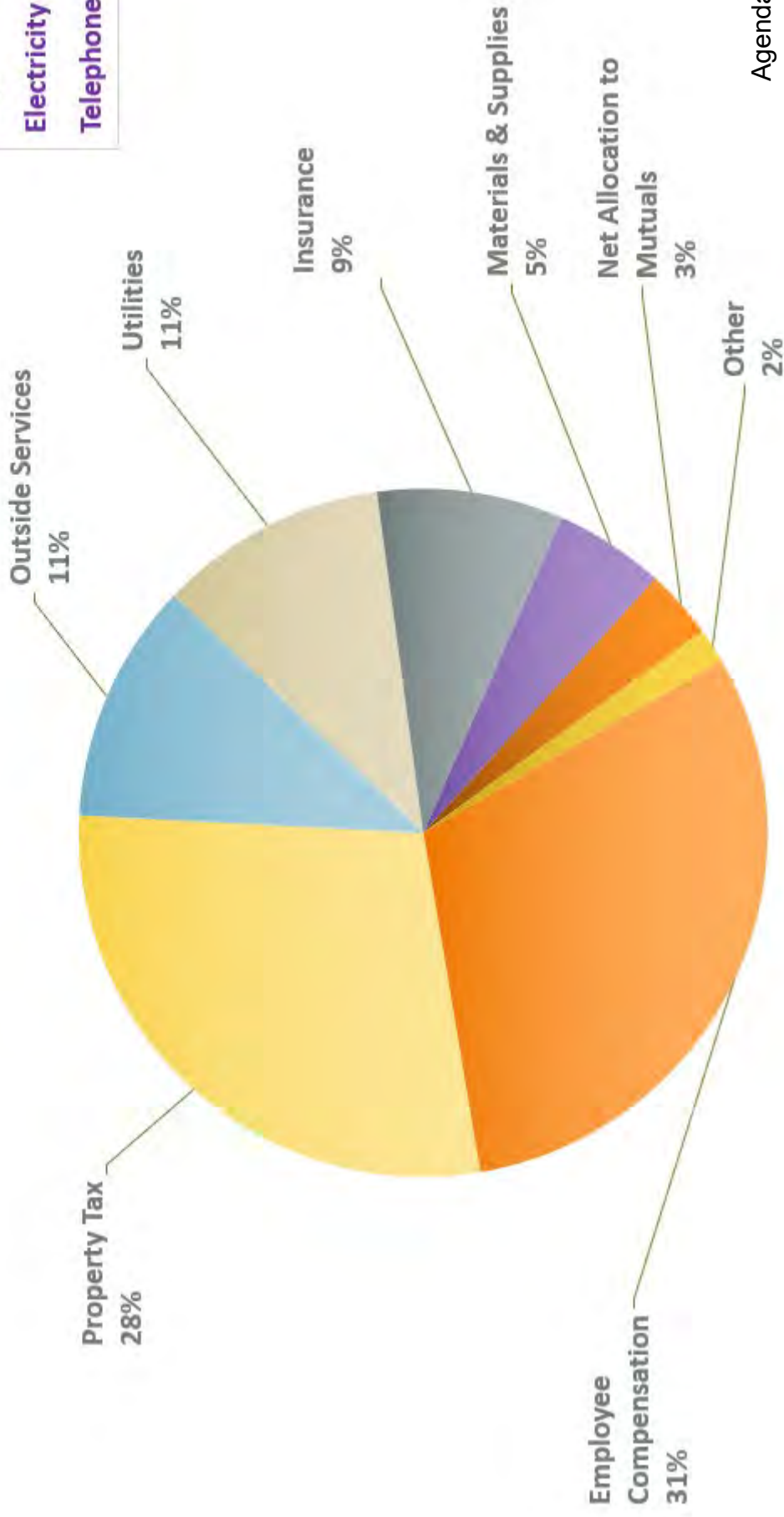
Financial Report

Preliminary as of July 31, 2022



UNITED LAGUNA WOODS
— M U T U A L —

Total Expense \$25,774,296

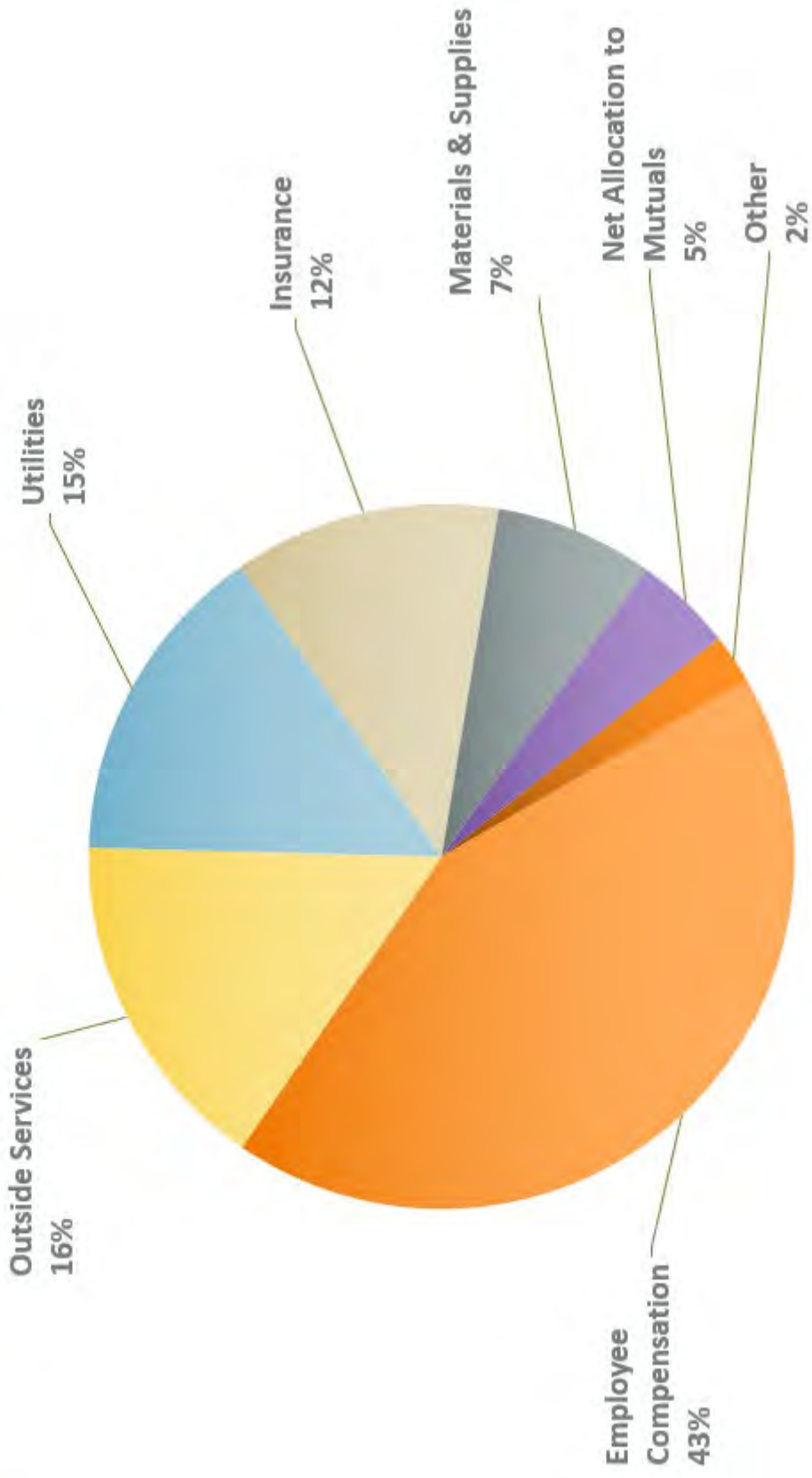


Water	\$1,263,761
Sewer	\$1,123,039
Trash	\$286,589
Electricity	\$85,719
Telephone	\$317

