



## **OPEN MEETING**

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

**Tuesday, September 12, 2023 - 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*

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- 1. Call to Order / Establish Quorum – President Ross**
- 2. Pledge of Allegiance to the Flag – Director Liberatore**
- 3. Acknowledge Media**
- 4. Approval of Agenda**
- 5. Approval of the Meeting Minutes**
  - a. August 8, 2023 – Regular Open Meeting
  - b. August 9, 2023 – United Budget Business Plan Review
  - c. August 24, 2023 – 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](mailto:meeting@vmsinc.org) to have your message read during the Open Forum.*
- 8. Responses to Open Forum Speakers**
  - a. Response to open forum speakers
  - b. Response to past open forum speakers – Director Asgari
- 9. VMS Board Update – Director 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 months of July 2023, such review is hereby ratified.

**b. Recommendation from the Landscape Committee**

1. Recommendation to Deny the Request for Removal of One Southern Magnolia Tree Located at 135-A Avenida Majorca
2. Recommendation to Approve the Request for Removal of One Southern Magnolia Tree Located at 396-A Avenida Castilla
3. Recommendation to Approve the Request for Removal of One Bronze Loquat Tree Located at 692-C Avenida Castilla

**c. Recommendation from the Architectural Controls and Standards Committee**

1. Recommendation to Approve the Variance Request to Demolish Exterior Stucco Wall and Expand Kitchen at Manor 308-C Avenida Castilla

d. Approve the Review of the United Sub-Leasing and Transfer of Trust Documents Approved in August 2023, and such review is hereby ratified.  
(CHECK LIST)

**e. Recommendation from the Finance Committee – None**

**12. Unfinished Business**

- a. Entertain a Motion to Approve the Recognition Agreement for Non-Institutional Lenders **(July initial notification – revised August – postpone – 28-day notification for member review and comments to comply with Civil Code §4360 has been satisfied)**
- b. Entertain a Motion to Approve the Revised Rules for Committee Meetings **(August initial notification – 28-day notification for member review and comments to comply with Civil Code §4360 has been satisfied)**

**13. New Business**

- a. Town Halls – (Oral Discussion)

- b. Entertain a Motion to Approve the Lodger Policy **(September initial notification – 28-day notification for member review and comments to comply with Civil Code §4360)**
- c. Entertain a Motion to Approve Revisions to the Alteration Fee Schedule **(September initial notification – 28-day notification for member review and comments to comply with Civil Code §4360)**
- d. Entertain a Motion to Approve Revised Electricity Usage Reimbursement Policy **(September initial notification – 28-day notification for member review and comments to comply with Civil Code §4360)**
- e. Entertain a Motion to Include a Non-Emergency Chargeable Service for Painting Alterations **(September initial notification – 28-day notification for member review and comments to comply with Civil Code §4360)**
- f. Entertain a Motion to Approve the Resolution for Herbicide Spray Guidelines and Acknowledgement Form **(September initial notification – 28-day notification for member review and comments to comply with Civil Code §4360)**
- g. 2024 Business Plan
  - Entertain a Motion to Approve the 2024 United Business Plan
  - Entertain a Motion to Approve the 2024 United Reserves Funding Plan
- h. New Resident Orientation (Oral Discussion) – Director Bok

**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 29, 2023; next meeting September 26, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
  - (1) Treasurer's Report – August
  - (2) United Finance Committee Report – August
  - (3) Resales/Leasing Reports – August
- b. Report of the Architectural Controls and Standards Committee – Director Liberatore. The Committee met on August 17, 2023; next meeting October 19, 2023, at 9:30 a.m. in the Board Room and as a virtual meeting.
- c. Report of Member Hearings Committee – Director Lee. The Committee met on August 10, 2023; next meeting September 14, 2023, 9:00 a.m. in the Sycamore Room and as a virtual meeting.
- d. Report of the Governing Documents Review Committee – Director Blackwell. The Committee met on August 17, 2023; next meeting September 21, 2023, at

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 28, 2023; next meeting September 25, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
- f. Report of the Maintenance & Construction Committee – President Ross. The Committee met on August 23, 2023; next meeting October 25, 2023, at 9:30 a.m. in the Board Room and as a virtual meeting.
- g. Report of the United Resident Advisory Committee – Director Liberatore. The Committee met on August 10, 2023; next meeting September 14, 2023, 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 16, 2023; next meeting October 18, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
- b. Report of the Community Activities Committee – Director Lee. The Committee met on August 10, 2023; next meeting September 14, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
- c. Report of the GRF Landscape Committee – Director Quam. The Committee met on August 22, 2023; next meeting November 8, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
- d. Report of the GRF Maintenance & Construction Committee – President Ross. The committee met on August 9, 2022; next meeting October 11, 2023, at 9:30 a.m. in the Board Room and as a virtual meeting.
  - (1) Clubhouse (Facilities) Ad Hoc Committee – Director Bok. The Ad Hoc Committee met March 15, 2023; next meeting TBA.
- e. Report of the Media and Communications Committee – Director Quam. The Committee met on July 17, 2023; next meeting September 18, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
- f. Report of the Mobility and Vehicles Committee – Director Asgari. The Committee met on August 2, 2023; next meeting October 4, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
- g. Report of the Security and Community Access Committee – Director Blackwell. The Committee met on August 23 2023; next meeting October 25, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
  - (1) Laguna Woods Village Traffic Hearings – Director Achrekar. The Traffic Hearings were held on August 16, 2023; next hearings on September 20, 2023, at 9:00 a.m. in the Board Room.

- (2) Report of the Disaster Preparedness Task Force – Director Liberatore. The Task Force met on July 25, 2023; next meeting September 26, 2023, at 9:30 a.m. in the Board Room and as a virtual meeting.
  - (3) Report of the Compliance Ad Hoc Committee – Director Blackwell. The Committee met on August 11, 2023; next meeting TBA.
  - h. Report of the Information Technology Advisory Committee – Director Casey. The Committee met on August 25, 2023; next meeting September 29, 2023 at 1:30 p.m. as a virtual meeting.
- 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.*
- *Lodger Policy*
  - *Revisions to the Alteration Fee Schedule*
  - *Revised Electricity Usage Reimbursement Policy*
  - *Non-Emergency Chargeable Service for Painting Alterations*
  - *Resolution for Herbicide Spray Guidelines and Acknowledgement Form*
- 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 8, 2023 – Regular Closed Meeting*

*(b) August 24, 2023 – Special Closed Meeting*

*Discuss and Consider Member Disciplinary Matters*

*Discuss Personnel Matters*

*Discuss and Consider Contractual Matters*

*Discuss and Consider Legal and Litigation Matters*

**19. 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 8, 2023 - 9:30 a.m.  
Board Room/Virtual Meeting  
24351 El Toro Road, Laguna Woods, California**

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Directors Present: Lenny Ross, Thomas Tuning, Anthony Liberatore, Alison Bok, Pearl Lee, Cash Achrekar, Vidya Kale, Maggie Blackwell, Azar Asgari, Diane Casey, Sue Quam

Directors Absent: None

Staff Present: CEO Siobhan Foster, Makayla Schwietert, Paul Nguyen, Eric Nunez, Carlos Rojas, Jose Campos, Bart Mejia, Kurt Wiemann

Others Present: GRF: None  
Third: None  
VMS: Daniel Kenney  
Legal Counsel: Jeff Beaumont, Esq.

#### **1. Call Meeting to Order/Establish Quorum**

President Ross called the meeting to order at 9:35 a.m. and acknowledged that a quorum was present.

#### **2. Pledge of Allegiance to the Flag**

Director Casey 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 Ross asked if there were any changes to the agenda.

Director Blackwell requested to move Agenda Item 12c. Entertain a Motion to Approve the Recognition Agreement for Non-Institutional Lenders to New Business as Agenda Item 13c.

The Board as a consensus agreed to keep the Agenda Item 12c. under Unfinished Business.

Director Asgari made a motion to move Agenda Item 11f (1). Recommendation to Approve Sublease & Application Package to Unfinished Business as Agenda Item 12d. Director Tuning seconded.

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

Director Blackwell made a motion to move Agenda Item 12c. Entertain a Motion to Approve the Recognition Agreement for Non-Institutional Lenders to New Business as Agenda Item 13c. With no director seconding, the motion did not proceed.

Director Tuning made a motion to approve the agenda as amended. Director Asgari seconded.

Hearing no changes or objections, the motion to approve the agenda as amended was approved unanimously.

## **5. Approval of Minutes**

- a. July 11, 2023 – Regular Open Meeting
- b. July 13, 2023 – United Budget Business Plan Review
- c. July 27, 2023 – Agenda Prep Meeting

Director Casey made a motion to approve the minutes of July 11, 2023 – Regular Open Meeting, July 13, 2023 – United Budget Business Plan Review and July 27, 2023 – Agenda Prep Meeting. Director Asgari seconded.

Hearing no changes or objections, the meeting minutes were approved by unanimous consent.

## **6. Report of the Chair**

President Ross commented on the following items:

- Advised the importance of continuing to conduct these meeting as professional as possible.
- The United Board and VMS Staff are working on the Budget for the 2024 season.
- Addressed concerns regarding security patrol around his neighborhood.

## **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 an unresolved safety hazard issue.
- A member commented on plumbing concerns that were not properly addressed by Resident Services, and the need for urgency by Resident Services.
- A member commented on the receiving of a disciplinary notice regarding non-compliance, and addressed concerns regarding the verbiage contained in the notice.



- A member commented on the need for working together with Third Mutual to obtain a third party outside audit of VMS financial records.
- A member commented on roofing concerns not properly addressed by VMS.
- A member commented on alleged harassment retaliation issues by the United Board Directors, and requested a solution.
- A member commented on his concerns regarding cluttering issues.
- A member commented on carport parking concerns, and additionally addressed the microphones in the Board Room.
- The Assistant Corporate Secretary read a member comment regarding the work of The Foundation of Laguna Woods Village.
- The Assistant Corporate Secretary read a member comment regarding the Building E Space planning, and addressed their concerns.

## **8. Responses to Open Forum Speakers**

### **a. Response to Open Forum Speakers**

- Director Casey provided a response for the member comment regarding the financial audit.
- Director Blackwell additionally provided a response for the member comment regarding the financial audit.
- Director Asgari addressed many of the member comments and stated that the VMS Staff receive directions from the respective Boards.
- Director Tuning addressed the concerns regarding the enforcement of the clutter policy, and asked residents that if their matters are not addressed, to come back to a future board meeting to provide matter updates.
- Director Lee additionally addressed some of the concerns brought on by residents.
- Director Bok emphasized that she is hearing a main problem of “tone” regarding Client Services staff, and requested VMS Staff look into the communications that is going out to residents.
- Director Blackwell additionally commented on Client Services staff members “tone”.
- President Ross provided an update regarding the Building E Space Utilization Study.

### **b. Response to Past Open Forum Speakers – Director Quam**

Director Quam provided responses to the previous Open Forum Speakers from the July Board meeting and advised on updates.

## **9. VMS Board Update – Director Kenney**

VMS Director Kenney discussed the following topics:

- Recent Bright Ideas Winners
- Chuck Holland, Information and Residential Services Director, provided departmental updates to the VMS Board at their most recent meeting.

Director Kenney answered questions from the Board.

## **10. CEO Report**

CEO Siobhan Foster discussed the following items:

- Ways to Reduce Costs
  - Opt out of paper Mailings
  - Dwelling Live

- Using Village Tech Tools
- Cost Reductions/Efficiencies

CEO Foster answered questions from the board.

## **11. Consent Calendar**

All matters listed under the Consent Calendar are recommended for action by committees and will be enacted by the Board by one motion. If 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 2023, such review is hereby ratified.**
- b. **Recommendation from the Landscape Committee – None**
- c. **Recommendation from the Architectural Control and Standards Committee**
  - (1) **Recommendation to Approve the Variance Request for Atrium Enclosure with Non-Standard Opening in Wall at Manor 921-G Avenida Majorca**

### **RESOLUTION 01-23-42**

#### **Variance Request**

**WHEREAS**, Member of 921-G Avenida Majorca, a Granada style manor, requests Board approval of a variance for an Atrium Enclosure with Non-Standard Opening in Wall; and

**WHEREAS**, a Neighborhood Awareness Notice was sent to Members of affected units 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 20, 2023; and

**WHEREAS**, the Architectural Controls and Standards Committee reviewed the variance and moved for approval of the variance for an Atrium Enclosure with Non-Standard Opening in Wall;

**NOW THEREFORE BE IT RESOLVED**, on August 08, 2023, the United Laguna Woods Mutual Board of Directors hereby approve the request for an Atrium Enclosure with Non-Standard Opening in Wall; and

**RESOLVED FURTHER**, all costs for maintenance, repair, renovation, replacement or removal of the improvement, present and future, are the responsibility of the Member at 921-G Avenida Majorca and all future Mutual Members at 921-G Avenida Majorca; 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) **Recommendation to Approve the Variance Request for Interior Stair Relocation and Bathroom Remodel at Manor 484-D Calle Cadiz**

**RESOLUTION 01-23-43**

**Variance Request**

**WHEREAS**, Member of 484-D Calle Cadiz, a Seville style manor, requests Board approval of a variance for an Interior Stair Relocation and Bathroom Remodel; and

**WHEREAS**, a Neighborhood Awareness Notice was sent to Members of affected units 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 20, 2023; and

**WHEREAS**, the Architectural Controls and Standards Committee reviewed the variance and moved for approval of the variance for an Interior Stair Relocation and Bathroom Remodel;

**NOW THEREFORE BE IT RESOLVED**, on August 08, 2023, the United Laguna Woods Mutual Board of Directors hereby approve the request for an Interior Stair Relocation and Bathroom Remodel; and

**RESOLVED FURTHER**, all costs for maintenance, repair, renovation, replacement or removal of the improvement, present and future, are the responsibility of the Member at 484-D Calle Cadiz and all future Mutual Members at 484-D Calle Cadiz; 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. Approve the Review of the United Sub-Leasing and Transfer of Trust Documents Approved in July 2023, and such review is hereby ratified.**

- e. Recommendation from the Finance Committee - None**

Director Tuning made a motion to approve the Consent Calendar as amended. Director Asgari seconded.

Hearing no changes or objections, the motion to approve the Consent Calendar as amended was approved unanimously.

**12. Unfinished Business**

- a. **Entertain a Motion to Approve Revision to Architectural Standard 1: General Requirements (July initial notification – 28-day notification for member review and comments to comply with Civil Code §4360 has been satisfied)**

**RESOLUTION 01-23-44**

**Section 1: General Requirements**

**WHEREAS**, the Architectural Controls and Standards Committee recognizes the need to amend Standards and create new Standards as necessary; and

**WHEREAS**, the General Requirements are and should remain the same for all Standards;

**NOW THEREFORE BE IT RESOLVED**, August 8, 2023, that the Board hereby adopts Standard 1 – General Requirements for all Standards as attached to the official meeting minutes; and

**RESOLVED FURTHER**, that Resolution 01-18-57 adopted June 12, 2018, is hereby superseded in its entirety and no longer in effect; 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 Quam made a motion to approve the Revision to Architectural Standard 1: General Requirements. Director Bok seconded.

Bart Mejia, Assistant Director/Facilities Engineer, answered questions from the Board.

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

- b. **Entertain a Motion to Approve Revision to Architectural Standard 15: Floor Coverings: Exterior [Balconies and Patios] (July initial notification – 28-day notification for member review and comments to comply with Civil Code §4360 has been satisfied)**

## **RESOLUTION 01-23-45**

### **Revise Alteration Standard 15: Floor Coverings: Exterior [Balconies and Patios]**

**WHEREAS**, the Architectural Controls and Standards Committee recognized the need to amend Alteration Standards and create new Alteration Standards as necessary; and

**WHEREAS**, the Architectural Controls and Standards Committee recognizes the need to revise Alteration Standard 15: Floor Coverings: Exterior;

**NOW THEREFORE BE IT RESOLVED**, August 8, 2023, that the Board of Directors of this Corporation hereby adopts revisions to Alteration Standard 15: Floor Coverings; Exterior [Balconies and Patios], attached as part of the Official Minutes; and

**RESOLVED FURTHER**, that Resolution 01-18-105, adopted September, 2018 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.

Director Quam made a motion to approve the Revision to Architectural Standard 15: Floor Coverings. Director Bok seconded.

Bart Mejia, Assistant Director/Facilities Engineer, answered questions from the Board.

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

- c. **Entertain a Motion to Approve the Recognition Agreement for Non-Institutional Lenders (July initial notification – revised August – postpone – 28-day notification for member review and comments to comply with Civil Code §4360)**

## **RESOLUTION 01-23-XX**

### **Recognition Agreement for Non-Institutional Lenders**

**WHEREAS**, the United Laguna Woods Mutual Board of Directors carries a fiduciary financial obligation of the Corporation; and

**WHEREAS**, United Laguna Woods Mutual Bylaws, Article III, Section 1 provides that prospective members unable to satisfy financial requirements may be approved for Membership if another financially qualified person enters into an Agreement with the Corporation to become financially responsible for expenses associated with such membership and that other person meets the financial requirements established by the Corporation, and

**WHEREAS**, a Guarantor Agreement has been developed to comport with the Article III, Section 1 of the Bylaws and has been in use for many years, and

**WHEREAS**, on June 27, 2023 the United Finance Committee approved the United Recognition Agreement for Non-Institutional Lenders whose purpose is to research loan options and reexamine current policies restricting the use of private loans; and

**WHEREAS**, prospective members currently have two avenues available to satisfy United Laguna Woods Mutual financial requirements: (1) they may qualify financially on their own merits with or without a loan from a qualified financial institution or non-institutional lender who have entered into an individual recognition agreement with the Corporation. (2) they may obtain a Guarantor who meets the financial qualifications established by United Laguna Woods Mutual from time to time,

**NOWTHEREFORE BE IT RESOLVED**, September 12, 2023, that Board of Directors of this Corporation hereby approves the United Recognition Agreement for Non-Institutional Lenders as attached; and

**RESOLVED FURTHER**, the Resolution 01-16-107 adopted on November 8 2016, is hereby is superseded and cancelled.

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

Jeff Beaumont, Esq., entered the meeting at 11:35 a.m.