Financial Report

Preliminary as of July 31, 2022

Total Expenses Excluding Property Tax \$18,441,365



Financial Report

Preliminary as of July 31, 2022

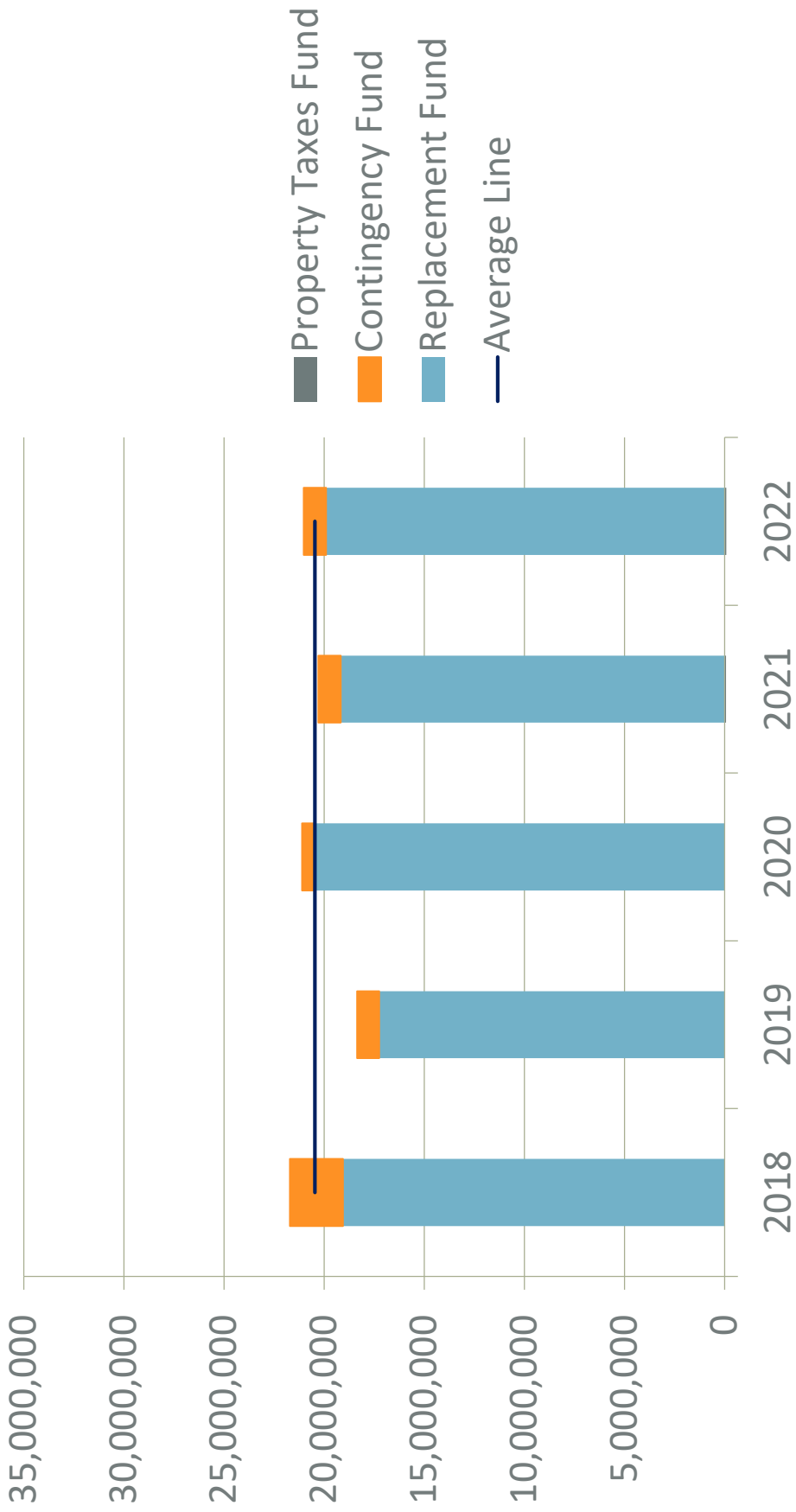


NON-OPERATING FUND BALANCES (in Thousands)	CONTINGENCY	RESERVE	PROPERTY TAX
Beginning Balances: 1/1/22	\$1,114	\$19,168	(\$107)
Contributions & Interest	0	5,687	7,344
Expenditures	0	4,950	7,332
Current Balances: 7/31/22	\$1,114	\$19,905	(\$95)

Financial Report

Preliminary as of July 31, 2022

FUND BALANCES – United Mutual



Financial Report

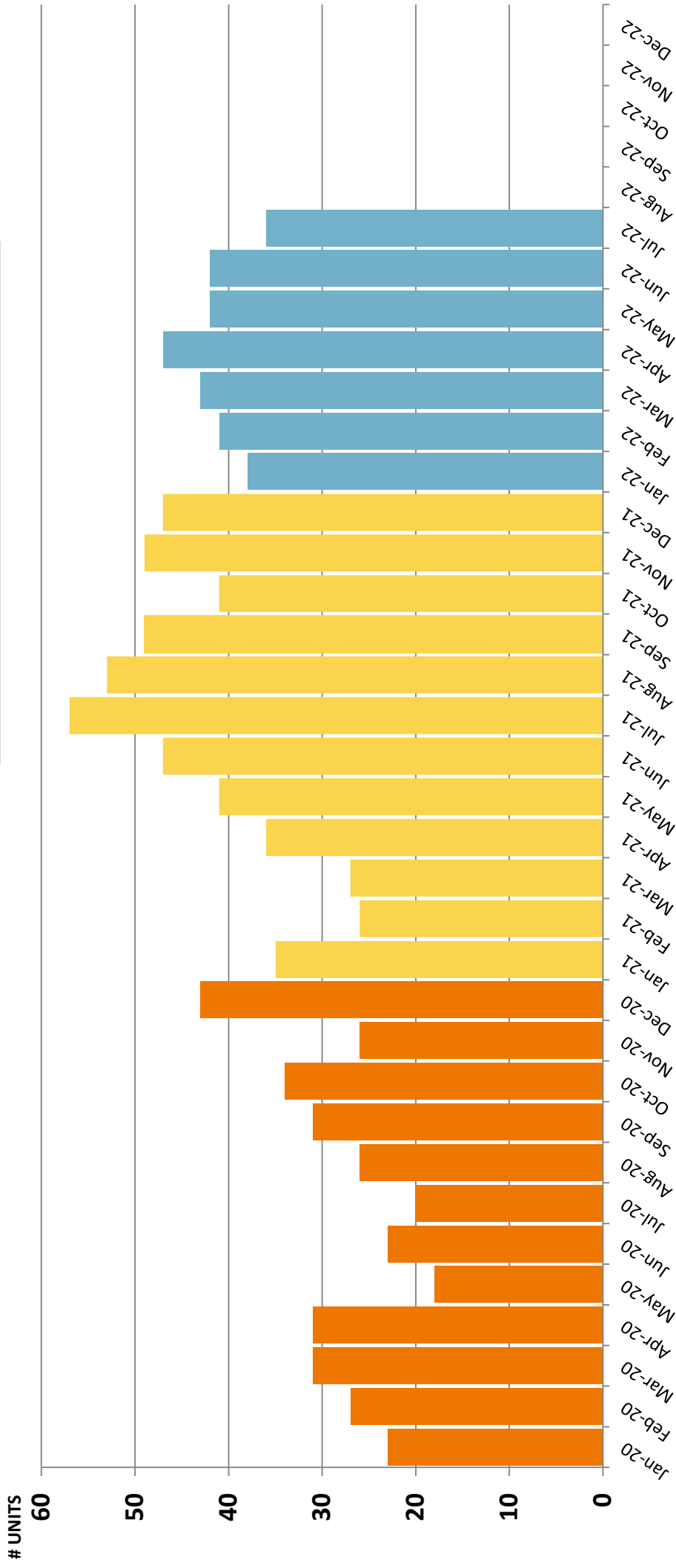
Preliminary as of July 31, 2022

RESALE HISTORY – United Mutual



UNITED LAGUNA WOODS
MUTUAL

	NO. OF RESALES	AVG. RESALE PRICE
YTD 2020	173	\$253,011
YTD 2021	269	\$268,259
YTD 2022	289	\$344,796





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

Tuesday, August 30, 2022 – 1:30 p.m.
Hybrid Meeting

DIRECTORS PRESENT: Azar Asgari – Chair, Anthony Liberatore, Lenny Ross
DIRECTORS ABSENT: Pat English
ADVISORS PRESENT: Dick Rader
STAFF PRESENT: Siobhan Foster, Steve Hormuth, Jose Campos, Erika Hernandez
OTHERS PRESENT: United – Diane Casey, Pear Lee, Maggie Blackwell, Cash Achrekar
GRF – Juanita Skillman, Elsie Addington

Call to Order

Director Azar Asgari, Treasurer, chaired the meeting and called it to order at 1:30 p.m.

Acknowledgment of Media

The meeting was recorded via Granicus and made available via Zoom for members of the community to participate virtually.

Approval of Agenda

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

Approval of the Regular Meeting Report of July 26, 2022

A motion was made and carried unanimously to approve the committee report as presented.

Chair Remarks

Director Asgari stated the following: “One of the big aspects of Finance Committee is analyzing our reserve account. If residents check the reserve study, they will notice that expenses that this aged community gets will be over our income and therefore in 10 years we might use all reserve account. We need to think now ahead of time to solve this big problem. We need to find different ways that we can invest and generate money to be able to survive in future. If any residents have a background of financial advisory or investment income or having any new idea for generating income in our community, please come forward to our finance committee or contact us. A list of all board members e-mail is available at the front desk in our community service. I guess it takes a village to run a village.”

Member Comments (Items Not on the Agenda)

A member shared her opinion regarding the discretionary investment portfolio. Staff noted comments and no further action is required.

Department Head Update

Steve Hormuth, Director of Financial Services, provided an update of the upcoming 2023 Business Plan adoption that will occur during the September Board meeting and the discretionary investment changes.

Review Preliminary Financial Statements dated July 31, 2022

The committee reviewed financial statements for July 31, 2022 and questions were addressed and noted by staff.

The committee expressed concerns of the current Investment portfolio performance. In efforts to maximize portfolio performance and enhance revenue generation the committee discussed forming an Investment Ad Hoc Committee.

Director Lenny Ross made a motion to (1) set up an Ad Hoc Committee made up of Directors and residents to improve investments, (2) to contract for a 10-year reserve study and (3) to hire a new investment advisor. Director Asgari seconded. Discussion ensued.

Director Asgari made an amendment to the motion, to (1) set up an Ad Hoc Committee made up of Directors and residents to improve investments and revenue generation and (2) to hire a new investment advisor. Director Liberatore seconded.

Hearing no changes, the amended motion was called to vote and passed by a 3-0 vote. The approved motion will be presented at the Board meeting scheduled on September 13, 2022.

Compensation and Outside Services

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

Education – Supplemental Property Tax

Steve Hormuth provided an informative presentation explaining the differences of the county assessed property tax and supplemental property tax. The purpose was to further educate community members regarding the HOA assessment and he provided staff contacts should members have specific questions related to property taxes. Following the presentation, the committee directed staff to distribute the education materials to the United members through an eblast or by other means.

Endorsements from Standing Committees

None.

Future Agenda Items

Review Procedure to Establish an Ad Hoc Committee

Committee Member Comments

None.

Date of Next Meeting

Tuesday, September 27, 2022 at 1:30 p.m.

Recess to Closed Session

The meeting recessed to closed session at 3:03 p.m.

azar asgari

azar asgari (Sep 8, 2022 09:44 PDT)

Azar Asgari, Chair

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Monthly Resale Report

PREPARED BY

MUTUAL

REPORT PERIOD

Community Services Department

United

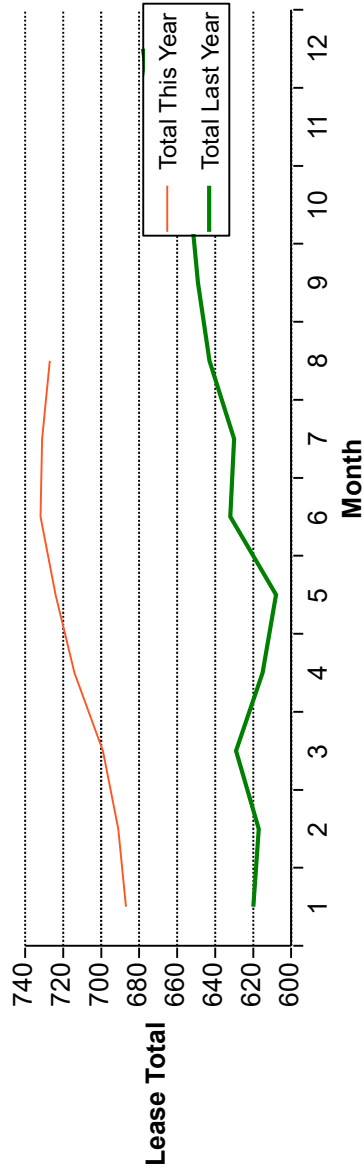
August, 2022

MONTH	NO. OF RESALES		TOTAL SALES VOLUME IN \$\$		AVG RESALE PRICE	
	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR
January	38	35	\$11,905,094	\$8,997,153	\$313,292	\$257,062
February	41	26	\$11,864,402	\$6,846,600	\$289,376	\$263,331
March	43	27	\$13,513,900	\$6,978,425	\$314,277	\$258,460
April	47	36	\$16,880,200	\$9,605,499	\$359,153	\$266,819
May	42	41	\$16,042,396	\$10,258,400	\$381,962	\$250,205
June	42	47	\$14,862,850	\$13,580,100	\$353,877	\$288,938
July	36	57	\$14,458,900	\$16,700,700	\$401,636	\$292,995
August	27	53	\$10,572,700	\$15,529,600	\$391,581	\$293,011
September		* 49		* \$15,157,100		* \$309,329
October		* 41		* \$12,259,900		* \$299,022
November		* 49		* \$13,969,200		* \$285,086
December		* 47		* \$14,364,950		* \$305,637
TOTAL	316.00	322.00	\$110,100,442	\$88,496,477		
ALL TOTAL	316.00	508.00	\$110,100,442	\$144,247,627		
MON AVG	39.00	40.00	\$13,762,555	\$11,062,060	\$350,644	\$271,353
% CHANGE - YTD	-1.9%		24.4%		29.2%	

% Change calculated (ThisYear - LastYear)/LastYear

* Amount is excluded from percent calculation

Monthly Active Leasing Report 2022 Period 8 (Mutual 1)



Year	Month	1 to 3 Month	4 to 6 Month	7 to 12 Month	12+ Month	Total This Year	Total Last Year	% Leased Last Year	% Leased This Year	% Change	Total Renewals	Total Expirations
2022	January	17	28	126	516	687	620	10.9	9.8	1.1	40	18
2022	February	17	25	141	508	691	617	10.9	9.8	1.1	50	18
2022	March	17	25	155	502	699	629	11.1	9.9	1.2	39	26
2022	April	14	29	180	491	714	615	11.3	9.7	1.6	66	26
2022	May	15	29	197	483	724	608	11.5	9.6	1.9	32	29
2022	June	17	33	207	475	732	632	11.6	10.0	1.6	67	26
2022	July	21	31	212	467	731	630	11.6	10.0	1.6	49	26
2022	August	23	34	216	454	727	643	11.5	10.2	1.3	35	25
2022	September					649						
2022	October					653						
2022	November					672						
2022	December					678						



OPEN MEETING

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

**Thursday, August 18, 2022 – 9:30 a.m.
Laguna Woods Village Board Room/Virtual Meeting
24351 El Toro Road, Laguna Woods, CA 92637**

REPORT

MEMBERS PRESENT: Anthony Liberatore – Chair, Maggie Blackwell in for Reza Bastani

MEMBERS ABSENT: Cash Achrekar, Reza Bastani, Michael Mehrain

STAFF PRESENT: Bart Mejia – Maintenance & Construction Assistant Director, Gavin Fogg – Manor Alterations Supervisor, Abraham Ballesteros – Manor Alterations Inspector II, Sandra Spencer – Administrative Assistant

1. Call to Order

Chair Liberatore called the meeting to order at 9:36 a.m. after a short recess in order to obtain a quorum.

2. Acknowledgement of Media

The meeting was being broadcast on Granicus and Zoom. No media was present.

3. Approval of Agenda

Hearing no objection, the agenda was approved by unanimous consent.

4. Approval of Meeting Report for July 21, 2022

Hearing no objection, the meeting report for July 21, 2022 was approved by unanimous consent.

5. Chair's Remarks

Chair Liberatore thanked Director Blackwell for standing in for an absent director to continue to do the business of this committee.

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

None.

7. Division Manager Update

Mr. Mejia commented on Manor Alterations being heavily impacted by the number of Covid cases. Service to the residents continues.

8. Monthly Mutual Consent Report

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.

Hearing no objection, the Consent Report was approved unanimously.

9. Variance Requests

A. 196-A – Approve Pavers in Common Area

Mr. Mejia introduced the variance and answered questions from the committee. Staff was directed to modify the Conditions Of Approval to include limiting the number of elements on the patio. Hearing no objection, the variance was approved unanimously.

B. 196-B – Approve Pavers in Common Area

Mr. Mejia introduced the variance and answered questions from the committee. No modifications to the Conditions Of Approval were requested. Hearing no objection, the variance was approved unanimously.