Director Asgari made a motion to approve the Recognition Agreement for Non-Institutional Lenders for 28-days per Civil Code §4360. Director Bok seconded.

Jeff Beaumont, Esq., answered questions from the Board.

Director Casey and Tuning requested the follow revisions and additions be added:

- “Held by lender” is taken out of item 3 on page 1 of 7.
- Add “No new purchases with third party loans that require a guarantor” as item 16 on page 2 of 7.

Director Casey made a motion to approve the amended changes. Director Tuning Seconded.

Hearing no changes, the motion to approve the amended changes were called to a vote and passed 10-1. Director Blackwell opposed.

Hearing no changes, the original motion was called to a vote and passed 6-5. Directors Lee, Blackwell, Casey, Liberatore, and Kale were opposed.

Jeff Beaumont, Esq., left the meeting at 12:37 p.m.

**THIS ITEM WAS MOVED DURING THE APPROVAL OF THE AGENDA**

**d. Recommendation from the Governing Documents Review Committee**

**1. Recommendation to Approve Sublease & Application Package**

Director Asgari made a motion to send the item back to the committee. Director Casey seconded.

Discussion ensued among the Board.

Hearing no changes, the motion was called to a vote and failed 5-6. Directors Asgari, Achrekar, Casey, Bok, and Ross were in favor.

Director Tuning made a motion to approve the agenda item as-is, and request the committee review suggested revisions by Director Asgari and Casey. Director Asgari seconded.

Hearing no changes, the motion was called to a vote and passed 7-4. Directors Blackwell, Lee, Casey, and Liberatore opposed.

**13. New Business**

**a. United Mutual Town Hall**

Director Casey provided an update regarding the July Town Hall meeting that had focused on Landscaping.

Discussion ensued among the Board.

The upcoming Town Hall Meeting topic will discuss Manor Alterations.

**b. Entertain a Motion to Approve the Revised Rules for Committee Meetings  
(August initial notification – 28-day notification for member review and  
comments to comply with Civil Code §4360)**

**RESOLUTION 01-23-XX**

**Rules for Committee Meetings**

**WHEREAS**, the Board adopted the Open Meeting Act Protocol and Procedures to establish guidelines, protocol and procedures to conduct Board/Association business; and

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

**WHEREAS**, the Committee has recognized the need to establish Rules for Committee Meetings based upon Roberts Rules of Order;

**NOW THEREFORE BE IT RESOLVED**, September 12, 2023, the Board of Directors of this Corporation hereby adopts the following Rules for Committee Meetings:

1. The Chair of a Committee or two Committee members may call a Committee meeting.
2. A Committee can originate recommendations and motions concerning subjects within its area or responsibility without specific instructions from the Governing Board.
3. A Committee should consider particular motions referred to it by the Board of Directors.
4. A Committee acts validly if its decisions are agreed to at a properly called meeting of which every Committee was given proper notice.
5. A Committee can provide recommendations and actions only if a quorum of its members are present in person and/or electronically.
6. At least one member of the Committee must be physically present.
7. After the presentation of a Staff Report, a member of the Committee may make a motion to accept staff recommendation or to act upon the report.
8. The Chair can make motions and vote.
9. Residents may be heard during member comments.
10. Residents may be heard on an issue after Committee members discussion and before the vote is taken.
11. A Committee may vote to refer for future consideration an issue suggested by a resident.

**RESOLVE FURTHER**, that the officers and agents of this Corporation are here by authorized on behalf of this Corporation to carry out the purpose of this resolution.

Discussion ensued among the Board.

Director Tuning, with amendments suggested, made a motion to approve the resolution Rules for Committee Meetings for 28-days per Civil Code §4360. Director Quam seconded.

Hearing no changes, the motion was called to a vote and passed 10-1. Director Asgari opposed. (AUGUST Initial Notification - postpone 28-days for Member review and comment to comply with Civil Code §4360).

**14. Directors' Comments (Two minutes per director)**

- Director Blackwell commented on print size of resolutions.
- Director Asgari urged the residents to be mindful of where complaints are directed to.

**15. United Mutual Committee Reports**



- a. Report of the Finance Committee / Financial Report – Director Asgari. The Committee met on June 27, 2023; next meeting August 29, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
  - (1) Treasurer’s Report – July
  - (2) United Finance Committee Report – June
  - (3) Resales/Leasing Reports – July
- b. Report of the Architectural Controls and Standards Committee – Director Liberatore. The Committee met on July 20, 2023; next meeting August 17, 2023, at 9:30 a.m. in the Board Room and as a virtual meeting.
- c. Report of Member Hearings Committee – Director Lee. The Committee met on July 13, 2023; next meeting August 10, 2023, 9:00 a.m. in the Sycamore Room and as a virtual meeting.
- d. Report of the Governing Documents Review Committee – Director Blackwell. The Committee met on July 20, 2023; next meeting August 17, 2023, at 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 June 26, 2023; next meeting August 28, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
- f. Report of the Maintenance & Construction Committee – President Ross. The Committee met on June 28, 2023; next meeting August 23, 2023, at 9:30 a.m. in the Board Room and as a virtual meeting.
- g. Report of the United Resident Advisory Committee – Director Liberatore. The Committee met on July 13, 2023; next meeting August 10, 2023, 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 June 21, 2023; next meeting August 16, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
- b. Report of the Community Activities Committee – Director Lee. The Committee met on July 17, 2023; next meeting August 10, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
- c. Report of the GRF Landscape Committee – Director Quam. The Committee met on May 10, 2023; next meeting August 22, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
- d. Report of the GRF Maintenance & Construction Committee – President Ross. The

committee met on June 14, 2022; next meeting August 9, 2023, at 9:30 a.m. in the Board Room and as a virtual meeting.

- (1) Clubhouse (Facilities) Ad Hoc Committee – Director Bok. The Ad Hoc Committee met March 15, 2023; next meeting TBA.
- e. Report of the Media and Communications Committee – Director Quam. The Committee met on July 17, 2023; next meeting September 18, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
- f. Report of the Mobility and Vehicles Committee – Director Asgari. The Committee met on August 2, 2023; next meeting October 4, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
- g. Report of the Security and Community Access Committee – Director Blackwell. The Committee met on June 28, 2023; next meeting August 23, 2023, at 1:30 p.m. in the Board Room and as a virtual meeting.
- (1) Laguna Woods Village Traffic Hearings – Director Achrekar. The Traffic Hearings were held on July 19, 2023; next hearings on August 16, 2023, at 9:00 a.m. in the Board Room.
- (2) Report of the Disaster Preparedness Task Force – Director Liberatore. The Task Force met on July 25, 2023; next meeting September 26, 2023, at 9:30 a.m. in the Board Room and as a virtual meeting.
- (3) Report of the Compliance Ad Hoc Committee – Director Blackwell. The Committee met on July 14, 2023; next meeting August 11, 2023, at 9:30 a.m. in the Board Room and as a virtual meeting.
- h. Report of the Information Technology Advisory Committee – Director Casey. The Committee met on August 4, 2023; next meeting August 25, 2023 at 1:30 p.m. as a virtual meeting.

#### **17. Future Agenda Items**

- *Recognition Agreement for Non-Institutional Lenders*
- *Revised Rules for Committee Meetings*
- *Lodger Policy and Application*
- *Appliance Policy Change*

- 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 1:50 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 11, 2023 – Regular Closed Meeting*  
*Discuss and Consider Member Disciplinary Matters*  
*Discuss Personnel Matters*  
*Discuss and Consider Contractual Matters*  
*Discuss and Consider Legal and Litigation Matter*

**19. Adjourn**

The meeting was adjourned at 5:30 p.m.

DocuSigned by:

*Sue Quam*

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Sue Quam, Secretary of the Board  
United Laguna Woods Mutual

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## **OPEN MEETING**

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

**Wednesday, August 9, 2023 – 1:30 p.m.**  
**Laguna Woods Village Board Room/Virtual**  
24351 El Toro Road, Laguna Woods, California

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**Directors Present:** Lenny Ross, Thomas Tuning, Alison Bok, Azar Asgari, Diane Casey, Pearl Lee, Maggie Blackwell, Sue Quam, Cash Achrekar, Vidya Kale

**Directors Absent:** Anthony Liberatore

**Staff Present:** Siobhan Foster, Steve Hormuth, Jose Campos, Erika Hernandez, Manuel Gomez, Robert Carroll, Kurt Wiemann

**Others Present:** Juanita Skillman

#### **Call Meeting to Order – Lenny Ross, President**

President Lenny Ross called the meeting to a 10-minute recess at 1:30 p.m. The meeting was called to order at 1:40pm and confirmed there is a quorum.

#### **State Purpose of Meeting – President Ross**

President Ross stated that the purpose of the meeting is the review the 2024 Business Plan Version 3.

#### **Approval of Agenda**

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

#### **Chair Remarks**

None.

#### **Open Forum (Three Minutes per Speaker)**

A member shared the differences in definition between directives and management and outlined their duties.

A member wanted to know why financial reports being reviewed during meetings exclude the current month data. Director Azar Asgari responded and stated that the books close on the 15<sup>th</sup> of the subsequent month making financials available until then.

#### **Review of the 2024 Business Plan – Version 3**

Jose Campos, Assistant Director of Financial Services, presented an overview of the Agenda Item # 5b

proposed 2024 Business Plan Version 3 to gain some direction from the Board. Several questions were asked by Board members. Questions were addressed and noted by staff. No actions were taken.

Director Vidya Kale left at 3:09p.m.

A member shared the importance of preserving the Reserve Fund.

**Director's Comments**

Director Pearl Lee stated that many costs associated with the budget are out of the Mutuals control for instance insurance, utility, union contracts, and property tax.

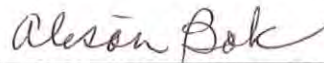
President Ross thanked staff for their continued efforts of maintaining the assessment lower considering factors causing increases and assured members that they are working on mitigating the \$1.6M and researching all possibilities.

Director Maggie Blackwell emphasized the importance of preserving the community and maintaining services to keep the quality of life.

Director Alison Bok shared that the community be cautionary of possibly higher expenses when capital programs begin execution due to unforeseen conditions.

**Adjournment**

The meeting was adjourned at 3:42 p.m.



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Alison Bok, Second Vice President  
United Laguna Woods Mutual Board of Directors





**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 24, 2023, at 2:00 p.m.  
24351 El Toro Road, Laguna Woods, California  
WILLOW ROOM/VIRTUAL MEETING**

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

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Directors Present: Lenny Ross, Maggie Blackwell, Pearl Lee, Azar Asgari,  
Thomas Tuning, Anthony Liberatore, Sue Quam, Vidya Kale,  
Diane Casey, Alison Bok, Sue Quam

Directors Absent: Cash Achrekar

Staff Present: Siobhan Foster, Carlos Rojas, Catherine Laster, Paul  
Nguyen, Makayla Schwieter

Others Present: None

**1. Call Meeting to Order / Establish Quorum –President Ross**

President Ross called the meeting to order at 2:01 p.m. and established that a quorum was present.

**2. Approval of the Agenda**

President Ross called for an approval of the agenda.

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

Hearing no changes or objections, the agenda was approved by consent.

**3. Discussion of Committee Appointments**

President Ross decided to hold off the discussion of committee appointments until after the election.

Director Kale entered the meeting at 2:07 p.m.

Director Casey and Quam entered the meeting at 2:20 p.m.

**4. Discuss and Consider Items for the United Board Regular Meeting (open and closed sessions) on September 12, 2023**

Director Blackwell made a motion to approve the open agenda as amended.  
Director Bok seconded.

Hearing no changes or objections, the motion to approve the open agenda was approved by unanimous consent.

Director Blackwell made a motion to approve the closed agenda. Director Bok seconded.

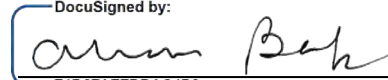
Hearing no changes or objections, the motion to approve the closed agenda was approved by unanimous consent.

**5. Director Comments - None**

**6. Adjournment**

President Ross adjourned the meeting at 2:37 p.m.

DocuSigned by:

A handwritten signature in blue ink, appearing to read "Alison Bok", is written over a blue rectangular line.

Alison Bok, Second Vice President of the  
United Mutual Laguna Woods





### **RESOLUTION 01-23-XX**

#### **Deny Removal of one Southern Magnolia tree 135-A Avenida Majorca**

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

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

**WHEREAS**, on August 28, 2023, the Landscape Committee reviewed a request from the Member at 135-A to remove one Southern Magnolia tree, the reasons cited are overgrown and litter/debris; and

**WHEREAS**, staff inspected the condition of the tree and found it to be in fair health with an unbalanced canopy and misshapen branch structure due to a conflict with a Brazilian Pepper tree located at 132-D; 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 Southern Magnolia tree located at 135-A Avenida Majorca;

**NOW THEREFORE BE IT RESOLVED**, September 12, 2023, the Board of Directors denies the request for the removal of one Southern Magnolia tree located at 135-A; 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 01-23-XX**

#### **Approve Removal of One Southern Magnolia Tree 396-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 August 28, 2023, the Landscape Committee reviewed the request from the Member at 396-A, to remove one Southern Magnolia tree; and

**WHEREAS**, the reasons cited by the resident for the removal are overgrown, litter/debris and sewer damage; and

**WHEREAS**, staff inspected the condition of the tree and found there have been four internal plumbing line stoppages with a report of roots in the line; and

**WHEREAS**, the committee determined that the tree meets the guidelines established in Resolution 01-13-17, and thereby recommends approving the request for the removal of one Southern Magnolia tree located at 396-A Avenida Castilla;

**NOW THEREFORE BE IT RESOLVED**, September 12, 2023, the Board of Directors approves the request for the removal of one Southern Magnolia tree located at 396-A; 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 01-23-XX**

#### **Approve Removal of One Bronze Loquat Tree 692-C 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 August 28, 2023, the Landscape Committee reviewed the request from the Member at 692-C, to remove one Bronze Loquat tree; and

**WHEREAS**, the reasons cited by the resident for the removal are overgrown, litter/debris and lack of sunlight; and

**WHEREAS**, staff inspected the condition of the tree and found that it was planted by an unknown party too close to the adjacent wall; and

**WHEREAS**, the committee determined that the tree meets the guidelines established in Resolution 01-13-17, and thereby recommends approving the request for the removal of one Bronze Loquat tree located at 692-C Avenida Castilla;

**NOW THEREFORE BE IT RESOLVED**, September 12, 2023, the Board of Directors approves the request for the removal of one Bronze Loquat tree located at 692-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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## **RESOLUTION 01-23-XX**

### **Variance Request**

**WHEREAS**, Member of 308-C Avenida Castilla, a Barcelona style manor, requests Board approval of a variance for a Kitchen Extension into Front Patio; and

**WHEREAS**, a Neighborhood Awareness Notice was sent to Members of affected units 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 August 17, 2023; and

**WHEREAS**, the Architectural Controls and Standards Committee reviewed the variance and moved for approval of the variance for a Kitchen Extension into Front Patio;

**NOW THEREFORE BE IT RESOLVED**, on September 12, 2023, the United Laguna Woods Mutual Board of Directors hereby approve the request for a Kitchen Extension into Front Patio; and

**RESOLVED FURTHER**, all costs for maintenance, repair, renovation, replacement or removal of the improvement, present and future, are the responsibility of the Member at 308-C Avenida Castilla and all future Mutual Members at 308-C Avenida Castilla; 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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## Sublease Review Confirmation Checklist

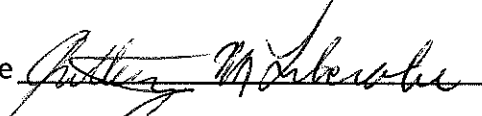
By way of Resolution 01-20-52, the Board of Directors of United Laguna Woods Mutual has elected to delegate its authority to act upon and approve or deny sublease applications to an authorized agent. On a monthly basis, a subcommittee of the Board, consisting of United's secretary and at least one other 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, 2023.

\_\_\_\_\_ 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 conform to established rules and regulations.

**UNITED LAGUNA WOODS MUTUAL**

Signature 

Print Name ANTHONY M. L. BARATORE

Title DIRECTOR

Date 09/01/2024

**UNITED LAGUNA WOODS MUTUAL**

Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

## Membership Trust Transfer Review Confirmation Checklist

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

The undersigned Board members affirm that they have reviewed select membership trust transfer applications for the period ending August 31, 2023.