Items for Discussion:

None.

Items for Future Agendas:

- Director Blackwell will bring a discussion of Extension Requests into Common Area to the Governing Documents Committee as a future agenda item.

Concluding Business:

10. Committee Member Comments

- Chair Liberatore commented that he is pleased with the attention to detail in the documents produced by staff for the committee.

11. Date of Next Meeting – September 15, 2022

12. Adjournment

The meeting was adjourned at 9:45 a.m.


Anthony Liberatore, Chair

Anthony Liberatore, Chair
Bart Mejia, Staff Officer
949-597-4616

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OPEN MEETING

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

**Monday, August 22, 2022 – 1:30 P.M.
BOARD ROOM/VIRTUAL MEETING
Laguna Woods Village Community Center Board Room
24351 El Toro Road**

REPORT

COMMITTEE MEMBERS PRESENT: Chair- Diane Casey, Maggie Blackwell, Lenny Ross

COMMITTEE MEMBERS ABSENT: None.

OTHERS PRESENT: None.

ADVISORS PRESENT: Ann Beltran

STAFF PRESENT: Kurt Wiemann, Jayanna Abolmoloki

1. Call to Order

Chair Casey called the meeting to order at 1:32 p.m.

2. Acknowledgment of Media

No media were present.

3. Approval of the Agenda

Director Casey made a motion to remove item number nine from the agenda. Director Ross seconded. The agenda was approved unanimously with the amendment.

4. Approval of the Meeting Report for July 14, 2022

Director Blackwell made a motion to approve the report. Director Ross seconded. The committee was in unanimous support.

5. Chair's Remarks

None.

6. Department Head Update

Mr. Wiemann reviewed two presentations with the committee. The first presentation displayed Key Performance Indicators. The second presentation displayed a greenbelt area, between buildings 695 and 697 on Avenida Sevilla, that has been chosen for turf reduction this fall.

Mr. Wiemann also discussed the project log with the committee.

Members made comments and asked questions.

7. Member Comments (Items not on the agenda)

Topics included:

- Crew at Dodger's Stadium dedicated solely to drought tolerant plants
- Trimming of perimeter trees along El Toro Road

8. Response to Member Comments

Mr. Wiemann stated that he will look into what Dodger's Stadium is doing with their crews, and he thanked the member for his comment.

Mr. Wiemann stated that the perimeter trees are included in the trimming schedule.

9. Tree Environmental Assessment – Removed from the agenda.

10. Discuss Resolution for Personal Items in Common Area

Director Blackwell made a motion to approve the resolution with several changes within the verbiage of the document. Director Ross seconded. The motion passed two-to-one.

Members made comments and asked questions.

11. Staff Report and Resolution for Restrictions on Outside Plant Watering

Director Blackwell made a motion to approve the resolution. Director Ross seconded. The committee was in unanimous support.

12. Tree Removal Request: 35-G Calle Aragon – One Pink Flame Tree

Director Blackwell made a motion to accept staff recommendation to deny the request for the removal of one Pink Flame tree. Director Ross seconded. The committee was in unanimous support.

13. Tree Removal Request: 2044-C Via Mariposa East – One Jacaranda Tree

Director Blackwell made a motion to accept staff recommendation to deny the request for the removal of one Jacaranda tree. Director Ross seconded. The committee was in unanimous support.

Members made comments and asked questions.

Concluding Business:

14. Committee Member Comments

Various comments were made.

15. Date of Next Meeting – Monday, September 26, 2022 at 1:30 p.m.

16. Adjournment at 3:51 p.m.

Diane Casey

[Diane Casey \(Sep 6, 2022 11:40 PDT\)](#)

Diane Casey, Chair

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OPEN MEETING

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

**Wednesday, August 24, 2022 - 9:30 a.m.
24351 El Toro Road, Laguna Woods, CA 92637
Board Room and Virtual with Zoom**

MEMBERS PRESENT: Anthony Liberatore (in for Pat English), Pearl Lee

MEMBERS ABSENT: Reza Bastani, Pat English

OTHERS PRESENT: **GRF:** Juanita Skillman
Richard Rader

STAFF PRESENT: Manuel Gomez – Maintenance & Construction
Director, Bart Mejia – Maintenance & Construction
Assistant Director, Ian Barnette – Maintenance &
Construction Assistant Director, Mathew Aldaz –
Maintenance Services Manager, Guy West – Projects
Division Manager, Sandra Spencer – Administrative
Assistant

REPORT

1. Call to Order

Director Liberatore called the meeting to order at 9:42 a.m. after a short recess in order to obtain a quorum.

2. Acknowledgement of Media

The meeting was being broadcast on Granicus and Zoom. No media was present.

3. Approval of Agenda

Hearing no objection, the agenda was approved by unanimous consent.

4. Approval of Meeting Reports

- a. April 27, 2022 – Regular Open Session
- b. June 22, 2022 – Regular Open Session

Hearing no objection, the meeting reports were approved by unanimous consent.

5. Chair's Remarks

Director Liberatore apologized to the residents for lack of due diligence of the committee members but a quorum was present to conduct the business of the committee for United's residents.

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

- A member commented on parking issue in the carport at Building 776.

Mr. Gomez responded to the comment. Staff will review the parking issue with Security personnel and will follow up with the member.

7. Department Head Update

None.

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.

8. Project Log

9. Solar Production Report

Hearing no objection, the Consent Calendar was approved unanimously.

Items for Discussion and Consideration:

10. Request for Concrete Ramp at 2031-C Via Mariposa East

Mr. Gomez introduced the request and answered questions from the committee. Mutual policy does not allow for the mutual to pay for construction of ramps. Members have the option of hiring and paying their own contractors should they choose to do so.

Staff was instructed to inform the owner of the policy and explain alternative options.

11. Presentation Regarding Epoxy Lining for Copper Water Line Pipes

Mr. Aldaz presented the item and staff answered questions from the committee concerning the potential of chemicals leaching from the epoxy into the water; the use of epoxy in wastewater lines vs. drinking water lines; and the overall safety of the drinking water. Staff reassured the committee that there is no risk of chemicals leaching into the water; that this program has been going on since 2008; 23 buildings have been completed in United; and there have been no problems or concerns since the program began.

Staff offered to provide documentation from the contractor supporting the safety of the program.

Items for Future Agendas: *All matters listed under Future Agenda Items are items for a future committee meeting. No action will be taken by the committee on these agenda items at this meeting.*

- Review Solar Panel Policy
- Options for Improving Delivery of Hot Water to Individual Manors

Concluding Business:

12. Committee Member Comments

- Director Lee is hopeful for a quick resolution to the member's concern at Building 776.
- Director Liberatore commented that he is hopeful for improved future committee attendance.

13. Date of Next Meeting: October 26, 2022

14. Recess

The meeting was recessed at 10:05 a.m.


Anthony Liberatore, Director

Pat English, Chair
Manuel Gomez, Staff Officer
Telephone: 949-268-2380

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FINANCE COMMITTEE MEETING
REPORT OF THE REGULAR OPEN SESSION

Wednesday, August 17, 2022 – 1:30 p.m.
Hybrid Meeting

DIRECTORS PRESENT: Jim Hopkins – Chair, Elsie Addington, Debbie Dotson, Mark Laws, Donna Rane-Szostak, Lenny Ross (Alternate for Azar), Diane Casey, Sue Stephens (Alternate for Al)

DIRECTORS ABSENT: Azar Asgari, Al Amado

ADVISORS PRESENT: Rosemarie DiLorenzo

STAFF PRESENT: Jose Campos, Pam Jensen, Brian Gruner, Erika Hernandez

OTHERS PRESENT: GRF – Bunny Carpenter, Egon Garthoffner, Juanita Skillman, Yvonne Horton, Reza Karimi

United – Advisor: Richard “Dick” Rader

Call to Order

Director James Hopkins chaired the meeting and was called to order at 1:33 p.m.

Acknowledgement of Media

The meeting was streamed through Granicus and made available via Zoom for members of the community to participate virtually.

Approval of Meeting Agenda

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

Approval of the Regular Meeting Report of June 15, 2022

A motion was made and carried unanimously to approve the committee report as presented.

Chair Remarks

None.

Member Comments (Items Not on the Agenda)

A member commented on the Facility Transfer Fee and requested that the board consider reimbursing one of the transfer fees paid for the second unit purchase. The committee suggested that this item be discussed during a board meeting as it does not pertain to Finance.

Department Head Update

Jose Campos, Assistant Director of Financials Services, briefly summarized the GRF 2023 Business Plan upcoming agenda.