\_\_\_\_\_ 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 *Anthony M. Liberatori*

Print Name ANTHONY M LIBERATORI

Title DIRECTOR

Date 9/01/2023

**UNITED LAGUNA WOODS MUTUAL**

Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

**ENDORSEMENT (to board)**

**Approve and Endorse the Recognition Agreement for Non-Institutional Lenders**

The Private Loan Research Ad Hoc Committee approved a revised Recognition Agreement for Non-Institutional Lenders and brought it forth to the Finance Committee on June 27, 2023 to be approved and endorsed. A motion was made by Director Lenny Ross to adopt the proposed Recognition Agreement for Non-Institutional Lenders. Director Alison Bok seconded. Discussion ensued and multiple questions and comments were made by members which were addressed during the meeting.

The motion passed by unanimous decision to approve and endorse the recommendation and will be presented at the next board meeting.

On July 11, 2023, the Board approved the Ad Hoc Committee's recommendation and placed it on 28-day notice pending legal counsel's review. The enclosed document includes edits from legal counsel as noted in the redline version.

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## STAFF REPORT

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**DATE:** September 12, 2023  
**FOR:** Finance Committee  
**SUBJECT:** Recognition Agreement for Non-Institutional Lenders

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### **RECOMMENDATION**

The Private Loan Research Ad Hoc Committee recommends approval of a revised Recognition Agreement for Non-institutional Lenders.

### **BACKGROUND**

The Private Loan Research Ad Hoc Committee held multiple meetings revising and reconstructing the current recognition agreement for noninstitutional lenders. On May 24, 2023, the final drafted lender packet was presented and approved by the committee members to be reviewed by Legal Counsel and be presented at the United Finance Committee scheduled June 27, 2023. The Finance Committee endorsed the recommendation to approve the Recognition Agreement for Non-Institutional Lenders and to be presented at the following July 11, 2023 Board meeting for adoption.

### **DISCUSSION**

On July 11, 2023, the Board thoroughly reviewed the Non-Institutional Lender Packet where the decision was made to reroute the packet to Legal Counsel for final edits and changes as requested by members. Upon final approval from legal, the packet will be presented a second time at the August 8<sup>th</sup>, 2023 Board meeting for final adoption.

**Prepared By:** Erika Hernandez, Finance Department Administrative Assistant

**Reviewed By:** Steve Hormuth, Director of Financial Services  
Jose Campos, Assistant Director of Financial Services

### **Attachments(s):**

**Attachment 1:** Non-Institutional Recognition Agreement (clean)

**Attachment 2:** Resolution 01-23-XX (clean)

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## Recognition Agreement of Non-Institutional Lenders

THIS RECOGNITION "AGREEMENT" is made between United Laguna Woods Mutual, a California Nonprofit Mutual Benefit Corporation, with a mailing address of 24351 El Toro Road, Laguna Woods, California, 92637 ("Corporation") and \_\_\_\_\_ (insert name of lender) with a mailing address of \_\_\_\_\_ (insert mailing address for lender) ("Lender") with respect to the pledge and assignment to Lender by \_\_\_\_\_ (insert borrower's name(s)) ("Borrower") of Borrowers evidence of ownership in the Corporation and right to the possessions and use of Unit No. \_\_\_\_\_ (insert apartment number) and Garage/Parking Space No. \_\_\_\_\_ (insert parking space/garage space number) (collectively called the "Unit"), as collateral security for a loan ("Loan") to be made by Lender to Borrower.

NOW, THEREFORE, to induce Lender to make the Loan to Borrower, and for other valuable consideration, the receipt and sufficiency of which are hereby acknowledge, the Corporation and Lender make the following representations, warranties, and agreements:

### THE CORPORATION AND LENDER REPRESENT AND WARRANT AS FOLLOWS:

1. The Corporation is a stock cooperative, as defined in Civil Code Section 4190, that is formed to own, operate, and manage a common interest development, as defined in Civil Code Section 4100, in Laguna Woods Village, California, consisting of six thousand three hundred and twenty-three (6,323) residential units and common area ("Project").
2. The Corporation has approved Borrower for membership in the Corporation and occupancy of the Unit.
3. The Corporation has issued to Borrower or will issue to Borrower to be held by escrow or some other third party trustee as agreed between Lender and Borrower ("Third Party"), promptly after settlement, the evidence of Borrower's ownership in the Corporation and possession and use of the Unit which in the case of this Corporation are represented by a Stock Certificate and Occupancy Agreement, and any other documents issued by the Corporation related to Borrower's rights of membership in the Corporation and use of the Unit. ("Proprietary Documents").
4. The Corporation's records do not reflect, and the Corporation does not have knowledge or notice of, any encumbrances liens or claims relating to the Proprietary Documents and said Proprietary Documents may be freely pledged and assigned by Borrower to Lender under the Corporation's governing documents, as defined by Civil Code Section 4150, including an Occupancy Agreement, Stock Certificate, Bylaws and rules and regulations, copies of which have been provided to Lender and Borrower, both of which hereby acknowledge receipt and reading of same. ("Operative Documents").
5. The Corporation is the owner in fee simple of the land and all improvements thereon of which said Unit is a part, subject only to the loan(s) secured by mortgages or deeds of trust, if applicable.
6. The Corporation is not presently in default with respect to payment of other obligations of any loans.
7. The Proprietary Documents and any encumbrances on the Property do not prohibit the pledge and collateral assignment of the Proprietary Documents to Lender in accordance with this Agreement.
8. The Corporation consents to the pledge and assignment to Lender by Borrower of the Proprietary

## Attachment 1

Documents issued by the Corporation, and relating to the Unit, as collateral security for the Loan.

9. If the Borrower is the present owner of the Proprietary Documents, including the Stock Certificate, Borrower is not presently in default under any of the terms of the Proprietary Documents and no notice of default has been given to Borrower, or, if a notice of default has been given to Borrower, the default referred to in such notice has been cured.
10. The Corporation has the right of first refusal in case of sale or foreclosure of the Unit by Lender, and Lender agrees to provide Corporation with reasonable notice prior to proceeding with any sale or foreclosure so Corporation can exercise its right to first refusal.
11. The Corporation will recognize the priority of Lender over Borrower in the event of any distribution of funds resulting from destruction, condemnation, liquidation or refinancing of the Corporation, or any part thereof, less all sums that may be due the Corporation pursuant to the Proprietary Documents and all reasonable expenses incurred by the Corporation relating to such proceeds.
12. If applicable, the Corporation may require the collection of fees from escrows or any Third Party at the time of settlement. Such fees shall be collected by the escrow or Third Party.
13. A Borrower's interest may not be pledged to the Lender without the written consent of the Corporation.
14. Lender, for itself and its successors and assigns, covenants, and agrees that all its right and powers under any obligation entered into with Borrower shall be in accordance with all terms and conditions of this Agreement (a "share loan") and shall be subordinate and subject to rights of the Corporation to collect monthly and special assessments from Borrower and Lender. Moreover, in the event the Corporation acquires Borrower's Unit and ownership interest based on the foreclosure process pursuant to the Davis-Stirling Common Interest Development Act and in accordance with the Corporation's governing documents (whether under judicial foreclosure or nonjudicial foreclosure), the Lender's lien or any interest in the Unit that the Lender had shall automatically terminate, subject to the conditions hereinafter described. The Lender may cure the Borrower's default to the Corporation prior to any such foreclosure action.
15. All Loans secured by this Agreement shall be funded and settled by a third party escrow or title company licensed in, or controlled by, the State of California. Such escrow or title company shall have a functional understanding of stock cooperative corporations, this Agreement and the Proprietary Documents.

### LENDER IS ENTITLED TO RECEIVE TIMELY WRITTEN NOTICES OF:

1. The generation by the Corporation during a taxable year of 80% or less gross income from "tenant-stockholders" as such terms are defined in Section 216 of the Internal Revenue Code of 1986: as amended.
2. Any surrender, cancellation, termination, or similar notification of the Proprietary Documents.
3. Any change in the form of ownership of the Corporation, including the contraction, expansion, or termination of the Corporation's cooperative housing project.
4. Obtaining any new financing collateralized by the Unit.
5. Any sixty (60) day delinquency by the Borrower that is related to the payment of his or her monthly or special assessments.
6. Any 30-day delinquency, by the Corporation in payments due under any mortgage for real estate taxes, assessments, and charges imposed by a government entity or public utility, or under any ground lease.
7. Any lapse or cancellation of any insurance coverage maintained by the Corporation.



LENDER'S RIGHTS UPON BORROWER'S DEFAULT

1. In the event there is a default under the Loan, and Lender becomes owner of the Proprietary Documents, including the Stock Certificate, pursuant to remedies provided in the Loan, the Corporation will recognize and approve such ownership, and within sixty (60) days after receipt of written notice and delivery of the Proprietary Documents from Lender (as executed by Borrower and pledged or assigned to Lender), the Corporation will cancel such Proprietary Documents and reissue such Proprietary Documents to Lender or Lender's non-corporate designee as appropriate (nothing herein shall obligate the Corporation to issue Proprietary documents to a LLC with partnership or corporation), and the following provisions shall apply:
  - a. The Corporation may exercise an option to purchase any Proprietary Documents obtained and sold, assigned or transferred by Lender pursuant to foreclosure or other proceedings related to enforcement of the Loan obligations, or any deed or assign in lieu of such foreclosure or proceedings, provided Lender is paid an amount equal to the full amount due under the Loan, less any assessments and related charges owed Corporation by Borrower, such option to be exercised and payment to be made to Lender within sixty (60) days after notice to the Corporation of the availability of the Proprietary Documents, which option, if not exercised within said sixty (60) day period, shall be deemed null and void.
  - b. Without the approval of the Corporation, Lender shall have no power or right to transfer, sell, assign, or otherwise dispose of the Proprietary Documents or to sublease the Unit. Any required approval may be withheld only based on failure in meeting reasonable standards of creditworthiness or written cooperative occupancy standards duly adopted by the Corporation or based on potential non-compliance with law, regulation, administrative rulings, or Corporation's Operative Documents.
  - c. The Corporation's lien for sums due from the Borrower under the Proprietary Documents with respect to the portion of such sums which are attributable to any payments due on any mortgage on the Unit, current real estate taxes and any assessments is prior (i.e., superior) to the security of Lender. The Corporation's lien for any other unpaid expenses and other sums due under the Proprietary Documents (the "Subordinated Sums") is subordinated to the security interest of Lender. The acquisition, in fact, by Lender of the Proprietary Documents pursuant to foreclosure or other remedies provided in the Loan instruments or otherwise, shall be free and clear of any claims for the Subordinated Sums which accrued prior to the time Lender acquired said documents, provided, however, that Lender's security agreement with Borrower shall recognize the Corporation lien(s) aforesaid as follows. The Lender shall distribute any proceeds realized from a sale by the Lender of the Proprietary Documents and other collateral, to the extent of available proceeds, in the following order of priority: (1) to the Corporation, sums owing other than the Subordinated Sums; (2) to the Lender, reasonable expenses incurred pursuant to the foreclosure, including reasonable attorney's fees; (3) to the Corporation, an amount sufficient to discharge all of the Subordinated Sums; (4) to the Lender, sums owing under the Loan; and (5) to the Borrower, any remaining sums. Notwithstanding any of the foregoing provisions, the security interest of the Lender shall be subordinate to any mortgage or deed of trust, including any assignment of rents or assessments, or maintenance expenses, now or hereafter secured by the Unit.
2. In the event there is a default under the Loan, and Lender elects not to cure said default or to act to acquire Borrower's interest in the Proprietary Documents, then the Corporation, upon issuance of Proprietary Documents to another party, shall recognize Lender's rights as a lien holder against the net proceeds of any such transaction after reimbursement to the Corporation of all sums due under the Proprietary Documents.
3. The Corporation and Borrower, by their execution of the Agreement, agree that the Corporation's rights to terminate and cancel Borrower's Proprietary Documents, pursuant to this Agreement and the Proprietary Documents, shall be deemed to amend and supersede the

## Attachment 1

terms of the Proprietary Documents, and Borrower agrees that Lender, the Corporation, and their officers, agents and employees shall incur no liability by reason of any action taken or omission by any persons pursuant to this Agreement.

### **TERMS**

1. The Corporation shall give written notice to the Lender if the Corporation records a Notice of Delinquent Assessments. The lender shall have sixty (60) days to cure the default after the notice of the Borrower's default to the Corporation or notice of the Corporation's intent to accept the Borrower's interest in lieu of foreclosure is mailed.
2. Notwithstanding the Borrower's pledge to the Lender, the Borrower shall retain all rights, privileges, and obligations of membership (specifically including the right to occupy and use the Unit and community facilities, the right to vote and the obligation to comply with the Proprietary Documents of the Corporation until and unless said documents and membership rights are terminated under the provisions of the Occupancy Agreement and the Corporation's Bylaws or the pledged collateral is foreclosed or accepted in lieu of the foreclosure by the Lender under the terms of the lending relationship between the Lender and the Borrower.
3. **Right to Cure in the Event of Default.** The Corporation agrees that it will not commence action to terminate the Proprietary Document, including Occupancy Agreement and or Membership, of Borrower for a default under the terms of the Proprietary Documents, including the Corporation's Bylaws, without giving Lender prior written notice and the opportunity to cure said default or acquire such Borrower's rights under the Proprietary Documents, including the Borrower's Stock Certificate and Occupancy Agreement in accordance with the following:
  - a) **Monetary Default.** If the default arises from the Borrower's failure to make any payment due to Corporation (including assessments, late charges, interest and any other cost associated with the delinquency), and Lender or the Borrower cures said default within sixty (60) days after Lender's receipt of the Corporation's notice the Corporation shall not commence action to terminate the Borrower's Occupancy Agreement or Membership. The Corporation's acceptance of any amounts paid by Lender to cure a Member's monetary default shall not constitute a waiver of the Corporation's rights under the Corporation's Bylaws or Proprietary Documents concerning the occupancy and use of the Borrower's Unit or the transfer of the Borrower's membership in the Corporation.
4. **Corporation Transfer of Memberships and Termination of Occupancy Agreements in the Event of Default or Surrender.** The Corporation retains its right to terminate and transfer the Borrower's rights under the Occupancy Agreement in accordance with the Corporation's Bylaws if:
  - a) Lender consents to transfer and termination by reconveyance of the Lender's security agreement or otherwise; or,
  - b) The Borrower's monetary default is not cured within sixty (60) day period for which provision is made pursuant to this Agreement; or
  - c) If Lender pays the Corporation all amounts which become due to the Corporation from the defaulting Borrower and Lender furnishes Corporation with evidence of Lender's having acquired Borrower's rights and interest under the Proprietary Documents, and membership prior to the Corporation's termination of the Borrower's membership and the Borrower's rights under the Proprietary Documents, the Corporation will issue a new Stock Certificate and enter into a new Occupancy Agreement for only one Unit with a designee of Lender approved by the Corporation (as provided in Paragraph 8 below) as soon as reasonably possible after such termination or surrender.

5. **Lender's Right to Proceeds or to Designate Transferee if Corporation Redeems or Accepts Surrender of Membership.** If the Corporation exercises its option to purchase the membership of Borrower in accordance with the Corporation's Bylaws upon the Borrower's actual or constructive notice of an intention to leave the Project, Corporation shall pay Lender from the funds otherwise payable to the Borrower an amount not exceeding the Borrower's indebtedness to Lender. In the event the amount otherwise payable to the Borrower is less than the Borrower's indebtedness to Lender, then if Lender pays Corporation all amounts owed to the Corporation by the Borrower pursuant to this Agreement, and any other provision of the Corporation's Bylaws or Occupancy Agreement within 30 days after the Corporation exercises its option to purchase the membership or after the Corporation accepts a surrender of the Borrower's membership, right to occupy, and Stock Certificate, the Corporation will issue a new Stock Certificate and enter into a new Occupancy Agreement for only one Unit with a designee of Lender approved by the Corporation (as provided in this Agreement) as soon as reasonably possible after all payments due are received by the Corporation.
6. **Foreclosure by Lender.**
- a) If Lender forecloses its Pledge or accepts an assignment of the Proprietary Documents encumbered by the Security Agreement, the membership, and or the Stock Certificate in lieu of foreclosure as to the Borrower's Loan, Lender shall give the Corporation the first right of refusal to purchase Borrower's membership interest. Thereafter, if the Corporation declines to purchase the membership interest within a reasonable time, Lender will then use its best efforts to sell Borrower's membership interest at fair market value as rapidly as reasonably possible to a buyer acquiring only one Unit.
  - b) When Lender seeks the Corporation's approval of a designee pursuant to this Agreement, the Corporation will not unreasonably withhold its approval of such designee who meets the Corporation's customary requirements for membership. The Corporation shall review the qualifications of the designee in the same manner as it reviews the qualifications of a prospective purchaser of a Stock Certificate from any prospective member of Corporation, and the Corporation's requirements or standards for membership shall not be applied capriciously or arbitrarily.
  - c) During the period between Lender's foreclosure or acceptance of an assignment in lieu of foreclosure and the sale of the Borrower's membership to a designee approved by the Corporation, Lender shall not be considered a member, *per se*, and shall have no right to occupy or use the Unit or common facilities or to vote. Lender's rights shall be limited to those specified in this Agreement. However, during this period Lender shall have the same duties and responsibilities under the Corporation's Bylaws and the Borrower's Occupancy Agreement as the Borrower, as a former member, specifically including the Borrower's obligation to pay the assessments and related charges promptly and obligation to maintain the Unit, including maintaining and repairing alternations in the Unit. Moreover, the Corporation shall have the same remedies against the Lender in the event of default that it had against the Borrower and former member.
  - d) The Parties hereto agree and covenant that if Lender forecloses its pledge or accepts an assignment of the pledge in lieu of foreclosure, that Lender's interest in the Unit is taken subject to all sums due and owing Corporation by the Borrower and former member under the Occupancy Agreement or otherwise ("Defaulted Sums"). Lender agrees to pay all Defaulted Sums to Corporation upon sale or lease of the membership or Unit, regardless of whether Corporation has obtained or perfected a lien against the membership and regardless whether the proceeds from any such sale exceed or satisfy sums due and owing Lender by the Borrower and former member; the Parties agree that under any and all circumstance Lender shall pay Corporation the full amount of the Defaulted Sums upon sale of the membership or Unit.

7. **Indemnification of the Corporation.** Lender shall indemnify and defend the Corporation and its officers, directors, and agents against, and hold the Corporation and its officers, directors, and agents free and harmless from, any loss, liability or expense incurred by the Corporation in connection with any claim by the Borrower or the Borrower's successors in interest which arises out of Lender's representations or actions pursuant to this Agreement.
8. **Amendment to Occupancy Agreement.** The Corporation agrees that it will not consent to or make any amendment that is materially detrimental to Lender's rights under this Agreement to any Occupancy Agreement between the Corporation and Borrower without obtaining Lender's prior written consent, which consent shall not be withheld unreasonably.
9. **Estoppel Statement.** Within ten (10) days after receipt of a request for an estoppel statement, either Party shall deliver to the other a written statement of the magnitude and nature of any amounts which the Party alleges are due from Borrower. Such a statement shall be binding upon the Party providing the statement as of the date of the statement. The party providing the statement shall have the right to require the Party requesting the statement to pay a reasonable fee for the provider's cost to prepare and reproduce such statement.
10. **Fire and Casualty Insurance.** The Corporation warrants that it has and will maintain until the termination of this Agreement fire and casualty insurance with extended coverage of all buildings containing the Unit which is the subject of an Occupancy Agreement with Borrower in an amount as near as reasonably and financially possible to the replacement value of the Unit and its building (including, without limitation, all portions of such Unit consisting of built-in or set-in appliances and cabinets, as initially installed, or replacements thereof). without deduction for depreciation. To the extent reasonably and financially possible, each such policy of fire and casualty insurance shall provide for waiver of subrogation of claims against Corporation's members.
11. **Casualty Losses.** The Corporation hereby waives and releases all claims against Lender resulting from an insured or uninsured casualty to the extent of the insurance proceeds available plus any deductible under insurance coverage, whether the damage or injury is caused by the Borrower's negligence, fault, or misuse. Notwithstanding any provision of the Corporation's Bylaws or of the Occupancy Agreement with Borrower, the Corporation shall repair or replace the Unit subject to the Occupancy Agreement that is damaged or destroyed as a result of an insured casualty in a manner that restores the Unit to substantially its condition and value prior to the damage or destruction if the cost of doing so does not exceed the insurance proceeds plus the deductible under the insurance coverage. If the cost of repairing or replacing such damaged Unit in a manner that restores it to substantially its condition and value prior to the damage is greater than the insurance proceeds available to the Corporation for such purpose plus the deductible under the insurance coverage and the Corporation elects not to repair and replace it, then the Corporation shall pay Lender from funds otherwise payable to the Borrower an amount not exceeding the Borrower's indebtedness to Lender prior to paying any portion of such insurance proceeds to such Borrower or using any portion of such proceeds for any purpose other than to satisfy any amounts owed by such Borrower to the Corporation.
12. **Condemnation Awards.** If the Corporation receives an award for condemnation or taking of all or any portion of a Unit which is subject to the Occupancy Agreement in favor of Borrower or any other award for condemnation or taking a portion of which is allocable to Borrower, the Corporation shall pay Lender from the funds otherwise payable to the Borrower an amount not exceeding the Borrower's indebtedness to Lender prior to paying any portion of the condemnation or taking award to the Borrower or using any portion of such proceeds for any purpose other than to satisfy any amounts owed by such Borrower to the Corporation.
13. **Further Blanket Encumbrances.** The Corporation agrees that it will not consent to any further blanket lien or blanket deed of trust encumbering real property which is subject to Occupancy Agreements owned by Borrower on the list without giving Lender sixty (60) days prior written notice.

## Attachment 1

14. **Termination.** This Agreement may be terminated at any time by either party by giving sixty (60) days prior written notice of said termination to the other party; provided, however, that following any such termination, the terms and provisions of this Agreement shall remain in effect as to all Memberships, Certificates, and Occupancy Agreements then transferred or pledged to Lender as of the date of such termination, until (a) such time as the obligations secured by such transferred or pledged Memberships, Certificates, and Occupancy Agreements have been satisfied or (b) Lender has acquired such Memberships, Certificates, and Occupancy Agreements pursuant to its right of foreclosure or assignment in lieu of foreclosure and such Memberships, Certificates, and Occupancy Agreements have been transferred to eligible Members approved by the Corporation, whichever occurs first.
15. **Recording of Memorandum of Occupancy Agreement.** Upon the Lender's request, Corporation shall execute, acknowledge, and deliver to Lender a Memorandum of Occupancy Agreement in a form that will permit recordation of such Memorandum of Occupancy Agreement in the Official Records of Orange County, California.
16. **Prohibition Against Guarantors.** Transfers to Borrowers requiring a guarantor are prohibited. The Corporation will not approve Borrower, having a Guarantor, for membership in the Corporation and or occupancy of the Unit.
17. **Notices.** Any notice or consent required pursuant to the terms hereof shall be deemed given when personally delivered to an authorized representative of a party or if mailed, it shall be deemed given five (5) days after mailed by registered or certified mail, postage prepaid, addressed as follows:

If to Corporation:

United Laguna Woods Corporation  
c/o Village Management Services 24351 El Toro Road  
P. O. Box 2220  
Laguna Hills, California 92654

If to Lender:

Or such other address as either party may specify from time to time.

18. **Successors and Assigns.** The provisions of this Agreement shall bind and inure to the benefit of the respective successors and assigns of the Parties. As used herein, the term "Lender" includes, in addition to the lender named in this Agreement, (1) any other lender; (2) any investor of any type which has then succeeded to the Lender's right and interest in all or any part of the loans subject to this Agreement; (3) any person or institution which may service the loans for such lender or investor; and, (4) any insurer or guarantor of all or any part of any loan to a Borrower or a member of the Corporation that is subject to this Agreement. The Corporation shall have an obligation to notify any person or institution other than the Lender named herein only if that person or institution has provided written notice of its interest in a specified dwelling unit as provided in number 16 above.
19. **Miscellaneous.** As used herein, words of the masculine gender, if any, shall mean and include correlative words of the feminine and neuter genders and words importing the singular number shall mean and include the plural number and vice versa. In Witness herewith this agreement has been executed as of the date set forth above.

In Witness herewith this agreement has been executed as of the date set forth above.

## Attachment 1

Lender:

Corporation:

**UNITED LAGUNA WOODS CORPORATION,**  
A California nonprofit Corporation benefit corporation

By: \_\_\_\_\_  
Its: \_\_\_\_\_  
By: \_\_\_\_\_  
Its: \_\_\_\_\_

By: \_\_\_\_\_  
Its: President  
By: \_\_\_\_\_  
Its: Secretary

### [NOTICE AND ACKNOWLEDGMENT]

#### BINDING AND ENTIRE AGREEMENT.

This Agreement has been duly signed, attested to, and is authorized by the Corporation's Board of Directors in accordance with its governing documents. This Agreement may be modified or amended only in writing executed by both parties hereto. Notwithstanding any other provisions of the Proprietary Documents to the contrary, the provisions of this Agreement shall control, and no amendment or violation of the Proprietary Documents shall render invalid the rights of Lender granted herein. If any provision of this Agreement is found to be invalid or unenforceable, such invalidity or unenforceable shall not affect the remaining provisions.

### CONSENT

THE CORPORATION DOES HEREBY CONSENT, which consent has been approved in accordance with the provisions of the Occupancy Agreement, to the assignment of \_\_\_\_\_ (*insert number of shares, if applicable*) shares of stock of the Corporation and the Occupancy Agreement from \_\_\_\_\_ (*insert borrower's name(s)*) (the "Assignor") together, to \_\_\_\_\_ (*insert lender's name*) (the "Assignee").

#### AND DOES HEREBY CERTIFY THAT:

1. The assessments, maintenance charges and other charges under the Occupancy Agreement are paid through \_\_\_\_\_ (*insert settlement date*).
2. The Occupancy Agreement is in full force and effect; the shares of Corporation allocated to the Unit are duly registered in the name of Assignor; Corporation has not been notified of a pledge or disposition of, or lien upon, such shares; and there is no known existing default in respect to any of the terms, covenants, and conditions of the Occupancy Agreement. .

IN WITNESS WHEREOF, Corporation has caused this instrument to be executed by its authorized officer be hereunto and \_\_\_\_\_ (*insert name of Lender*) has caused this instrument to be executed by its authorized officer, on \_\_\_\_\_ (*insert settlement date*).

Lender:

Corporation:

Attachment 1

**UNITED LAGUNA WOODS CORPORATION,**  
A California Nonprofit Mutual Benefit Corporation

By: \_\_\_\_\_

Its:

By: \_\_\_\_\_

Its:

By: \_\_\_\_\_

Its: President

By: \_\_\_\_\_

Its: Secretary

\*\*\*\*\*

**AGREEMENT CONSENT APPROVAL**

**TO BE SIGNED BY OWNER OF UNIT**

The undersigned, to induce the Corporation to enter into the foregoing Recognition Agreement, (a) agree(s) and consent(s) to and approve(s) all of the terms and provisions of the Recognition Agreement, and (b) agree(s) that Borrower shall indemnify Lender, the Corporation and their respective officers , agents and employees against and defend and hold harmless against, any and all liability, claims, demands, judgements, settlements and court costs and attorney's fees which may be incurred by reason of any action taken, or omission, by and of the aforesaid persons pursuant to the Agreement.

**BORROWER(S)**

\_\_\_\_\_  
*(Insert name of Borrower)*

\_\_\_\_\_  
*(Insert name of Borrower)*

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**Resolution 01-23-XX**

**Recognition Agreement for Non-Institutional Lenders**

**WHEREAS**, the United Laguna Woods Mutual Board of Directors carries a fiduciary financial obligation of the Corporation; and

**WHEREAS**, United Laguna Woods Mutual Bylaws, Article III, Section 1 provides that prospective members unable to satisfy financial requirements may be approved for Membership if another financially qualified person enters into an Agreement with the Corporation to become financially responsible for expenses associated with such membership and that other person meets the financial requirements established by the Corporation, and

**WHEREAS**, a Guarantor Agreement has been developed to comport with the Article III, Section 1 of the Bylaws and has been in use for many years, and

**WHEREAS**, on June 27, 2023 the United Finance Committee approved the United Recognition Agreement for Non-Institutional Lenders whose purpose is to research loan options and reexamine current policies restricting the use of private loans; and

**WHEREAS**, prospective members currently have two avenues available to satisfy United Laguna Woods Mutual financial requirements: (1) they may qualify financially on their own merits with or without a loan from a qualified financial institution or non-institutional lender who have entered into an individual recognition agreement with the Corporation. (2) they may obtain a Guarantor who meets the financial qualifications established by United Laguna Woods Mutual from time to time,

**NOWHEREFORE BE IT RESOLVED**, September 12, 2023, that Board of Directors of this Corporation hereby approves the United Recognition Agreement for Non-Institutional Lenders as attached; and

**RESOLVED FURTHER**, the Resolution 01-16-107 adopted on November 8 2016, is hereby is superseded and cancelled.

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

## Attachment 2

**July Initial Notification - revised August - postpone: 28-day notification for member review and comments to comply with Civil Code §4360 has been satisfied.**

## **ENDORSEMENT (to Board)**

### **Discuss and Consider: Revised Rules for Committee Meetings**

On December 13, 2011, the Board adopted the Open Meeting Act Protocol and Procedures (Resolution 01-11-228). Its purpose is to establish guidelines, protocol and procedures to conduct Board/Association business in accordance with the Open Meeting Act.

On July 20, 2023 the Governing Documents Review Committee reviewed the Rules for Committee Meetings.

Director Casey made a motion to forward the Rules for Committee Meetings to the full board for review. Director Kale seconded the motion.

By way of consensus, the motion passed.

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## STAFF REPORT

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**DATE:** September 12, 2023  
**FOR:** Board of Directors  
**SUBJECT:** Rules for Committee Meetings

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### **RECOMMENDATION**

Approve the Rules for Committee Meetings.

### **BACKGROUND**

The Governing Documents Review Committee is tasked to review policy and processes for consistency, clarity, and efficiency.

On December 13, 2011, the Board adopted the Open Meeting Act Protocol and Procedures (Resolution 01-11-228). Its purpose is to establish guidelines, protocol and procedures to conduct Board/Association business in accordance with the Open Meeting Act.

### **DISCUSSION**

The Committee requested to review the Open Meeting Act Protocol and Procedures.

### **FINANCIAL ANALYSIS**

None.

**Prepared By:** Francis Gomez, Operations Manger

**Reviewed By:** Blessilda Wright, Compliance Supervisor

### **ATTACHMENT(S)**

Attachment 1: Resolution 01-23-XX

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### **Resolution 01-23-XX**

#### **Rules for Committee Meetings**

**WHEREAS**, the Board adopted the Open Meeting Act Protocol and Procedures to establish guidelines, protocol and procedures to conduct Board/Association business; and

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

**WHEREAS**, the Committee has recognized the need to establish Rules for Committee Meetings based upon Roberts Rules of Order;

**NOW THEREFORE BE IT RESOLVED**, September 12, 2023, the Board of Directors of this Corporation hereby adopts the following Rules for Committee Meetings:

1. The Chair of a Committee or two Committee members may call a Committee meeting.
2. A Committee can originate recommendations and motions concerning subjects within its area or responsibility without specific instructions from the Governing Board.
3. A Committee should consider particular motions referred to it by the Board of Directors.
4. A Committee acts validly if its decisions are agreed to at a properly called meeting of which every Committee was given proper notice.
5. A Committee can provide recommendations and actions only if a quorum of its members are present in person and/or electronically.
6. At least one member of the Committee must be physically present.
7. After the presentation of a Staff Report, a member of the Committee may make a motion to accept staff recommendation or to act upon the report.
8. The Chair can make motions and vote.
9. Residents may be heard during member comments.
10. Residents may be heard on an issue after Committee members discussion and before the vote is taken.
11. A Committee may vote to refer for future consideration an issue suggested by a resident.

**RESOLVE FURTHER**, that the officers and agents of this Corporation are here by authorized on behalf of this Corporation to carry out the purpose of this resolution.

**August Initial Notification : 28-day notification for member review and comments to comply with Civil Code §4360 has been satisfied.**



## **ENDORSEMENT (to Board)**

### **Discuss and Consider the Lodger Policy:**

On August 17, 2023, the Committee reviewed the Policy again after counsel responded to the Committee's questions. The Committee agreed with counsel's understanding that the lodger law (Civil Code § 1946.5) applies to only one lodger and thus only one lodger is permitted per Unit. The Committee subsequently made additional minor changes to remove any reference to more than one lodger.

Pamela Bashline, Community Services Manager, provided an overview of the Lodger Policy. The Committee Members made comments and asked questions.

A member commented that rules and responsibilities of the Lodger be clearly stipulated in the policy.

Chair Blackwell made a motion to forward the Lodger Policy with changes to the Board for consideration and approval. Director Casey seconded the motion.

By of consensus, the motion passed.

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## STAFF REPORT

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**DATE:** September 12, 2023  
**FOR:** United Laguna Woods Mutual Board of Directors  
**SUBJECT:** Lodger Room Rental Policy

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### **RECOMMENDATION**

Staff recommends that the United Laguna Woods Mutual Board of Directors approve the Lodger Room Rental Policy and Application drafted by United's legal counsel (Attachment 1).

### **BACKGROUND**

At its June 15, 2023 meeting, the United Governing Documents Review Committee ("Committee") agreed to pursue a lodger room rental policy, in accordance with the so-called lodger law (Civil Code § 1946.5), as opposed to a room rental policy as an acceptable means to comport with Civil Code § 4739. The lodger law allows for a less formal eviction proceeding; so the Committee referred the matter to corporate counsel to draft such a policy.

On July 20, 2023, the Committee discussed the proposed Lodger Room Rental Policy ("Policy") drafted by United's legal counsel. After a lengthy discussion, the Committee elected to make additional revisions, but directed Staff to reach out to legal counsel for a series of clarifications, particularly to ascertain whether or not the proposed Policy applied to only one lodger or multiple lodgers in a Unit.

On August 17, 2023, the Committee reviewed the Policy again after counsel responded to the Committee's questions. The Committee agreed with counsel's understanding that the lodger law (Civil Code § 1946.5) applies to only one lodger and thus only one lodger is permitted per Unit. The Committee subsequently made additional minor changes to remove any reference to more than one lodger.