Review Preliminary Financial Statements dated July 31, 2022

The committee reviewed the financial statements dated July 31, 2022. Questions were addressed.

SageView Presentation

Dan Quirk, Senior Investment Advisor from SageView Advisory Group, presented a summary of the current GRF investment portfolio. Discussion ensued and various questions were asked by Directors. No further action.

2021 Operating Surplus

Jose Campos presented a staff report recommending the Board approve a \$964,180 transfer from the Operating Fund to the Contingency Fund. In accordance with California Civil Code, a Common Interest Development shall not retain significant operating surplus. A motion was made and seconded to approve the recommendation. The motion passed by unanimous decision.

Endorsement from Standing Committees

Communities Activity Committee – Golf Fees. Jose Campos presented a staff report provided by CAC recommending the board to approve the proposed schedule of Golf fees for year 2023. A motion was made to accept and endorse this recommendation and present at the next Board meeting. The motion passed by unanimous decision.

Future Agenda Items

None.

Committee Member Comments

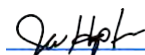
None.

Date of Next Meeting

Wednesday, October 19, 2022 at 1:30 p.m.

Recess to Closed Session

The meeting recessed to closed session at 3:25 p.m.



James Hopkins (Aug 23, 2022 15:44 PDT)

James Hopkins, Chair



OPEN MEETING

**MINUTES OF THE REGULAR MEETING OF THE GOLDEN RAIN FOUNDATION
STRATEGIC PLANNING COMMITTEE**

**Monday, May 2, 2022 – 9:30 a.m.
BOARD ROOM/VIRTUAL MEETING
Laguna Woods Village Community Center 24351 El Toro Road**

-
- Director Present:** Debbie Dotson, Anthony Liberatore, Ira Lewis, Bunny Carpenter, James Hopkins, Gan Mukhopadhyay and Robert Mutchnick, Ryna Rothberg, Diane Casey
- Directors Absent:** Cash Achrekar
- Staff Present:** CEO-Siobhan Foster, Michelle Estrada, Makayla Schwiertert
- Others Present:** Richard Rader (Advisor)
GRF: Elsie Addington, Joan Milliman, Juanita Skillman (left the meeting at 9:51 a.m.)

- 1. Call to Order—Director Dotson, Chair**
Chair Dotson called the meeting to order at 9:39 a.m. and established that a quorum was present.
- 2. Acknowledgment of Media**
Chair Dotson acknowledged the media as present.
- 3. Approval of the Agenda**
Director Mutchnick made a motion to approve the agenda. Director Rothberg seconded the motion.

Hearing no changes or objections, the agenda was approved unanimously.
- 4. Approval of the Minutes**
 - a. GRF Strategic Planning Committee Meeting – March 7, 2022**

Chair Dotson requested that the minutes of March 7, 2022 be revised to remove Elsie Addington from attendance.

Hearing no further changes or objections, Chair Dotson declared the minutes of March 7, 2022 were approved unanimously.
- 5. Members Comments – None**

6. Chair's Remarks

Chair Dotson commented on the questionnaire results of the VMS Strategic Planning Meeting. A similar questionnaire will be developed and distributed to the GRF Strategic Planning Committee. Chair Dotson provided an overview of items that reviewed at several committee meetings.

7. CEO Report on VMS Strategic Planning Meeting

CEO Foster provided an overview of the 3-year goals that were reviewed during the VMS Strategic Planning Meeting on March 22, 2022.

CEO Foster answered questions from the committee.

8. Old Business

a. Ideas for Long-Term Planning

Chair Dotson commented on that she will continue to work with the committee on ideas.

9. Future Agenda Items

- a. Questionnaires
- b. Surveys

10. Next Meeting – TBA

11. Committee Member Comments

- Director Rothberg asked to receive the minutes from the last two meetings.
- Director Mutchnick commented on Third Mutual's review of electric vehicle charging stations.
- Director Liberatore expressed his appreciation for what the committee is doing to improve the community.
- Director Lewis provided a suggestion of placing electric vehicle charging stations at specific locations. Additionally, he asked for a map of open space within the community.
- Director Hopkins commented on the role of the committee.
- Director Mukhopadhyay commented that he agrees with the other committee members and noted that the committee has limited resources and time.
- Director Carpenter commented on obtaining a reserve study.
- Advisor Rader commented on a tabled item from a previous meeting in regards to an additional swimming pool.

Director Casey joined the meeting at 10:10 a.m.

12. Adjournment

There being no further business the meeting was adjourned at 10:20 a.m.

DocuSigned by:



82B9B06AE6494BE...
Debbie Dotson, Chair

GRF Strategic Planning Committee



OPEN MEETING

**REGULAR MEETING OF THE GOLDEN RAIN FOUNDATION
LANDSCAPE COMMITTEE**

Wednesday, June 8, 2022 – 1:30 P.M.

**BOARD ROOM/ VIRTUAL MEETING
Laguna Woods Village Community Center
24351 El Toro Road**

REPORT

COMMITTEE MEMBERS PRESENT: Chair – Juanita Skillman, Reza Karimi, Ira Lewis, Maggie Blackwell

COMMITTEE MEMBERS ABSENT: Diane Casey

OTHERS PRESENT: Bunny Carpenter, Yvonne Horton

ADVISORS PRESENT: None

STAFF PRESENT: Kurt Wiemann, Jayanna Abolmoloki, Angel De La Torres, Maribel Flores, Juan Uicab

1. Call to Order

Chair Skillman called the meeting to order at 1:30 p.m.

2. Acknowledgement of Media

No press was present.

3. Approval of the Agenda

Director Lewis made a motion to approve the agenda. Director Karimi seconded. The committee was in unanimous support.

4. Approval of the Meeting Report for March 9, 2022

The report was approved without objections.

5. Committee Chair Remarks

Chair Skillman stated that she would like to bring attention to the two Landscape employees who were recently honored at the Village Management Services, Inc. Employee Excellence Award Ceremony. Chair Skillman recognized Maribel Flores, and Juan Uicab. Chair Skillman also addressed a recent publication from Letters to the Editor.

6. Department Head Update

6a. Update on Master Control Irrigation System (MCIS)

Mr. Wiemann stated that bids came in for the MCIS, slightly lower than expected. WeatherTRAK has committed to hold their bid prices as quoted during project development, despite the recent 20% increase in equipment costs. Mr. Wiemann explained that the benefits of a new system are numerous, such as, the efficiency of having finite control over the watering system from a mobile device or tablet.

Members made comments and asked questions.

6b. Discuss Village Tree Signage

Mr. Wiemann discussed the history of tree signs in the Village, and he explained that nailing signs to the trees is not a healthy option. Mr. Wiemann stated that if the Committee wanted to replace them, he would recommend the construction of a tree signage plan, which would come with a significant cost.

Mr. Wiemann added that the Landscape Department has mapped trees in the community, and that map will be available on the website for residents in the future.

Chair Skillman stated that 3 publications of colored tree maps are available at the History Center, and the Village Library.

Reports

7. Update on the Creek

Mr. Wiemann directed the Committee's attention to the last two paragraphs of this staff report to highlight recent updates regarding wildlife in the creek, and cattail maintenance.

Members made comments and asked questions.

Items for Discussion and Consideration

8. Member Comments (Items Not on the Agenda)

None.

9. Response to Member Comments

None.

10. Angel De La Torres; Grounds Maintenance Landscape Manager

Mr. De La Torres reviewed the PowerPoint presentation and provided insight into the daily operations of the Grounds Maintenance section.

Members made comments and asked questions.

Concluding Business:

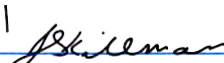
11. Committee Member Comments

Director Blackwell stated that we will see what happens over the next year, and that she believes it is a good idea to remove outdoor water spigot handles within the Mutual.

Director Karimi asked for an update on the plant nursery. Mr. Wiemann stated that the nursery will begin tracking data digitally, now that the office has received a computer and the network access necessary for this task.