### **DISCUSSION**

Civil Code § 4739 refers to a resident "renting" or "leasing" a portion of an owner-occupied separate interest, whereas Civil Code § 1946.5 refers to the "hiring of a room" by a lodger within an owner-occupied dwelling unit. The distinction between the codes is that Civil Code § 1946.5 implies a less possessory right of a unit "where the owner retains a right of access to all areas of the dwelling unit occupied by the lodger and has overall control of the dwelling unit" and the process of removing a lodger is less formal.

Under Civil Code § 4739, the process of evicting a tenant requires the formal action of legally filing an unlawful detainer. However, the "hiring of a room" can be terminated by either party by giving proper written notice of his/her intention to terminate the hiring. However, in order to



invoke the rights and obligations afforded under Civil Code § 1946.5 and this proposed Policy, there can only be one lodger in the unit.

Similar to other United policies, the Board should adopt a policy that governs room rentals, and if the Board endorses the Policy, it will need to go through the 28-day comment period to comply with Civil Code § 4360.

**FINANCIAL ANALYSIS**

None.

**Prepared By:** Patty Kurzet, Membership Services Coordinator

**Reviewed By:** Pamela Bashline, Community Services Manager  
Jeff Spies, Community Services Supervisor

**ATTACHMENT(S) -**

ATT 1 – Proposed Lodger Room Rental Policy & Application

ATT 2 – Resolution 01-23-XX



## Lodger Room Rental Policy and Application Contents

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**To view this Lodger Room Rental Policy and Application package online, visit**

**[lagunawoodsvillage.com](http://lagunawoodsvillage.com)** and click on Documents/United Laguna Woods Mutual



**Lodger Room Rental Policy & Application**  
**Resolution 01-23-xxx**  
**Adopted xxxxxxxx**

**I. Purpose**

United Laguna Woods Mutual (United) authorizes Members, as defined in the Bylaws and referenced in the Occupancy Agreement, to sublease their Units. Civil Code § 1946.5 further authorizes Resident Members to rent out a room in their dwelling units to a “Lodger,” defined as a person contracting with the Resident Member of a dwelling unit for a room or room and board within the dwelling unit personally occupied by the Resident Member, where the Resident Member retains a right of access to all areas of the dwelling unit occupied by the Lodger and has overall control of the dwelling unit.

Also under Civil Code Section 1946.5, in order to remove a Lodger from the dwelling unit, the Resident Member must give the Lodger a written termination notice which is at least as long as the days between rent payments, not exceeding 30 days. Once the notice period expires, the Resident Member can treat the Lodger as a “trespasser” and have the Lodger removed pursuant to the provisions of Section 602.3 of the Penal Code (i.e., guilty of an infraction and may, pursuant to Section 837, be arrested for the offense).

The purpose of this document is to set forth the Lodger Room Rental Policy & Application which shall be a governing document of United and shall be enforceable against all Members.

**II. Definitions**

For purposes of this Lodger Room Rental Policy, the definitions set forth below shall apply. To the extent any term is capitalized herein but not defined, the definition set forth in United’s Bylaws and/or Occupancy Agreement shall apply.

- A. Agent – Individual employed by Village Management Services Inc. (VMS) authorized to act on behalf of United.
- B. Application – The Lodger Rental Application form (also known as “Lodger Rental” after Approval of the Application) prescribed by United to apply for Approval to rent a room in a Resident Member occupied Unit.
- C. Approval – Written authorization to rent a room in a Unit granted by the United Board or authorized VMS staff member(s).
- D. Assessment – The monthly charge that United levies against all Members and their Units and collects monthly pursuant to its Governing Documents.
- E. Board of Directors – (also known as “United Board of Directors”, “Board”, “United Board”) – United’s elected volunteer officials responsible for all operations of the association and ensures that the Governing Documents are followed and enforced.



- F. Charge – Fee, fine and/or monetary penalty that United and/or GRF may levy upon a Member pursuant to their Governing Documents.
- G. Community – Laguna Woods Village.
- H. Development – The property and all buildings, structures, utilities, common areas, units, and other improvements located thereon, and all appurtenances thereto, which are intended to create a stock cooperative as described by applicable law.
- I. Golden Rain Foundation (GRF) – The nonprofit mutual benefit corporation organized to manage and maintain the community facilities and services for the Community.
- J. Governing Documents - The Articles of Incorporation, Bylaws of United, the Occupancy Agreement (any addendums), and any rules and regulations adopted by United.
- K. GRF Community Rules – The Articles of Incorporation, Bylaws of GRF, and any rules and regulations adopted by GRF.
- L. Identification (ID) Card – Photo ID card issued by GRF to Lodger authorizing use and access to the community facilities.
- M. Lease/Rental Office – Located in the Resident Services Department in the Laguna Woods Village Community Center, which ensures that a Lodger Rental Application comports with the Governing Documents.
- N. Lodger - a qualifying individual contracting with a Member for a room or room and board within the dwelling unit personally occupied by the Member, where the Member retains a right of access to all areas of the dwelling unit occupied by the Lodger and has overall control of the dwelling unit. Only one Lodger is permitted per Unit.
- O. Lodger Room Rental Extension – Parties to the room rental may request an extension of time at the end of the room rental period if the original period is shorter than 12 months, subject to the Board of Director's prior written approval.
- P. Lodger Room Rental Policy – This policy that sets forth the rules, regulations and procedures that governs the renting of a room in a Unit.
- Q. Lodger Room Rental Renewal – Parties to the room rental may request a renewal no more than 60 days prior to the end of the 12-month period.
- R. Member – (also known as “Shareholder” or “Owner of a Stock Certificate”) - A Shareholder who has been approved by United as being entitled membership and owns a separate interest in United.
- S. Occupancy Agreement – the agreement between United and its Members under the terms of which the Members are entitled to enjoy possession of their respective Units and the use of the facilities owned by GRF.
- T. Owner – United Laguna Woods Mutual is the owner of the real property and provides its



members the right to exclusively occupy the Unit.

- U. Qualifying Resident – Person who resides in the Unit, is at least 55 years of age and has been approved by the Board of Directors for membership and occupancy in accordance with the provisions of the Bylaws.
- V. Rent/Rental - The arrangement made for the hiring of a room by a Lodger on a periodic basis pursuant to, and as outlined in, Civil Code Section 1946.5.
- W. Resident Member – A Member who personally resides in the Member's Unit.
- X. RFID – Radio Frequency Identification tag placed on an approved occupant's vehicle to gain access into the Community via the automated gate system.
- Y. Rush – Application submitted fewer than 10 business days before the approved Lodger room rental effective start date.
- Z. Shareholder – A Qualifying Resident approved by the Corporation to exclusively occupy a Unit and to whom a Stock and/or Membership Certificate of the Corporation has been issued.
- AA. Unit (also known as "Manor") – a dwelling unit owned by United, and the Members' separate interest; specifically, the exclusive right to occupy a specific portion of the real property within the Development.
- BB. United Laguna Woods Mutual (also known as "Corporation", "United", or "Mutual") - The nonprofit mutual benefit corporation organized to provide housing to its Members on a mutual nonprofit basis.
- CC. Village Management Services Inc. (VMS) – Managing agent for United and GRF.

### III. Fees

Members applying to rent a room in the Resident Member occupied Unit shall pay fees associated with the review, processing, and Approval of the Lodger Rental Application. The fees shall be set forth in the fee schedule which will be distributed by the Mutual annually with the Annual Policy Statement.

### IV. Terms and Conditions

#### A. General Information

1. Authorization to rent a room shall be effective only when approved in advance, in writing by United or by an authorized VMS staff member(s) of United; the Approval of any lodger room rental shall be limited to the terms specified herein.
2. This Lodger Room Rental Policy applies to only one Lodger. Only one Lodger per unit is permitted.





3. The term of a room rental may not be less than 30 days, nor may the term of a room rental exceed 12 months, subject to a Lodger Room Rental Renewal. Consent to one Lodger room rental shall not obligate the Corporation to consent to any other Lodger room rental.
4. A copy of a separate pending lodger room rental agreement between parties must be provided to United prior to the Lodger's move-in to the Member's Unit.
5. No Member may rent out a room in the Unit to a Lodger if delinquent in carrying charges or assessments at the time of the proposed/intended rental of a room, except with Board approval and subject to an assignment of rents (as set forth in Resolutions U-91-73 and U-01-10 and referenced herein below).
6. Renewal of the Lodger room rental shall require the prior written Approval of United provided that United shall not be obligated or have any duty to approve such extension or renewal regardless of a Member's or Lodger's circumstances unless required by law. If Member chooses to use a realtor to renew or extend the Lodger room rental, all commissions payable to a realtor shall be the Member's obligation.
7. United shall, to the extent required by law, provide notice of potential asbestos-containing materials used during construction (Exhibit A). Any changes in the notice in Exhibit A as may be required by law or otherwise shall not be deemed a change to this Lodger Room Rental Policy which requires notice to the Members of United.
8. Laguna Woods Village is an independent-lifestyle and age-restricted senior citizen housing development (as defined by California Civil Code §51.3). No form of health care or assisted living is provided by United. Lodger is responsible for his/her own health, safety, care and welfare, subject to the conditions and restrictions regarding care providers from United's Governing Documents and United's "Private Caregiver Policy."
9. Lodger shall meet the age requirements for occupancy and residency as required and established under United's Governing Documents and California Civil Code §51.3 (and any successor statute).
10. United, GRF and VMS are not parties to the terms of a room rental agreement between the Member and Lodger, and will not be involved in resolving any disputes between the Member and Lodger; provided, however that if a Member of Lodger is in violation of the Governing Documents or this Lodger Room Rental Policy, United shall have all rights and remedies available to it under the Governing Documents, including, but not limited to the GRF Community Rules and this Lodger Room Rental Policy.
11. All Lodger room rental agreement terms between Member and Lodger pertaining to rent amounts, payment of rents (other than the assignment of rents), fees, repair costs and commissions, or any other stipulations are a matter of concern between the Member and Lodger, and neither United, GRF, nor VMS shall be responsible for any terms therein.



12. The Lease/Rental Office will notify the Member of the approval/denial status of the Application within 10 business days of its written submittal. A rush fee will be imposed by United on any Member requests for expedited services prior to the routine 10 business days of processing. No representation or warranty is made that United will be able to complete a Rush authorization approval request in the Members' requested timeframe.
13. United has adopted a Non-Smoking Policy (Resolution 01-11-181) and is authorized to take disciplinary action against a Member who is in violation of said Policy. United may take disciplinary action against a Member for violation of the Non-Smoking Policy by a Member's Lodger.
14. The Member is at all times responsible for the acts or omissions of, without limitation, the Member's Lodger, guest, care provider, vendor, invitee or contractor as well as the guests, care providers, invitees or contractors of the Member's Lodger.

#### B. Charges

1. Member and Lodger acknowledge that the Member is obligated to pay Charges and Assessments imposed by United Mutual and/or GRF pursuant to this Lodger Room Rental Policy and the Governing Documents.
2. The Member or Lodger may incur additional Charges and fees in connection with facilities and services provided by GRF. Some examples are: golf course fee, room reservation fees and cable services upgrade charges.
3. Lodger shall be responsible to promptly pay when due, all charges and fees incurred by Lodger for use of facilities or for services rendered by the Mutual or GRF.
4. Payment for chargeable repair services is the responsibility of the Member who must indicate on the Member Authorization for Maintenance Services Work form (Exhibit C) as to whether the Lodger may request such services. In any event, the Member shall be responsible for the chargeable repair services.
5. There is a fee collected by the Lease/Rental Office to review and process any new/extension/renewal applications, which include, but are not limited to analysis of payment and disciplinary history. (See Section III of this Lodger Room Rental Policy).
6. An authorized and/or designated VMS staff member(s) for the United Board of Directors assumes responsibility for obtaining Board Approval and issuing Lodger ID Cards.

#### C. Assignment of Rents

1. If a Member is delinquent in his or her payment of any GRF and/or United Charges and/or Assessments, as required under the Governing Documents and GRF



Community Rules, Member and Lodger each acknowledge and agree that the Member hereby assigns to and confers upon United, the right, but not the obligation, to collect and retain the rent payable by the Lodger and to apply the same to any delinquent Charges and Assessments, as well as any late fees, attorneys' fees, or other costs and expenses permissible by law or the Governing Documents that may be incurred or assessed by United in connection with the delinquent Assessment and/or GRF and/or United Charges. GRF and/or United may collect rent directly from a Member's Lodger to help satisfy a Member's debt for delinquent United Charges and/or Assessments.

2. Member and Lodger acknowledge and agree that, concurrent with notice in writing to the Member, United shall be entitled to directly receive the rent by delivering to the Lodger at the Unit a "Notice to Lodger - Assignment of Rents" ("Notice of Assignment of Rents") (Exhibit B). Upon receipt of such "Notice", the Lodger shall directly forward all payments of rent required under the room rental agreement between parties to United at the address set forth in the "Notice" until the Lodger receives a second notice to the effect that the Lodger may again resume making rental payments directly to the Member. Any changes in the Notice of Assignment of Rents form in Exhibit B shall not be deemed a change to this Lodger Room Rental Policy which requires notice to the Members of United.
3. To the fullest extent permitted by law, such payments of rent paid directly to United shall continue until the delinquent monthly Assessments and Charges and any late fees, attorneys' fees, or other collection costs and expenses incurred by the Member are paid in full. In the event that the payment of rent received by United is in excess of the amounts owed by the Member, then United shall refund the difference, less any processing fee(s), to the Member within 30 business days of receipt of such rental payment.
4. Lodger shall not be in breach of the room rental agreement between parties solely as a result of making rental payments directly to United, and further that the Member shall not take any other action or avail itself of any other remedies against the Lodger under the room rental agreement or otherwise based on the Lodger's direct payment of rent to United following receipt of a Notice of Assignment of Rents.
5. It is specifically agreed that United is not and will not be assuming any of the responsibilities of the Member or Lodger to fulfill any of the terms, conditions and covenants between the Member and Lodger.

#### D. ID Cards and Privileges

1. Lodger ID Cards shall be issued for a period not longer than the duration of the room rental or a 12-month period, whichever is shorter, and may be eligible for renewal upon extension or renewal of the room rental.
2. Lodger ID cards are not issued until all paperwork required pursuant to the Lodger Room Rental Policy is received and the Application has been approved in advance in writing by United.



3. Lodger ID cards and resident RFIDs will be available no sooner than seven days prior to the parties' rental start date unless United approves a Lodger Rental Application under the Rush standards referenced hereinunder.
4. A "Waiver of Liability" form must be executed by the Member and Lodger if access to and into the Community prior to the rental start date is required.
5. Lodger may use the GRF facilities and receive the services made available by GRF to all Members. The facilities and services may be modified or discontinued by GRF at any time. The Lodger, at all times, shall comply with any and all rules, prohibitions and/or restrictions established by GRF with respect to the use of GRF's common amenities and facilities.
6. At the end of the room rental period, the Member is required to return all gate entry passes including ID cards, automobile decals, RFIDs, guest passes, business passes and care provider passes in order to avoid a GRF non-return fee, unless an extension is granted. (See Section III, Fees).

#### E. Occupancy

1. It is required that Members obtain/perform both background and credit checks on the new Lodger as well as check references provided by the Lodger to protect such Member's interests, given that the Member will be held responsible for the acts and/or omissions of their Lodger who violate United's and GRF's Governing Documents. United shall have no liability with respect to any background check obtained/performed or failure to conduct a background check.
2. No person, including but not limited to a Lodger, may reside in a Unit without the prior written approval of the United Board of Directors or VMS authorized staff member(s). Contact Community Services Department at 949-268-2393 for any change in residency status.
3. Lodger shall not assign a room rental or any interest therein and shall not sublet the Unit or any part thereof or any right or privilege appurtenant thereto or permit any other person to occupy or use the premises or any portion thereof without prior written consent of Member and Mutual. A consent to one assignment, subleasing, occupation or use by any other person shall not be deemed to be a consent to any subsequent assignment, subleasing, occupation or use by any other person. Any such assignment or subleasing without such consent shall be void and, at the option of the Mutual and/or Member, shall constitute a breach of the room rental. The interest of Member in a room rental shall not be assignable by operation of law without written consent of the Mutual.
4. With the consent of the Member, a Lodger may have a short-term guest.
5. An application to reside in a Unit shall be made on the form prescribed by the United Board pursuant to this Lodger Room Rental Policy and attached hereto. Any changes in such form shall not be deemed a change in this Lodger Room Rental



Policy which requires notice to the Members of United.

6. Unit rentals must be for a period not less than 30 days.
7. Any rentals longer than 12 months will require a room rental to be renewed annually and is subject to the terms and conditions set forth herein.
8. Unless otherwise required by law, the maximum number of persons allowed to occupy a Unit is equal to the number of original construction bedrooms plus one; no more than two persons in a one-bedroom Unit, and no more than three persons in a two-bedroom Unit. There are additional monthly GRF and United Laguna Woods Mutual fees for each person in excess of two.
9. The Unit shall be used and occupied solely as a private residential dwelling and for no other purpose. No business or commercial venture may be conducted in the Unit.
10. Only a Member of United named under an Occupancy Agreement has the right to rent a room in the Unit, and no person shall reside in a Unit, other than those listed on the approved room rental.
11. No Member or Lodger may advertise for any room rental or rent-sharing agreement (for example only, listed on Airbnb, VRBO, Craigslist, Nextdoor or any similar website), unless the room rental between parties satisfies the requirements of the Governing Documents for United and GRF, including, but not limited to, the requirement of a thirty (30) day minimum rental term.
12. No Unit or any portion thereof may be used for vacation rentals or advertised for such use for a period of less than 30 days in any print media (such as newspapers, magazines, local bulletin boards, etc.) and/or on any website (including without limitation Airbnb, VRBO, social media, listing service or any similar website).

F. Move In/Move Out and Bulky Items Delivery/Pickup

1. When moving into the Community and disposing of boxes, Lodger must break down and stack moving boxes next to trash dumpsters or at curbside for routine pickup.
2. When moving out of the Community, the Lodger is responsible for hauling away excessive materials/furniture. Bulky items are collected on a weekly basis free of charge. CR&R should be called at 949-625-6735 to know when the pick-up service is offered and for information as to what can or cannot be hauled away.
3. Each Member is responsible for any damage caused by his or her movers or any deliveries to the common area and/or other United property.
4. No oversized furniture, appliances, non-broken-down boxes or other similar items may be discarded outside of the Unit at any time, except to the extent permitted by the Governing Documents, including, but not limited to the GRF Community Rules and this Lodger Room Rental Policy.



#### G. Alterations, Repairs and Maintenance

1. Member(s) are required to obtain prior written approval from United Mutual in advance of construction for any proposed internal and external structural alterations, additions, improvements and modifications to the Unit or any landscape changes. Applications may be obtained from the Resident Services Department located at the Community Center and may be reached at 949-597-4600.

The Lodger understands that the Unit shall not be altered, repaired or changed without prior written authorization of Member and United. Unless otherwise provided by written agreement, all alterations, improvements and changes that may be required shall be performed either by or under the direction of United; shall be the property of Member; and shall remain upon and be surrendered with the Unit. Only applications submitted by the Member will be considered by the Board. Lodger shall not have the right to submit an application for structural alterations.

2. Lodger shall authorize United, Member and/or their respective authorized VMS staff member(s) to enter into and upon the Unit at all reasonable times for the purposes of (a) inspection, (b) responding to emergencies, (c) maintaining the building in which the Unit is situated and (d) making repairs, alterations or additions to any portion of the common areas or said building, including but not limited to the erection of scaffolding, props or other mechanical devices.

Lodger shall not be entitled to any damages, or any rebate or abatement of rent for any loss of occupation or quiet enjoyment of the premises on account of any such entry by United. No landlord-tenant relationship is created by way of United's need to enter a Unit or perform work to any common areas accessible through a Lodger occupied Unit.

#### H. Insurance

1. Lodger's personal property and loss of use is not insured by United.
2. Renters' insurance is strongly recommended. (See Section I, Rights and Remedies, Item 1, 2, 3 and 4 below).

#### I. Rights and Remedies

1. Lodger hereby waives, to the maximum extent authorized by law, all claims against United for damages to personal property in, upon or about said Unit and for injuries to persons in, upon or about said premises from any cause arising at any time.
2. Lodger shall, to the fullest extent permissible by law, hold Member, United, GRF and VMS harmless from any liability on account of any damage or injury to person or personal property arising from the use of the Unit and Member shall be responsible for the acts or omissions of his or her Lodger including, but not limited to, all damages to the Unit, to the building in which the Unit is located, and to the common areas of the Community.





3. Any notice required under this Lodger Room Rental Policy to Member, Lodger or United shall be given by personal service, or by registered or certified mail addressed to Member: at the address indicated on the Application; to Lodger: at the Unit address; and to United: P.O. Box 2220, Laguna Hills, CA 92654-2220. There is no street address for mail delivery to United.
4. The terms and provisions contained herein shall apply to and bind the heirs, successors, personal representatives and assigns of all of the parties hereto.
5. If any legal action or proceeding is commenced by either party or United to enforce any part of this Lodger Room Rental Policy, the prevailing party shall be entitled to recover, in addition to all other relief, reasonable attorney's fees and costs.

#### J. Enforcement

United is authorized to take disciplinary action against a Member whose property may be found in violation of this Lodger Room Rental Policy or the Governing Documents. When a complaint is lodged regarding the occurrence of a violation, the Board of Directors has a fiduciary duty to investigate and impose, if appropriate, Member discipline as set forth in the Governing Documents. The Board has the authority to impose monetary fines, suspend Member privileges, and/or bring forth legal action. The Member and Lodger are entirely responsible for ensuring that the Governing Documents, including, but not limited to the GRF Community Rules, and this Lodger Room Rental Policy are complied with by anyone they allow into the Community.

1. The Member and Lodger must read and agree to comply with and be bound by all the Governing Documents, the Community Rules, and the Terms and Conditions of this Lodger Room Rental Policy.
2. Nothing contained herein shall relieve Member of the performance of any obligation owed to United and/or GRF under the Governing Documents.
3. The Member and Lodger are responsible for any visitor or guest who violates any Governing Documents, the GRF Community Rules, and the Terms and Conditions of this Lodger Room Rental Policy, and for any Charges or Assessments incurred.
4. Lodger shall be responsible to the Member to promptly pay when due, all charges and fees incurred by Lodger for use of facilities or for services rendered by United and/or GRF. Notwithstanding the foregoing, whether or not Lodger complies with the foregoing, a Member shall be solely responsible to United for any and all costs incurred by United resulting from a Member's room rental including but not limited to costs incurred solely due to the acts or omissions of a Lodger and their guests and invitees.
5. The Member shall give United a non-exclusive grant to enforce United's governing documents against the Members' Lodger if the Member fails to gain the Lodger's compliance, including but not limited to the ability of United to seek and pursue court intervention against the Lodger.



#### K. Discipline

Subject to Section L below, in the event that any Lodger fails to honor the provisions of any Governing Document, United may, but shall not be obligated to, take such corrective action as it deems necessary or appropriate under the circumstances, which may include, but is not limited to suspension of the Lodger's privileges to use any recreational common facilities, or the imposition of fines and penalties against the Member or Lodger. Any Lodger charged with a violation of the Governing Documents is entitled to the same notice and hearing rights to which the Member is entitled as provided in Section L below. Every Member shall be responsible for assuring his or her Lodger's compliance with the Governing Documents.

#### L. Due Process Requirements for Disciplinary Action

Except for circumstances in which immediate corrective action is necessary to prevent damage or destruction to the Development or to preserve the rights of quiet enjoyment of other residents, United shall have no right to initiate disciplinary action against a Member or Lodger on account of the misconduct of the Lodger unless and until the following conditions have been satisfied:

1. The Member has received written notice from the Board, VMS or authorized representative detailing the nature of the alleged infraction or misconduct of the Lodger and advising the Member of his or her right to a hearing on the matter. Such written notice shall be deemed satisfied by sending it to the Member's address, as it appears in United's records.
2. The Member has been given a reasonable opportunity to take corrective action on a voluntary basis or to appear at a hearing, not less than ten (10) days from the date of the notice.
3. The Member has failed to prevent or correct the Lodger's objectionable actions or misconduct or has failed to remove the Lodger as provided for under Civil Code Section 1946.5.

#### M. Time is of the Essence; Waiver

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

- END -





## EXHIBIT A

## 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

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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 5:00 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.

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.

Village Management Services Inc.



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

## **EXHIBIT B**

### **RE: NOTICE TO LODGER - ASSIGNMENT OF RENTS**

Dear

Pursuant to IV (C) of the Terms and Conditions to the Lodger Room Rental Policy (or Lodger Room Rental Extension or Lodger Room Renewal Application) which you executed on \_\_\_\_\_ as the Lodger, with \_\_\_\_\_ as the Member, for the premises located in United Laguna Woods Mutual, Unit Number \_\_\_\_\_, you are hereby notified that your monthly rental payment should be made directly to the Golden Rain Foundation, a California nonprofit corporation (hereinafter the "Corporation"), to cover the delinquent assessment payment which the Member owes to the Corporation.

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

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

Attn: Unit Payment Representative

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

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

Sincerely,

Bryan English, Accounting Supervisor Financial Services Division

cc: Member  
Leasing Department

Sent by Certified Mail

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



**EXHIBIT C**  
**Member Authorization for Maintenance Services Work**

Unit No.
<b>Lodger Rental Term</b>
From:
_____
To:
_____

Dear United Laguna Woods Mutual Member:

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

Repair services may be requested from the Mutual or an outside repair firm. Please be advised all fees for chargeable repair services performed by the Mutual are the responsibility of the Member and will be billed to the Member. Collection of charges from the Lodger is the responsibility of the Member. Services billed directly to the Lodger include cable TV and high-speed internet.

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

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

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

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**MEMBER/LODGER ACKNOWLEDGMENT**

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

**1. Member(s)**

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

**2. Lodger**

1 Name (Print)	Signature	Date



### Lodger Rental Application

Members applying for Approval to rent a room in their Unit must, together with their prospective Lodger, fill out the Application on the following pages in order to obtain the necessary Approval from United for such Lodger Rental. The steps and required information/documentation that must be provided along with the Application are described below:

- A. The member must complete and submit the written Lodger Rental Application to the Lease/Rental Office for board review. The Application is available for download at [lagunawoodsvillage.com](http://lagunawoodsvillage.com) or upon request from the Lease/Rental Office.
- B. The Application and additional documentation must be submitted to the Lease/Rental Office for new leases, renewals and extensions.
- C. All information provided must be legible for digital imaging.

#### Required documentation:

- \_\_\_\_\_ 1. Completed Lodger Rental Application (new, renewal or extension)
- \_\_\_\_\_ 2. Check for processing fee made payable to GRF
- \_\_\_\_\_ 3. Member(s) resident ID card(s) (only for initial room rental)
- \_\_\_\_\_ 4. Copy of Lodger's proof of age/identity (driver's license, birth certificate or passport)
- \_\_\_\_\_ 5. Copy of the room rental agreement between Member and Lodger for the current rental term. (It is the Member's responsibility to provide United with a copy of the room rental agreement with Lodger. Such rental agreement is not included within this Application package, and is not provided by the Laguna Woods Village Leasing/Rental Office.)
- \_\_\_\_\_ 6. Lodger's Credit Report with FICO Score from Experian, TransUnion or Equifax
- \_\_\_\_\_ 7. A Nationwide Background Check for Lodger (criminal, eviction, Patriot Act, etc.) – Examples:

[www.tenantbackgroundsearch.com](http://www.tenantbackgroundsearch.com)

[www.american-apartment-owners-association.org](http://www.american-apartment-owners-association.org) [www.rentspree.com](http://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.)



\_\_\_\_\_ 8. Executed Member Authorization for Maintenance Services Work form

- D. The Board or authorized VMS staff member(s) will review the Lodger Rental Application and approve or deny the request in writing.
- E. Upon receipt of a Lodger Rental Application for a new, renewal or extension, the Lease/Rental Office will research and take into consideration whether the Member and/or Lodger has received notices of rule violations or any outstanding charges and assessments before Approval of the Application can occur. If there are any outstanding charges and assessments, the Lease/Rental Office will request payment and/or refer the matter to the Finance Department who may issue a notice as set forth in Exhibit B for assignment of rents. Extensive history of such events, complaints, violations, and/or member disciplinary action may result in the denial of the Application.
- F. The Lease/Rental Office will notify the Member of the results within 10 business days subject to the terms and conditions that exist. Applications, including, without limitation, Rush Applications, may be delayed if the Leasing/Rental Office notifies the Member that it requires additional time to review and/or requests additional information from the Member while conducting its review.
- G. The Lodger Rental Application will be emailed to the Member or his/her agent once approved by the Board of Directors. The Member is responsible for providing a copy of the Lodger Room Rental Policy and Application to the Lodger.
- H. The Lease/Rental Office hours of operation are Monday through Friday, except federal holidays, 8:00 a.m. – 5:00 p.m.

**Telephone:** 949-957-4323

**Email:** [Leasing@vmsinc.org](mailto:Leasing@vmsinc.org)

**Physical Address:**

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

**Mailing Address:**

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

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



**Lodger Rental Application:  
United Laguna Woods Mutual**

Unit No: \_\_\_\_\_

**Drop off completed Application to the Leasing/Rental Office located in the Community Center at 24351 El Toro Road, Laguna Woods, CA 92637; phone 949-597-4323; or email Application to [leasing@vmsinc.org](mailto:leasing@vmsinc.org).**

The Lodger Rental is subject to the terms and provisions of the Lodger Room Rental Policy & Application incorporated herein by reference and made a part hereof and shall be effective when approved by the Mutual.

<b>Unit Information</b>	
Unit Address:	
Carport #:	Space #:
Lease Term Date From:	To:
<b>Member #1 Information</b>	
First Name:	Last Name:
Telephone:	Cell Phone:
Email:	
Mailing Address:	
<b>Member #2 Information</b>	
First Name:	Last Name:
Telephone:	Cell Phone:
Email:	
Mailing Address:	
<b>Agent or Agency</b>	
First Name:	Last Name:
Telephone:	Cell Phone:
Email:	
Mailing Address:	



Information from Lodger		Lodger ID No. _____
First Name:	Last Name:	
Telephone:	Cell Phone:	
Date of Birth:	SS#:	
Email:		
Move-in Date:		
Present Home Address:		
Prior Address:		
Length of Time/From:	To:	
Has proposed Lodger been convicted of a felony in the last 20 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Has proposed Lodger been convicted of a misdemeanor involving moral turpitude in the last five years? <input type="checkbox"/> Yes <input type="checkbox"/> No		



**Lodger Room Rental Policy and Agreement**

The undersigned acknowledges receipt of the Lodger Room Rental Policy and acknowledges that it does not represent any direct or indirect liability on behalf of United Laguna Woods Mutual (United), the Golden Rain Foundation of Laguna Woods (GRF) and Village Management Services Inc. (VMS), and each of their respective directors, officers, employees and agents. By executing this Lodger Rental Application, all parties, if approved by the Board of Directors, hereby agree to abide by the Lodger Rental and Terms and Conditions of the Lodger Room Rental Policy.

Acknowledgment	Initial(s)		
	Member #1	Member #2	Lodger
I have read and received a copy of the Lodger Room Rental Policy and agree to comply with its Terms and Conditions.			
I agree to comply with the rules established by this Community.			
United, GRF and VMS are not, jointly or severally, parties to the terms of the room rental agreement between the Member and Lodger.			
I agree that United has the right to collect and retain the rent payable and to apply it to any delinquent assessments and charges.			
I understand that falsification of any information related to this Application renders this Application null and void.			
Does Lodger have authorization to request repairs or work on behalf of the Member for which there is a charge? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Member #1 Name (Print):	Member Signature:		Date:
Member #2 Name (Print):	Member Signature:		Date:
Lodger Name (Print):	Lodger Signature:		Date:

**ACTION BY MUTUAL BOARD OF DIRECTORS**

LODGER RENTAL APPLICATION <b>DENIED</b>	LODGER RENTAL APPLICATION <b>APPROVED</b>
The Board of Directors of this Mutual Corporation has reviewed this application. Based on the information provided, the application is <b>denied</b> .	The Board of Directors of this Mutual Corporation has reviewed this application. Based on the information provided, the application is <b>approved</b> .
SIGNATURE	SIGNATURE
SIGNATURE	SIGNATURE
SIGNATURE	SIGNATURE
DATE:	DATE:

Date \_\_\_\_\_

By \_\_\_\_\_  
Authorized Agent



When you get approved, please set this up.

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

When seconds count, you can count on...



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

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

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

Please complete the form online through the Laguna Woods Village website. Go to [www.lagunawoodsvillage.com](http://www.lagunawoodsvillage.com), and look for the CodeRED icon at the top left of the home page.

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

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



### **Resolution 01-23-XX**

#### **Lodger Room Rental Policy and Application**

**WHEREAS**, Civil Code § 1946.5 defines a “lodger” as “a person contracting with the owner of a dwelling unit for a room or room and board within the dwelling unit personally occupied by the owner, where the owner retains a right of access to all areas of the dwelling unit occupied by the lodger and has overall control of the dwelling unit”; and

**WHEREAS**, in context here, in order to classify a guest/tenant as a “lodger,” the Shareholder must retain access to all areas of the dwelling unit and have overall control of the dwelling unit. Also under Civil Code Section 1946.5, in order to remove a lodger from the dwelling unit, the Shareholder must give the lodger a written termination notice which is at least as long as the days between rent payments, not exceeding 30 days. Once the notice period expires, the Shareholder can treat the lodger as a “trespasser” and have the lodger removed pursuant to the provisions of Section 602.3 of the Penal Code (i.e., guilty of an infraction and may, pursuant to Section 837, be arrested for the offense); and

**WHEREAS**, the United Mutual Board recognizes the need to adopt a Lodger Room Rental Policy and Application to ensure compliance with Civil Code § 4739 and United’s and GRF’s Governing Documents;

**NOW THEREFORE BE IT RESOLVED**, November 14, 2023, that the Board of Directors of this Corporation hereby approves and adopts the **Lodger Room Rental Policy and Application**, 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.

#### **September Initial Notification**

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

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**ENDORSEMENT (to Board)**

**Revision to Alteration Fee Schedule**

Baltazar Mejia, Maintenance & Construction Assistant Director, presented the staff report and answered questions from the committee.

A motion was made and carried unanimously to recommend that the Board of Directors approve the revisions to the Alteration Fee Schedule.