12. Date of Next Meeting – Wednesday, September 14, 2022 at 1:30 p.m.

13. Adjournment at 2:26 p.m.


Juanita S. Skillman (Jun 16, 2022 16:31 PDT)

Juanita Skillman, Chair

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

Wednesday, August 10, 2022 – 9:30 a.m.
24351 El Toro Road, Laguna Woods, CA 92637
Board Room and Virtual with Zoom

REPORT

MEMBERS PRESENT: Egon Garthoffner – Chair, Jim Cook, Ralph Engdahl, John Frankel, Gan Mukhopadhyay, Lenny Ross, Sue Stephens

MEMBERS ABSENT: Cash Achrekar

OTHERS PRESENT: **GRF:** Elsie Addington, Bunny Carpenter, Juanita Skillman
Advisors Ajit Gidwani, Steve Leonard, Bill Walsh

STAFF PRESENT: Guy West – Staff Officer & Projects Division Manager, Bart Mejia – Maintenance & Construction Assistant Director, Ian Barnette – Maintenance & Construction Assistant Director, Rodger Richter – Project Manager, Laurie Chavarria – Sr. Management Analyst, Sandra Spencer – Administrative Assistant

1. Call to Order

Chair Garthoffner called the meeting to order at 9:31 a.m.

2. Acknowledgement of Media

Chair Garthoffner noted that the meeting was being broadcast on Granicus and Zoom.

3. Approval of the Agenda

Hearing no objection, the agenda was approved as written.

4. Approval of Meeting Reports

- a. June 8, 2022 – Regular Open Session
- b. June 29, 2022 – Special Open Session

Hearing no objections, the June 8, 2022 – Regular Open Session and June 29, 2022 – Special Open Session meeting reports were approved unanimously.

5. Chair's Remarks

None.

6. Member Comments

None.

7. Department Head Update

Mr. West commented that a contract has been executed for the interior design consultant for CH1. A meeting is tentatively scheduled for August 19 to meet with the designer to discuss the process and tour CH2 and 3 (PAC). As details are finalized, the committee will be informed.

Consent:

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

The Project Log was pulled for discussion. Mr. West answered questions from a member regarding the service center generator and stated that a thorough investigation of the existing generator is underway. A detailed report will be brought to the committee to facilitate future decision making.

Mr. Mejia explained the data on the ChargePoint Summary and answered questions from the committee. Discussion ensued regarding the resident vs. non-resident charging rates; and raising the Resident - Level 2 fee from \$.175 to \$.20 per kWh. Chair Garthoffner will discuss the idea of a rate increase at the September GRF Board meeting.

8. Project Log

9. ChargePoint Summary

The consent calendar was approved unanimously.

Items for Discussion and Consideration:

10. Gate 12 Security Cameras – Chuck Holland, Information and Resident Services Director

Mr. Holland presented a report via PowerPoint on the upgrades at the Gate 12 security camera system and answered questions from the committee.

11. EV Charging – Verbal Update

Mr. Mejia provided an update on SCE's recommendations for charging stations within the village. Conceptual designs from SCE and estimated costs from ChargePoint will be presented to the committee as soon as it is available.

Staff was asked to arrange a meeting between an SCE representative and the committee after the conceptual designs have been received. A member commented on government funds that will be available on January 1, 2023 and the potential for GRF to take advantage of any that would apply to this HOA.

12. PAC Beautification – PowerPoint Presentation

Mr. West presented an update including before-and-after photos of completed work at the PAC and answered questions from the committee.

13. Space Planning & Building E Replacement, PowerPoint and Group Discussion

Chair Garthoffner presented an overview of the prior meetings, discussions and presentations regarding the topic via PowerPoint. Discussion ensued among the committee included comments regarding working conditions and staffing levels in Building E; current resident use of the community center; potentially vacant office space at the community center; and parking availability at the community center.

Future Agenda Items: *All matters listed under Future Agenda Items are items for a future committee meeting. No action will be taken by the committee on these agenda items at this meeting.*

- Hay Barn Enclosure
- Welding Shop Replacement
- Maintenance Service Center Generator
- EMS Status Update
- MelRok Energy Management System

Concluding Business:

14. Committee Member Comments

None.

15. Date of Next Meeting: October 12, 2022

16. Recess – The meeting recessed at 11:17 a.m.

Closed Session Agenda

Approval of the Agenda

Chair's Remarks

Discuss and Consider Contractual Matters

Adjournment



Egon Garthoffner, Chair

Egon Garthoffner, Chair
Guy West, Staff Officer
Telephone: 949-268-2380



OPEN MEETING

**THE GOLDEN RAIN FOUNDATION
REPORT OF THE CLUBHOUSE RENOVATION AD HOC COMMITTEE***

**Friday, June 24, 2022 at 9:30 a.m.
24351 El Toro Road, Laguna Woods, CA 92637
Board Room & Virtual with Zoom**

MEMBERS PRESENT: Egon Garthoffner, Cush Bhada, Gan Mukhopadhyay, Deborah Dotson, John Frankel, Diane Casey, Ralph Engdahl, Reza Karimi

MEMBERS ABSENT: Pat English

OTHERS PRESENT: **GRF:** Bunny Carpenter, Juanita Skillman

STAFF PRESENT: Guy West - Projects Division Manager, Manuel Gomez - Maintenance & Construction Director, Brian Gruner – Recreation and Special Events Director, Rodger Richter – Projects Manager, Laurie Chavarria, Sr. Management Analyst, Sandra Spencer – Administrative Assistant

1. Call to Order

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

2. Acknowledgment of Media

Chair Garthoffner noted that the meeting was broadcasting on Granicus and Zoom and was being recorded.

3. Approval of the Agenda

Hearing no objection, the agenda was approved as written.

4. Approval of Meeting Report for January 28, 2022

Hearing no objection, the meeting report was approved.

5. Chair's Remarks

Chair Garthoffner stated he would comment on each item.

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

- A member commented on the condition of the archery range and that the swamp cooler was not working.
- A member commented that she has asked staff to repair the HVAC system at the archery range on several occasions.

Staff was directed to address the issue.

7. Department Head Update

Mr. West reported on the progress of the Performing Arts Center (PAC) via a PowerPoint Presentation. All rooms finished except the kitchen flooring due to a delay in receiving the tile flooring. The work is expected to be complete two weeks after the tile arrives.

Items for Discussion:

8. Clubhouse/PAC 3 Restroom Beautification (Verbal Discussion)

Mr. West provided a PowerPoint presentation showing the current conditions in CH3 and the upgraded restrooms at CH2 for comparison. Discussion ensued regarding suggested features to replace; meeting ADA guidelines; how to address the temporary closure of the restrooms during upgrades; consideration of waterless/low flow urinals; automation of doors and other features; height of toilets; inclusion of cabinet replacement; and to wait until all materials are on site before beginning work.

Mr. West answered questions from the committee.

Staff was directed to add this project to the scope of work for the interior designer selected for CH1.

9. On-Going Beautification of Clubhouses (Verbal Discussion)

Chair Garthoffner offered photos of sample automated doors to suggest as an option when deciding on features for the beautification of CH 1.

Items for Future Agendas:

- CH1 - Shuffleboard/Archery Building

Concluding Business:

10. Committee Member Comments

Director Bhada inquired on the timeline for the work to begin on CH 1.

11. Date of Next Meeting: TBD

12. Recess – The meeting was recessed at 10:10 a.m.



Egon Garthoffner, Chair

Egon Garthoffner, Chair
Guy West, Staff Officer
949-268-2380

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**REGULAR MEETING OF THE GOLDEN RAIN FOUNDATION
MEDIA AND COMMUNICATIONS COMMITTEE**

**Monday, July 18, 2022 – 1:30 p.m.
Board Room / Virtual Hybrid Meeting**

REPORT

Members Present: Chair Joan Milliman; Directors Neda Ardani, Maggie Blackwell, James Cook, Annie McCary, Juanita Skillman; Advisors Theresa Frost, Lynn Jarrett, Tom Nash, Carmen Pacella, Lucy Parker

Members Absent: Director Ryna Rothberg

Others Present: Elsie Addington, Egon Garthoffner

Staff Present: Eileen Paulin, Elizabeth Cortez

1. Call to Order

Meeting was called to order at 1:32 p.m. and a quorum was established by Chair Milliman.

2. Acknowledgement of Media

None present.

3. Approval of Agenda

Approved by unanimous consent.

4. Approval of Report for June 20, 2022

Approved by unanimous consent.

5. Chair's Remarks

Chair Milliman welcomed everyone in attendance.

6. Member Comments

Ms. Mary Wall asked the difference between Broadband Services and Channel 6, and about franchise tax fees. Ms. Paulin answered that Channel 6 is our community television channel and Broadband Services includes the cable and internet system and infrastructure. Ms. Paulin confirmed that we do pay a franchise tax fee. A discussion ensued.

Mr. Larry Irion asked about adding a sports channel so residents can watch baseball. Chair Milliman discussed streaming services. A discussion ensued.