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## STAFF REPORT

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**DATE:** September 12, 2023  
**FOR:** Board of Directors  
**SUBJECT:** Revision to the Alteration Fee Schedule

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### **RECOMMENDATION**

Approve a resolution to revise the Alteration Fee Schedule which includes future revisions to be incorporated in the Annual Assessment Letter packet that is mailed every year in November.

### **BACKGROUND**

The Architectural Controls and Standards Committee periodically reviews the Alteration Fee schedule for applicability of current mutual policies and bill rates. The Alteration Fee Schedule (Attachment 1) was last revised in March 2023, via Resolution 01-23-14 (Attachment 2) to address Solar Panel Alteration Processing fees.

### **DISCUSSION**

A recent review of the Alteration Fee schedule revealed a need to revise the fee schedule to reflect the processing times spent for mutual consent applications along with bill rates and mutual policies. Attachment 3 incorporates these proposed revisions and requirements.

Staff recommends that alterations that require less time for plan check processing are moved to the minimum \$50 fixed fee, while raising the valuation threshold at scaled intervals up to \$30,000 and above for application plan checks that incur the maximum \$700 alteration fee. These changes provide more accurate representation of processing times associated with these applications.

A revised Alteration Fee schedule along with the proposed fee resolution are included as Attachment 4.

On August 17, 2023 the ACSC reviewed and voted unanimously to recommend that the Board of Directors approve the revised Alteration Fee Schedule.

### **FINANCIAL ANALYSIS**

Based on the Mutual Consent Processing Analysis, it is anticipated that the projected revenue for 2023 will be reduced from \$234,415 to \$210,974, a reduction of \$23,441; the proposed new rates, which are based on actual average processing times, more closely represent and reimburse the staff time used to process these applications.

**Prepared By:** Baltazar Mejia, Maintenance & Construction Assistant Director

**Reviewed By:** Manuel Gomez, Maintenance & Construction Director

**ATTACHMENT(S)**

Attachment 1 – Current Alteration Fee Schedule

Attachment 2 – Current Resolution 01-23-14

Attachment 3 – Redlined Alteration Fee Schedule

Attachment 4 – Revised Resolution 01-23-XX and Alteration Fee Schedule





## Alteration Fee Schedule

Visit [www.lagunawoodsvillage.com](http://www.lagunawoodsvillage.com) for Mutual Standards and Standard Plans

All items below require HOA Mutual Consent from Manor Alterations.

A City Permit may also be required. Contact the City Building Permits office for permitting requirements.

For items not listed, please contact Manor Alterations at (949) 597-4616 or [alterations@vmsinc.org](mailto:alterations@vmsinc.org)

Unauthorized Alteration Fee	\$300
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\$50 Alteration Processing Fee
Alteration Type
Acoustic Ceiling Removal
Awnings (Standard, Less than 54")
Awnings (Powered)
HVAC (No Increase in Amperage)
Tub Replacement
Block Walls (Less than 48" H)
Block Walls (More than 48" H)
Planter Wall
Dishwasher (New Installation)
Door Revision (Exterior)
Electrical
Exhaust Fan
Fences (Less than 84") and Gates
Floor Coverings (Exterior)
Flooring (Vinyl)
Gutters and Downspouts
Metal Drop Shades
Modesty Panels (Balcony)
Patio Slab Revision
Patio Wall Revision
Plumbing
Soft Water System (Independent)
Soft Water System (Connected to Water Heater)
Storage Cabinets (Carport)
Shades (Roll-up)

Variance Processing Fee	\$150
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Alteration Fees Based on Valuation
Alteration Type
Air Conditioner (Through the Wall)
Bathroom Addition (Split)
Central HVAC (New Installation)
Atrium, Balcony, Patio Covers (Replacement or New Installation)
Doors (New Construction)
Atrium, Balcony, Patio Enclosures
French Doors (New Installation)
Garden Room, Solarium
Heat Pumps (New Installation through Wall)
Man Doors (New Installation)
Plumbing (New Installation or Relocation)
Room Addition
Shower to Shower Replacement
Skylights
Sliding Glass Doors (New Installation)
Sliding Glass Doors (Retrofit)
Solar Tubes
Tub to Shower Installation
Tub to Tub Replacement
Wall Revisions
Washer and Dryer (New Installation)
Water Heater (Relocation)
Windows (New Construction)
Windows (Retrofit)

### NOTES

- Some Alterations may require a Demolition Mutual Consent, which carries a \$50 fee. To confirm if your Alteration will require a Demolition Mutual Consent, please contact Manor Alterations.
- Alteration Fees are paid via credit card upon approval of a completed Mutual Consent application. Manor Alterations will contact applicants directly upon approval to collect payment.
- The following fees, as appropriate to the nature of the work, apply to work completed without a Mutual Consent:  
Unauthorized alteration fee + Demolition fee + Mutual Consent fee + Variance fee (if applicable).
- Variance Processing Fees are in addition to any fees incurred via Mutual Consent processing.

Alteration Fee Legend	
Valuation	Fee
Less than \$750	\$50
\$751 to \$2,000	\$77
\$2,001 to \$4,000	\$168
\$4,001 to \$6,000	\$280
\$6,001 to \$8,000	\$392
\$8,001 to \$10,000	\$504
Above \$10,000	\$700



**Solar Application Processing Fee Schedule**

For questions pertaining to the Solar Application process, please contact Manor Alterations at (949) 597-4616 or [alterations@vmsinc.org](mailto:alterations@vmsinc.org)

Visit [www.lagunawoodsvillage.com](http://www.lagunawoodsvillage.com) for Mutual Standards and Standard Plans  
All items require HOA Mutual Consent from Manor Alterations and a City Permit.

Variance Type	Fee
Solar Application Processing Fee	\$223

**RESOLUTION 01-23-14**  
**Solar Application Processing Fee**

**WHEREAS**, alteration and variance requests require significant staff time for proper processing, including research, report preparation, presentation to the appropriate committee and Board; and

**WHEREAS**, in order to offset a portion of the administrative costs associated with processing variance requests, which is often followed by multiple resubmittals, and can be followed by an appeal to the Board in accordance with Resolution 01-20-27; and

**WHEREAS**, the following revisions are approved: 1) The Solar Installation Application Fee is revised to \$223; and

**WHEREAS**, the new Alteration Fee Schedule better aligns the fees with the administrative time it takes to process each task;

**NOW THEREFORE BE IT RESOLVED**, March 14, 2023, to partially offset administrative costs associated with processing alteration and variance requests, the Board of Directors of this Corporation hereby revise the alteration and inspection fees as attached to the official minutes of this meeting and the new Alteration Fee Schedule will be adopted; and

**RESOLVED FURTHER**, that Resolution 01-19-22 adopted February 12, 2019 is hereby superseded and canceled; and

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

## Alteration Fee Schedule

**For items not listed, please contact Manor Alterations at (949) 597-4616 or [alterations@vmsinc.org](mailto:alterations@vmsinc.org)**

Alteration Fee Legend	
Valuation	Fee
Less than \$750	\$50
\$751 to \$2,000	\$77
\$2,001 to \$4,000	\$168
<b>\$4,001 to \$10,000</b>	<b>\$280</b>
<b>\$10,001 to \$20,000</b>	<b>\$392</b>
<b>\$20,001 to \$29,999</b>	<b>\$504</b>
<b>Above \$30,000</b>	<b>\$700</b>

Type	Fee
Demolition Fee	\$50
Variance Processing Fee	\$150
Unauthorized Alteration Fee (Applicable to alterations that require City of Laguna Woods building permits)	\$300
Solar Application Processing Fee	\$223



### Notes

- Per Resolution 01-XX-23, future revisions to the Alteration Fee Schedule will be included with the Annual Assessment Letter Packet that the Finance Department issues every year in November under the Architectural Review Procedures section of the Annual Policy Statement.
- Some Alterations may require a Demolition Mutual Consent. To confirm if your Alteration will require a Demolition Mutual Consent, please contact Manor Alterations.
- Alteration Fees are paid via credit card upon approval of a completed Mutual Consent application. Manor Alterations will contact applicants directly upon approval to collect payment.
- The following fees, as appropriate to the nature of the work, apply to work completed without a Mutual Consent: Unauthorized alteration fee + Demolition fee + Mutual Consent fee + Variance fee (if applicable).
- Variance Processing Fees are in addition to any fees incurred via Mutual Consent processing.

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**ATTACHMENT 4 – REVISED RESOLUTION 01-23-XX**  
**AND ALTERATION FEE SCHEDULE**



**RESOLUTION 01-23-XX**

**Alteration Fee Schedule**

**WHEREAS**, alteration and variance requests require significant staff time for proper processing, including research, report preparation, presentation to the appropriate committee and Board; and

**WHEREAS**, in order to offset a portion of the administrative costs associated with processing alteration applications, the Board has adopted an Alterations Fee Schedule; and

**WHEREAS**, the attached revisions to the Alteration Fee Schedule are recommended to be approved by the Board; and

**WHEREAS**, the new Alteration Fee Schedule better aligns the fees with the administrative time it takes to process each task;

**NOW THEREFORE BE IT RESOLVED** November 14, 2023, that the Board hereby adopts the revised Alteration Fee Schedule as attached to the official minutes of this meeting and this resolution; and

**RESOLVED FURTHER**, that future revisions to the Alteration Fee Schedule will be included with the Annual Assessment Letter Packet that the Finance Department issues every year in November under the Architectural Review Procedures section of the Annual Policy Statement; and

**RESOLVED FURTHER**, that Resolution 01-23-14 adopted March 14, 2023 is hereby superseded and canceled; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the 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 with Civil Code §4360.





## Laguna Woods Village®

### Alteration Fee Schedule

Visit [www.lagunawoodsvillage.com](http://www.lagunawoodsvillage.com) for Mutual Standards and Standard Plans

All items below require HOA Mutual Consent from Manor Alterations.

A City Permit may also be required. Contact the City Building Permits office for permitting requirements.

For items not listed, please contact Manor Alterations at (949) 597-4616 or [alterations@vmsinc.org](mailto:alterations@vmsinc.org)

\$50 Alteration Processing Fee	
Alteration Type	
Acoustic Ceiling Removal	
Awnings (Standard, Less than 54")	
Awnings (Powered)	
HVAC (No Increase in Amperage)	
Tub Replacement	
Block Walls (Less than 48" H)	
Block Walls (More than 48" H)	
Planter Wall	
Dishwasher (New Installation)	
Door Revision (Exterior)	
Electrical	
Exhaust Fan	
Fences (Less than 84") and Gates	
Floor Coverings (Exterior)	
Flooring (Vinyl)	
Gutters and Downspouts	
Metal Drop Shades	
Modesty Panels (Balcony)	
Patio Slab Revision	
Patio Wall Revision	
Plumbing	
Sliding Glass Doors (Retrofit)	
Soft Water System (Independent)	
Soft Water System (Connected to Water Heater)	
Solar Tubes	
Storage Cabinets (Carpport)	
Tub to Tub Replacement	
Windows (Retrofit)	
Shades (Roll-up)	

Alteration Fees Based on Valuation	
Alteration Type	
Air Conditioner (Through the Wall)	
Bathroom Addition (Split)	
Central HVAC (New Installation)	
Atrium, Balcony, Patio Covers (Replacement or New Installation)	
Doors (New Construction)	
Atrium, Balcony, Patio Enclosures	
French Doors (New Installation)	
Garden Room, Solarium	
Heat Pumps (New Installation through Wall)	
Man Doors (New Installation)	
Plumbing (New Installation or Relocation)	
Room Addition	
Shower to Shower Replacement	
Skylights	
Sliding Glass Doors (New Installation)	
Tub to Shower Installation	
Wall Revisions	
Washer and Dryer (New Installation)	
Water Heater (Relocation)	
Windows (New Construction)	
Washer and Dryer (New Installation)	
Water Heater (Relocation)	
Windows (New Construction)	

Alteration Fee Legend	
Valuation	Fee
Less than \$750	\$50
\$751 to \$2,000	\$77
\$2,001 to \$4,000	\$168
\$4,001 to \$10,000	\$280
\$10,001 to \$20,000	\$392
\$20,001 to \$29,999	\$504
Above \$30,000	\$700

### Other Fees

Type	Fee
Demolition Fee	\$50
Variance Processing Fee	\$150
Unauthorized Alteration Fee (Applicable to alterations that require City of Laguna Woods building permits)	\$300
Solar Application Processing Fee	\$223





Notes

- Per Resolution 01-XX-23, future revisions to the Alteration Fee Schedule will be included with the Annual Assessment Letter Packet that the Finance Department issues every year in November under the Architectural Review Procedures section of the Annual Policy Statement.
- Some Alterations may require a Demolition Mutual Consent. To confirm if your Alteration will require a Demolition Mutual Consent, please contact Manor Alterations.
- Alteration Fees are paid via credit card upon approval of a completed Mutual Consent application. Manor Alterations will contact applicants directly upon approval to collect payment.
- The following fees, as appropriate to the nature of the work, apply to work completed without a Mutual Consent: Unauthorized alteration fee + Demolition fee + Mutual Consent fee + Variance fee (if applicable).
- Variance Processing Fees are in addition to any fees incurred via Mutual Consent processing.

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**ENDORSEMENT (to board)**

**Approve Revised Electrical Use Reimbursement Policy**

Jay Allen, Damage Restoration Manager, presented a staff report and answered questions from the committee.

A motion was made and carried unanimously to recommend the board approve a revised Electricity Usage Reimbursement Policy for electricity used during moisture intrusion events based on the average amount of the member's electricity bill for the month prior and the month following the event.

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## STAFF REPORT

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**DATE:** September 12, 2023  
**FOR:** Board of Directors  
**SUBJECT:** Electrical Use Reimbursement Policy Revisions

---

### **RECOMMENDATION**

Approve a revised Electricity Usage Reimbursement Policy for electricity used during moisture intrusion events.

### **BACKGROUND**

The current Electricity Usage Reimbursement Policy, Resolution 01-18-33 (Attachment 1), authorizes staff to process reimbursements to members for electricity consumption related to the dry-down and restoration of manors as a result of moisture events that are the responsibility of the Mutual as well as for excess electricity consumed due to hot water supply line leaks.

For moisture intrusion events where dry-down equipment such as dehumidifiers and air movers are required, the Mutual currently reimburses the member for electricity used in the dry-down of mutual property at a flat rate of \$32 for each room affected.

On June 28, 2023, the M&C Committee requested that staff provide the committee with options to revise the reimbursement policy based on consideration of inflation and SCE rate increases.

On August 23, 2023, the M&C Committee unanimously voted to recommend the board approve the revised Electricity Usage Reimbursement Policy.

### **DISCUSSION**

In 2022, there were 38 members who received an electrical use reimbursement. The average reimbursement was \$75 per manor. The reimbursements issued ranged from \$32 to \$192. The average cost to the Mutual for staff time to process these requests under the current policy amounted to \$81 per reimbursement, based on 2.5 hours of staff time for preparation, review of each reimbursement, and approval of each check request. The average total cost of each reimbursement amounts to a Mutual expense of \$156 which includes the costs of staff time and the average reimbursement of \$75 to the resident.

The average SCE rates have doubled since the \$32 per room reimbursement was approved in 2018. SCE rates are adjusted by season and by time of use. Therefore, tying the reimbursement amount to SCE rates is not only time consuming but may not capture all the variables for each event. As a result of this, the following approach was presented for consideration by the committee:

Staff recommends the reimbursement be based on the average amount of the member's electricity bill for the month prior and the month following the event. This average would be subtracted from the amount of the electricity bill for the month of the event. For example:

Electricity bill prior month	\$150
Electricity bill following month	\$210
Average bill	\$180
Electric bill for event month	\$300
Average bill	\$180
Amount reimbursed	\$120

The proposed process would eliminate the need to regularly reset the flat rate amount based on SCE rate increases. This also reduces the amount of staff time required to process these events. Staff would be able to generate a form that members would fill in and submit with copies of their electricity bills. Once received, the amount of needed staff time required is greatly reduced.

The same process will apply for reimbursing the electricity cost associated with hot water supply leaks (under slab leaks).

This revised process was recently approved by the Third Laguna Hills Mutual Board. If United Laguna Woods Mutual approves of the alternate approach, both mutuals would have similar procedures and will greatly simplify its implementation.

#### **FINANCIAL ANALYSIS**

The average amount of reimbursement under the proposed alternate policy is unknown. However, based on the number of reimbursements processed in 2022, the total expense for future reimbursements under the proposed policy is not expected to exceed \$5,000.

**Prepared By:** Justin "Jay" Allen, Damage Restoration Manager

**Reviewed By:** Baltazar Mejia, Maintenance and Construction Assistant Director  
Manuel Gomez, Maintenance and Construction Director

#### **ATTACHMENT(S)**

**Attachment 1 – Current Resolution 01-18-33**

**Attachment 2 – Proposed Revised Resolution 01-23-XX**

## Attachment 1

United Laguna Woods Mutual  
Minutes of the Regular Board of Directors Open Meeting  
Page 15 of 31

March 13, 2018

**13b. Entertain a Motion to Approve a Resolution for Revisions to the Electrical Usage Reimbursement Policy**

Director Blackwell read the following resolution:

**Resolution 01-18-33**  
**Revised Electricity Usage Reimbursement Policy**

**WHEREAS**, the Mutual has historically reimbursed members for electricity consumption related to the restoration of manors as a result of moisture intrusion, as well as for excess electricity consumed due to hot water supply line leaks; and

**WHEREAS**, the practice of reimbursing members for electricity usage has not been formally recorded as an explicit United Mutual policy;

**NOW THEREFORE BE IT RESOLVED**, March 13, 2018, that the Board of Directors of this Corporation hereby adopts the revised Electricity Usage Reimbursement Policy, in accordance with Resolution 01-06-75 (Damage Restoration Policy), as follows:

- For moisture-intrusion events where dry-down of property is required, the Mutual will reimburse for electricity used at a flat rate of **\$32.00** for each room requiring the use of dry down equipment, as verified by the Moisture Intrusion Coordinator.
- For hot water leaks where excess electricity has been consumed, the Mutual will reimburse for excess electricity consumption for a maximum period of three Southern California Edison billing periods, as evidenced by detailed billing statements for each of the three periods involved. Additional electricity use beyond the period of three billing cycles is the responsibility of the Member and is not reimbursable by the Mutual.
- All reimbursements will be charged to the Contingency Fund.