Items for Discussion

7. Media and Communications Report – Eileen Paulin

Ms. Paulin discussed media and communications messaging regarding:

- The June/July 2022 Village Breeze

- Club, Fourth of July and Equestrian Center events
- Water use and her visit to El Toro Water District
- Organic waste recycling and clipping pickup service
- New resident orientations and docent tours

8. Website Ad Hoc Committee – Eileen Paulin

Ms. Paulin stated that the Website Ad Hoc Committee met on July 6 with the goal to finalize and send out an RFP. The department is receiving feedback from VMS employees who were surveyed about the website and meeting the needs of end users. The feedback will be shared at the August 10 meeting.

9. Broadband Services Report – Eileen Paulin

Ms. Paulin reported on

- Subscriber counts
- Meeting attendance
- Programming fees

The Broadband Group will give a final report including budget. Director McCary asked about service disruptions to which Ms. Paulin stated there would not be service disruptions.

Director Cook stated the trend of higher internet speeds suggests that the transition to streaming might be occurring on its own. Ms. Paulin stated the next step is to get the fiber from the vault to the unit. A discussion ensued.

Ms. Paulin mentioned she will play the recording of the meeting with The Broadband Group for the Broadband Ad Hoc Committee as it is a good overview of the trends and technology.

Advisor Parker asked about the Village Television YouTube Channel, which can be found at <https://www.youtube.com/c/VillageTelevision> and is not the same as YouTube TV, a paid service. The Village Television YouTube Channel is free and shows aired programs on demand.

Director Skillman mentioned residents are having technical difficulties with CBS, but she is able to get the programming through streaming service. Ms. Paulin stated this is an issue with CBS, which is working on the problem.

Items for Future Agendas

None discussed.

Concluding Business

Committee Member Comments

Advisor Pacella stated the meeting was informative and he looks forward to The Broadband Group report.

Director Ardani and Advisor Frost commended the meeting.

Director Parker mentioned the CBS technical issue and that it's a relief to know it's not a problem with her TiVo.

Advisor Jarrett mentioned she is surprised to see on the iContact Report that people unsubscribe from the "What's Up in the Village" email blast. Ms. Paulin mentioned that most are people who move away and realtors.

Director Blackwell stated she sent in two articles to the Village Breeze and they came back to her transformed in print as phenomenal articles with more information than she put in. Great job! It looked like there were many hands working on this.

Director Skillman mentioned realtors who come to the library and pick up copies of the Village Breeze

to give out to prospective residents. She also hands out a library brochure. The Globe gives the library 10 extra copies of each edition. The editions are available for free after one week.

Ms. Paulin mentioned the Third Communications Committee had a good meeting last week.

Chair Milliman thanked everyone and stated the Broadband Ad Hoc Committee and Website Ad Hoc Committee meetings are coming up soon.

Date of Next Meeting – Monday, August 15, 2022, at 1:30 p.m.

Adjournment

Chair Milliman adjourned the meeting at 2:22 p.m.

p.p. Joan Milliman / SLM
Joan Milliman, Chair
Media and Communications Committee

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**REPORT OF REGULAR MEETING OF THE GOLDEN RAIN FOUNDATION
MOBILITY AND VEHICLES COMMITTEE**

Wednesday, August 3, 2022 – 1:30 p.m.
Laguna Woods Village Community Center Board Room
24351 El Toro Road, Laguna Woods, CA 92637

MEMBERS PRESENT: Don Tibbetts (Chair), Cush Bada, Maggie Blackwell,
Egon Garthoffner, Pearl Lee, Sue Stephens (Alternate)

ADVISORS: Vashti Williams

MEMBERS ABSENT: John Frankel

OTHERS PRESENT: Elsie Addington, Juanita Skillman, Bunny Carpenter

STAFF PRESENT: Robert Carroll, Francisco Perez, Liz Cortez

1. Call to Order

Chair Tibbetts called the meeting to order at 1:30 p.m.

2. Acknowledgment of Media

No media was present.

3. Approval of the Agenda

Agenda was approved by acclamation.

4. Approval of Meeting Report for

The regular meeting report of June 1, 2022 was approved by acclamation.

5. Chair's Remarks

None

6. Member Comments (Items Not on the Agenda)

Marion Levine – requested a regular shuttle bus on Fridays for religious transportation and update on Age Well proposal

Mary Wall – questioned the operation hours of the Fixed Route program

Vashti Williams left the meeting at this time.

Susan Hashemi – commented on the bus transportation

Director Pearl Lee entered the meeting via zoom at this time.

7. Response to Member Comments

Chair Tibbetts responded to member's comments.

Reports

8. Director's Report

Staff provided the committee with a current overview of the Laguna Woods Village Transportation ridership for the Fixed-Route, Journey and BOOST transportation programs.

Staff also provided a map of Laguna Woods Transportation boundaries. Staff is following guidance from County/State mandates for mask requirements in public Transportation as it relates to COVID-19 restrictions.

The committee was provided with a delivery update of the vehicles per the 2021 capital approved purchases. The delay of new vehicle deliveries is a result of a worldwide chip shortage and supply change issues.

Staff provided an update on the fleet right-sizing project. Staff is meeting with each department to evaluate opportunities to share vehicles across work centers, change vehicles where it makes sense, and reduce the number of vehicles. The goal of the assessment is to help ensure that the number and type vehicles included in the GRF fleet are appropriate for supporting VMS operations. Staff will provide an update on this project at the October meeting.

Director Garthoffner presented a power point presentation covering the benefits of electric and hybrid vehicles.

Items for Discussion

Staff recommended to the committee the purchase of four replacement Ford Edge vehicles for the Security Department.

Director Stephens moved to defer the planned purchase of four Ford Edge vehicles recommended by staff for approximately 3-4 months to permit consideration of EV alternatives such as the Ford Escape. Director Garthoffner seconded motion. The motion passed by a vote of five to one. Director Tibbetts opposed.

Staff presented the proposed Vehicle Replacement policy to the committee. The policy provides guidance related to how vehicles are scheduled to be replaced, criteria for purchasing vs. leasing, criteria for purchasing used vehicles, and criteria for purchasing hybrid and electric vehicles. Discussion amongst committee members ensued.

Items for Future Agendas:

None

Concluding Business:

Committee Member Comments:

None

Date of Next Meeting – Wednesday October 5, 2022 at 1:30 p.m.

Adjournment:

The meeting was adjourned at 3:14 p.m.

Don Tibbetts
Don Tibbetts (Aug 31, 2022 10:53 PDT)

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

The Hybrid Model Meeting of the Security and Community Access Committee was held on Monday, August 29, 2022 at 1:30 p.m. 24351 El Toro Road, Laguna Woods, California.

MEMBERS PRESENT: Don Tibbetts, Anthony Liberatore, Reza Karimi, Annie McCary

OTHERS PRESENT: Bunny Carpenter, Elsie Addington, Juanita Skillman, Cris Prince

STAFF PRESENT: Eric Nuñez, Tom Siviglia, Jayanna Abolmoloki, Cody DeLeon

CALL TO ORDER

Don Tibbetts, Chair, called the meeting to order at 1:32 p.m.

ACKNOWLEDGEMENT OF PRESS

Media was not present.

APPROVAL OF AGENDA

By way of consensus, the Committee approved the agenda without requested changes.

APPROVAL OF MEETING REPORT

By way of consensus, the Committee approved the June 27, 2022 meeting report.

CHAIRMAN'S REMARKS

Chair Tibbetts stated that he spoke with neighbors in the community and learned that one of the most attractive attributes of the Village was the safety and security provided.

MEMBER COMMENTS

Multiple members made comments and asked questions.

Topics included:

1. Extension of red "no parking" zone
2. Flashing stop signs
3. Converting a 2-way stop sign into a 4-way stop sign

RESPONSE TO MEMBER COMMENTS

Chair Tibbetts stated staff would look into the requested extension.

Chief Nuñez stated that staff would look into gathering stop sign run data.

Mr. Siviglia shared information on the mechanics of the flashing stop signs.

Chief Nuñez agreed to generate a staff report recommending to either approve or deny the 4-way stop.

Director Karimi emphasized safety as utmost importance.

Director McCary stated that she was appreciative of the 4-way stop sign issue being brought to the attention of the committee, and that she is thankful for Chief Nuñez making community safety a priority.

REPORTS

Disaster Preparedness Task Force Report

Chief Nuñez discussed the meeting report provided in the packet.

RV Update

Chief Nuñez notified the committee of the newly vacant Security Administrative Specialist position, which is causing delays in the availability of RV lot occupancy updates.

Noteworthy Incidents

Chief Nuñez shared Gate Ambassador Supervisors efforts in providing better training to new and seasoned gate ambassador staff members. Chief Nuñez reminded the audience to drive safely, and shared an example involving a staff member.

Security Statistics

Mr. Nuñez explained the statistics provided within the agenda packet. Members made comments and asked questions.

ITEMS FOR DISCUSSION AND CONSIDERATION

Gate 1 Westside Fence Extension Discussion

Mr. Siviglia discussed the Gate 1 Westside Fence Extension Financial Analysis and emphasized that cameras and sensors were down during the trespassing incident.

Chair Tibbetts feels the equipment setup at Gate 1 is sufficient as is.

Director Karimi agrees and supports funding for maintaining current equipment.

ITEMS FOR FUTURE AGENDAS

Conversion of 2-way stop sign to 4-way stop sign. Staff report to follow.

CONCLUDING BUSINESS

DATE OF THE NEXT MEETING

The next meeting is scheduled for Monday, October 31, at 1:30 p.m. in a hybrid meeting on Zoom, and in the Board Room in the Laguna Woods Village Community Center.

ADJOURNMENT

There being no further business to come before the Committee, Chair Tibbetts adjourned the meeting at 2:44 p.m.

Signature: Don Tibbetts
Don Tibbetts [Aug 30, 2023 3:57 PM]

Don Tibbetts, Chair

MEETING REPORT OF THE
LAGUNA WOODS VILLAGE TRAFFIC HEARINGS COMMITTEE

August 17, 2022

The Regular Meeting of the Laguna Woods Village Traffic Hearings Committee was held on
Wednesday August 17, 2022 at 9:00 a.m.
Board Room / Virtual Meeting

MEMBERS PRESENT: Chair: Mark Laws, Elsie Addington, John Frankel, John Carter, Maggie Blackwell

STAFF PRESENT: Eulalio Diaz, Jayanna Abolmoloki, Daniel Lurie

Call to Order

Mark Laws, Chair, called the meeting to order at 9:01 a.m.

Approval of Agenda

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

Approval of Meeting Reports

Chair Laws made a motion to approve the meeting report from June 15, 2022. By unanimous consent, the motion passed.

Traffic Hearings

- a. 9:15am Traffic Violation # 2211809 (Failure to Obey Stop Sign)
By a unanimous vote of 4-0, the Committee voted Guilty.

- b. 9:30am Traffic Violation # 2212665 (Expired Vehicle Registration)
By a unanimous vote of 4-0, the Committee voted Guilty with no fine.

- c. 9:45am Traffic Violation # 2214095 (Vehicle Used for Storage)
9:45am Traffic Violation # 2214090 (Other Non-Moving)
By a vote of 3-1, the Committee voted Not Guilty, with no fine but warning.

Future Agenda Topics

- Discuss whether to have Hearing Attendees all arrive at 9:10 a.m. or arrive in a staggered manner (ie: first arrive at 9am, second arrive at 9:15am, etc.)

Date of Next Meeting

The next meeting is scheduled for Wednesday September 21, 2022, at 9:00 a.m., hybrid meeting.

Adjournment

The meeting was adjourned at 10:02 AM.

Signature: Mark W. Laws
Mark W. Laws (Aug 30, 2022 11:21 AM)

Mark Laws, Chair

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

Tuesday, July 26, 2022 at 9:30 AM

HYBRID MEETING

MEMBERS PRESENT: Chair: Eric Nuñez, Jim Cook, John Frankel (left at 10:28 a.m.), Gan Mukhopadhyay, Sue Stephens, Diane Casey

ADVISORS PRESENT: Bruce Bonbright, Tom Soule

OTHERS PRESENT: Grace Stencel, Elsie Addington, Doug Gibson, Mike Epstein, Sandy Benson, Annie McCary, Jim Riedel

STAFF PRESENT: Jayanna Abolmoloki, Cody DeLeon, Tom Siviglia, Paul Matheis

THE MEETING WAS CALLED TO ORDER: 9:32 AM

ACKNOWLEDGEMENT OF THE PRESS: None present.

APPROVAL OF THE AGENDA: By consensus, the agenda was approved.

APPROVAL OF MEETING REPORT: By consensus, the meeting report was approved.

CHAIRS REMARKS: Chair Nuñez began his remarks by expressing what an honor it is to be at the meeting, and how appreciative he is to be given the opportunity to be the Chair on this committee. Chair Nuñez introduced himself to the committee and the audience with a brief description of his background, and potential goals moving forward. Chair Nuñez introduced Cody DeLeon, his new administrative coordinator, as well as Paul Matheis who serves as the new Environmental Health and Safety Specialist. Mr. Matheis then gave an introduction including his background, training, and education.

MEMBER COMMENTS: None.

REPORTS

RADIO & COMMUNICATIONS: Chair Nuñez stated that he lists communication as a top priority. He also emphasized communication as the number one goal in the event of a disaster. Bruce Bonbright reported that the radio drill, conducted prior that morning, received 80% participation and went well. Mr. Bonbright shared that different participants are missing each drill, which means there are no consistent issue in reporting. Mr. Bonbright shared that the absences during radio drills are likely due to vacations, illnesses, and other inconsistent occurrences. Mr. Bonbright also thanked Tom Siviglia and Carlos Rojas for their support in obtaining the new repeater.

OFFICE MANAGER/ADVISOR: Tom Soule reported that he is concerned by the lack of foot-traffic in the Disaster Preparedness office. Mr. Soule stated that sales of emergency items are down.

RECRUITMENT / RETENTION / TRAINING: Director Juanita Skillman thanked Grace Stencil and Kim Costelloe for their hard work expressed while auditing the Disaster Preparedness supply cabinets at each clubhouse. Ms. Skillman also stated that she would like to see more meetings with volunteers, and community events. Ms. Skillman suggested hosting a barbecue for the Good Neighbor Captains.

GRF BOARD: Director Gan Mukhopadhyay offered to assist in a risk/safety assessment of structures and surrounding areas. Chair Nuñez responded by thanking Director Mukhopadhyay for his support.

UNITED BOARD: Director Diane Casey suggested a field-day training. Ms. Casey also agreed with Ms. Skillman, stating that a barbecue for volunteers is a good idea.

THIRD BOARD: Director John Frankel did not have anything to report.

TOWERS: Director Sue Stephens will introduce their new leader for effort in emergency preparedness.

PET EVACUATION SUBMIT COMMITTEE: Sandy Benson welcomed Chief Nuñez and his Administrative Coordinator, Cody DeLeon. Ms. Benson shared that it has been one year since the adoption of the pet plan. She also informed the committee that the annual update was just completed, and she ordered 100 File of Life packets to be given away at future events.

DISCUSSIONS AND CONSIDERATIONS

BUDGET/BUSINESS PLAN F2023 DISCUSSION: Chair Nuñez stated that last year's budget was \$5,000.

Members commented and asked questions. Topics included:

- More supplies being purchased.

STATUS ON GOOD NEIGHBOR CAPTAIN PROGRAM DISCUSSION:

Chair Nuñez informed the committee that the program currently has 125 Good Neighbor Captain volunteers, and that it needs many more. Chair Nuñez stated that the task force will need to make a strategic approach toward recruitment. Suggestions of monthly recruitment goals were discussed.

NEXT STEPS TIMELINE DISCUSSION OF DPTF: Chair Nuñez stated that he believes the Emergency Operations Center needs to be activated in a simulation to exercise our systems. Members made comments and asked questions.

MEMBER COMMENTS: Director Skillman discussed complications related to the active-shooting tragedy that occurred at the Geneva Presbyterian Church. Chair Nuñez responded to Ms. Skillman's concerns and answered questions. Ms. Skillman also wants to publicize the Great CA Shakeout, and she believes that tabletop exercises are needed.

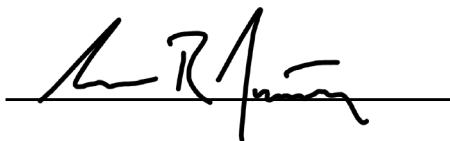
Director Casey informed the committee that she volunteered with Red Cross in 2004. Chair Nuñez stated that she and Bruce Bonbright will need to connect.

Director Stephens asked if Disaster Prep will have basic training with Incident Command Systems. Chair Nuñez stated it will be an item listed on the next agenda.

NEXT MEETING: September 27, 2022 at 9:30 a.m.

ADJOURNMENT: 10:51 AM

SUBMITTED BY:

A handwritten signature in black ink, appearing to read 'A. R. Nuñez', is written over a horizontal line.

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