**RESOLVED FURTHER**, that Resolution 01-10-268 adopted December 14, 2010 is hereby superseded and cancelled; and

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

Director Blackwell made a motion to adopt a Resolution for a revised electricity usage reimbursement policy. The motion was seconded by Director Tibbets.

Discussion ensued among the Directors.

Director Armendariz commented that the flat rate in the Resolution should be \$32.00.

Director Blackwell amended her motion to include the corrected amount.

President Skillman called for the vote and the motion passed 8-0-1 (Director Achrekar was absent for the vote).

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## Attachment 2



### Resolution 01-23-XX

#### Revised Electricity Usage Reimbursement Policy

**WHEREAS**, the Mutual has historically reimbursed members for electricity consumption related to the restoration of manors as a result of moisture intrusion, as well as for excess electricity consumed due to hot water supply line leaks; and

**WHEREAS**, the Mutual is interested in revising the current policy to reflect increases in electricity rates;

**NOW THEREFORE BE IT RESOVED**, November 14, 2023 that the Board of Directors of this corporation hereby adopts the revised Electricity Usage Reimbursement Policy, as follows:

- For moisture-intrusion events where dry-down of property is required, the Mutual will reimburse for electricity used based on the amount of money that the resident spent in excess electricity in the month of the event versus the average cost of the prior month and the month following the event. This average would be subtracted from the amount of the electricity bill for the month of the event. The remainder would be the amount of reimbursement to the resident.
- For hot water leaks where excess electricity has been consumed, the Mutual will reimburse for excess electricity consumption based on the same method used for moisture-intrusion events.
- All reimbursements will be charged to the Operating Fund.

**RESOLVED FURTHER**, that Resolution 01-18-33 adopted March 13, 2018, is hereby superseded and cancelled; and

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

**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 with Civil Code §4360.

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**ENDORSEMENT (to board)**

**Approve Revised Non-Emergency Maintenance Chargeable Services List**

Ian Barnette, Maintenance and Construction Department Assistant Director, discussed the exterior painting program and suggested adding the painting of authorized exterior alterations to the list of non-emergency chargeable services at a cost of \$15/s.f.

A motion was made and carried unanimously to recommend the board approve a revised list of non-emergency maintenance chargeable services.

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## STAFF REPORT

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**DATE:** September 12, 2023  
**FOR:** Board of Directors  
**SUBJECT:** Revision to Non-Emergency Maintenance Chargeable Services List

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### **RECOMMENDATION**

Approve a revised Non-Emergency Maintenance Chargeable Services List to include painting of authorized exterior alterations.

### **BACKGROUND**

The mutual provides routine maintenance repair services as provided under the General Conditions of the Occupancy Agreement. The mutual also provides non-emergency maintenance chargeable services as an added benefit to the shareholders.

### **DISCUSSION**

On June 8, 2021, the board adopted Resolution 01-21-38 to approve a list of non-emergency maintenance chargeable services. This program has been implemented for the convenience of United Mutual shareholders (Attachment 1).

On August 23, 2023, the United M&C Committee voted unanimously to recommend the board approve a revision to the list of non-emergency maintenance chargeable services to include painting of authorized exterior alterations.

Approval of Resolution 01-23-XX (Attachment 2) will revise the list to include the painting of authorized exterior alterations (Attachment 3).

### **FINANCIAL ANALYSIS**

This is a chargeable service, and there will be no financial impact to the mutual.

**Prepared By:** Lauren Glass, Operations Specialist

**Reviewed By:** Ian Barnette, Maintenance and Construction Assistant Director  
Manuel Gomez, Maintenance and Construction Director

### **ATTACHMENT(S):**

Attachment 1 – Current Resolution 01-21-38

Attachment 2 – Proposed Resolution 01-23-XX

Attachment 3 – Proposed Revised Non-Emergency Maintenance Chargeable Services List

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**RESOLUTION 01-21-38**  
**Non-Emergency Maintenance Chargeable Services**

**WHEREAS**, the Board established a "Chargeable Maintenance Services Policy" by way of Resolution 01-04-28; and

**WHEREAS**, the Board amended the policy on June 12, 2007 to remove single fixture stoppages as a chargeable service; and

**WHEREAS**, the Board amended the policy further by way of Resolution 01-17-104 to establish a charge of \$50.00 for a Missed Maintenance Appointment to be charged to resides who are a no-show during their scheduled appointment time frame or do not cancel/reschedule 24 hours prior to their scheduled appointment; and

**WHEREAS**, the Board added additional services by way of Resolution 01-20-22 to include non-emergency maintenance chargeable services to authorized member alterations; and

**WHEREAS**, in order to provide a complete list of non-emergency maintenance chargeable services, the list has been revised again to account for services that have been provided to members for many years, that weren't previously on the chargeable services list; and

**WHEREAS**, additional non-emergency maintenance chargeable services have been included for appliances, electrical, carpentry, plumbing and painting, as referenced on the attached, approved list.

**NOW THEREFORE BE IT RESOLVED**, June 8, 2021, that the Board of Directors hereby approves the attached new policy and list of non-emergency maintenance chargeable services; and

**RESOLVED FURTHER**, that the service charge for all Maintenance chargeable services shall remain \$10; and

**RESOLVED FURTHER**, the \$25 permit processing fee for work that requires a City of Laguna Woods building permit if VMS pulls the permit shall remain in effect; and

**RESOLVED FURTHER**, the \$50 service charge for when the Mutual Member (or representative) is not home for a scheduled appointment and fails to cancel in advance shall remain in effect; and

**RESOLVED FURTHER**, that Resolution 01-20-22 adopted on April 10, 2020 is hereby superseded and cancelled; and

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

MAY Initial Notification

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

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**RESOLUTION 01-23-XX**  
**Non-Emergency Maintenance Chargeable Services**

**WHEREAS**, the Board has established a “Chargeable Maintenance Services Policy”; and

**WHEREAS**, in 2017, the Board amended the policy to establish a charge of \$50.00 for a Missed Maintenance Appointment to be charged to residents who are a no-show during their scheduled appointment time frame or do not cancel/reschedule 24 hours prior to their scheduled appointment; and

**WHEREAS**, the Board desires to amend the policy further to include non-emergency maintenance chargeable services for painting of authorized member exterior alterations;

**NOW THEREFORE BE IT RESOLVED**, November 14, 2023, that the Board of Directors hereby approves the attached new non-emergency maintenance chargeable services list; and

**RESOLVED FURTHER**, that the existing service charge for all maintenance chargeable services shall remain \$10; and

**RESOLVED FURTHER**, the City permit processing fee for work that requires a City of Laguna Woods building permit if VMS pulls the permit shall remain in effect; and

**RESOLVED FURTHER**, the \$50 service charge for when the Mutual Member (or representative) is not home for a scheduled appointment and fails to cancel in advance shall remain in effect; and

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

**SEPTEMBER INITIAL NOTIFICATION:** Should the Board endorse the proposed 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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## Non-Emergency Maintenance Chargeable Services

The Board of Directors of the United Laguna Woods Mutual passed Resolution 01-23-XX on November 14, 2023, to approve the following updated schedule of non-emergency maintenance chargeable services. This program has been implemented for the convenience of the Shareholders of United Mutual.

Trade	Description of Service	*Limitations	*Cost
<b>Appliance</b>	Install Alteration Dishwasher (Plug-in Only, No Modifications)	Resident Supplied	\$195.00
	Install Alteration Stove Top (Hard Wired, No Modifications)	Resident Supplied	\$160.00
	Install Alteration Oven (Hard Wired, No Modifications)	Resident Supplied	\$230.00
	Install Alteration Wall Mounted Microwave (No Modifications)	Resident Supplied	\$160.00
	Install or Replace Ice Maker Tubing for Refrigerator	Resident Supplied	\$75.00
	Replace or Clean Alteration Range Hood Filter	Resident Supplied	\$55.00
	Remove/Replace Alteration Appliances Moved for Repairs	N/A	\$150.00
	Replace Alteration Stove Top Burner Pans	Resident Supplied	\$30-45.00
	Repair Upgraded or Alteration GE Appliances - excludes non-GE brands (ex. pump in dishwasher, fan motor for fridge, door gaskets, etc.)	Mutual Supplied	Varies
<b>Electrical</b>	Replace Alteration Ceiling Light (like for like)	Resident Supplied	\$170.00
	Replace Alteration Ceiling Fan (like for like)	Resident Supplied	\$235.00
	Replace Alteration Switch (Dimmer okay, No Relocation)	Resident Supplied	\$80.00
	Replace Alteration Outlets (GFCI okay, No Relocation)	Resident Supplied	\$80.00
	Replace Alteration Light Sockets/Ballasts	Resident Supplied	\$160.00
	Replace Light bulbs (Fixtures and/or Appliances)	Mutual Supplied	\$30-80.00
<b>Carpentry</b>	Replace Alteration Entry Door Dead Bolt Lock (excludes keyless systems)	Resident Supplied	\$55.00
	Install or Replace Entry Door Peep Holes, Mail Slots and Entry Door Screens (applicable to alteration doors only)	Resident Supplied	\$69.00
	Replace Broken or Cracked Alteration Windows (like for like replacement, excludes any windows requiring high reach equipment such as aerial lifts)	Resident Supplied	\$1,200.00
	Repair Small Interior Drywall Holes (does not include painting)	Mutual Supplied	\$70.00
	Install New or Replace Existing Alteration Towel Bars or Grab Bars (installed in drywall only, not in fiberglass or tile)	Resident Supplied	\$40.00
	Replace or Install Alteration Door Stops/Bumpers	Resident Supplied	\$69.00
	Size Interior Doors for New Alteration Flooring	Mutual Supplied	\$69.00
	Repair Alteration Sliding Glass Doors/Screens	Resident Supplied	\$69.00
	Repair Alteration Sliding Windows/Screens	Resident Supplied	\$69.00
	Repair/Replace Alteration Entry Screen Doors	Resident Supplied	\$69.00
	Repair Alteration Sliding Closet/Wardrobe Door	Resident Supplied	\$69.00
	Repair/Replace Alteration Chopping Board/Bread Board	Resident Supplied	\$69.00
	Repair/Replace Alteration Baseboards and Moldings	Resident Supplied	\$69.00
	Repair/Replace Alteration Drawer Guides	Resident Supplied	\$69.00
	Install Alteration Entry Door w/ Lock (Requires an approved Mutual Consent)	Resident Supplied	\$450.00
	Repair Alteration Carport Condensation Panels	Resident Supplied	\$96.00
	Removal Alteration Carport Condensation Panels (includes painting)	Resident Supplied	\$458.00
	Replace Interior Bedroom or Bathroom Doors (does not include jam/framing)	Resident Supplied	\$150.00

<b>Plumbing</b>	Repair Alteration Garbage Disposal	Resident Supplied	\$55.00
	Replace an Alteration Garbage Disposal	Resident Supplied	\$90.00
	Repair/Replace Alteration Shower Head	Resident Supplied	\$90.00
	Repair/Replace Valve for Ice Maker Line (as long as there is no active leak)	Resident Supplied	\$90.00
	Repair/Replace Alteration Faucet (cartridge style)	Resident Supplied	\$90.00
	Repair/Replace Alteration Sink/Basin Spray Heads, Drain Traps, Basin Stoppers, Pull-Rods, Hoses, Supply Lines (as long as there is no active leak)	Resident Supplied	\$80-160.00
	Repair/Replace Alteration Kitchen Sink & Bathroom Basin (like for like)	Resident Supplied	\$160.00
	Repair/Replace Alteration Fitting/Flange/Valves (as long as there is no active leak)	Resident Supplied	\$90.00
	Repair/Replace Alteration Toilets (as long as there is no active leak)	Resident Supplied	\$90.00
	Repair/Replace Toilet Seat	Resident Supplied	\$70.00
	Replace Alteration Shower Mixing Valve	Resident Supplied	\$90.00
	Replace Alteration Water Heater (as long as there is no active leak)	Resident Supplied	\$230.00
	Water Shut-off/on – Resident Request for Alteration Repair/Replace	N/A	\$25-45.00
	Camera Sewer Line for Alteration Permit	N/A	\$45-105.00
<b>Painting</b>	Interior Touch-up Painting (partial wall)	Resident Supplied	\$80.00
	Interior Touch-up Painting (full wall)	Resident Supplied	\$130.00
	Exterior Entry Door Paint (full paint – off program. Requires Board approved variance)	Resident Supplied	\$120-250.00
	Exterior Alterations (excludes metal surfaces)	Resident Supplied	\$15.00/sq. ft.
<b>*LIMITATIONS</b>	Estimated cost does not include a \$10 service charge.		
	The costs provided above are ESTIMATES only and include labor and materials (as noted above). Most parts are to be provided by the Resident. Actual charges may vary.		
	All Mutual supplied parts will be standard brand only.		
	All Mutual supplied parts will be limited to parts in stock.		
	All Mutual provided parts and labor carry a 30-day warranty, unless specified otherwise.		
	Resident Supplied = Resident to supply the replacement or repair parts at the time of service.		
	Failure to be present at the time of service will result in a \$50.00 Missed Maintenance Appointment Fee.		
	Where applicable, a permit fee for the City of Laguna woods will be charged.		



## STAFF REPORT

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**DATE:** September 12, 2023  
**FOR:** Board of Directors  
**SUBJECT:** Requests to Stop Herbicide Spray

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### **RECOMMENDATION**

Approve the Resolution for Herbicide Spray Guidelines and Acknowledgement Form.

### **BACKGROUND**

In recent years, herbicide use has become an issue for some residents. In 2019, due to news reports on the potential dangers of herbicides containing glyphosate, such as RoundUp®, United Mutual ceased the use of these herbicides and began using herbicides that are considered safer, for the control of weeds in the shrub beds.

This recommendation, along with the supporting attachments, were reviewed by the United Landscape Committee on August 28, 2023, at their regular open session meeting. A motion was made to recommend approval of the resolution for the Herbicide Spray Guidelines and the Acknowledgement Form. The motion passed unanimously.

### **DISCUSSION**

In United Mutual there are 135 acres of turf, 75 acres of shrub beds, and 84 miles of turf edges that are maintained by 36 budgeted Gardener positions. Controlling the weeds in the shrub beds and adjacent turf edges is labor intensive; with the existing turf having a high concentration of the highly invasive kikuyu grass, the only way to control the weeds with current staffing levels is through the use of herbicides.

Although staff uses alternative herbicides and regularly tests for newer, safer herbicides, there remains concern with some residents in the Mutual. Staff occasionally receives requests from residents to stop spraying herbicides in the vicinity of their respective units. While it is possible to not spray herbicides in selected areas, it makes weed control much more labor intensive. There are not sufficient labor hours in the budgeted staffing levels to hand weed the shrub beds or adequately maintain the edges of the turf adjacent to the shrub beds.

Staff proposes that if a member requests herbicide not be applied adjacent to the member's residence, the member must take on the responsibility to perform necessary weeding and edging. Staff has developed a form to be completed and signed by the resident acknowledging responsibility for the mentioned activities (Attachment 1).

Upon receiving a request, staff would meet with the resident and determine the common area that is directly adjacent to the unit that would be affected by the request. Staff would then deploy marking flags to delineate the area (Attachment 2). Photos of the area would be taken and filed along with the completed form. Staff would then cease all herbicide spraying in the shrub bed areas. This program would not be feasible to include turf areas as they are often contiguous and difficult to discern different areas. This would also not apply to insecticides used to control ants and other pests that affect the entire building.



### **FINANCIAL ANALYSIS**

The costs associated with implementing this program would be offset by the associated reduction in herbicides and their application.

**Prepared By:** Kurt Wiemann, Director of Field Operations  
**Reviewed By:** Jayanna Abolmoloki, Department Administrative Assistant

### **ATTACHMENT(S)**

**Attachment 1:** No Herbicide Form  
**Attachment 2:** No Spray Flag Photo  
**Attachment 3:** Proposed Resolution 03-23-XX

## ATTACHMENT 1



### No Herbicide Agreement

Members of the Village are entitled to request that herbicide is not sprayed in the common area shrub beds (planters) adjacent to their unit by Landscaping Services staff. However, this request prevents staff from the ability to perform regular landscape maintenance as scheduled at the unit. By signing the agreement below, you are acknowledging that you do not want VMS, Inc. staff to spray herbicides in the designated area adjacent your unit, and that you will maintain the turf edging and weeding in the designated area adjacent to your unit going forward. This agreement applies only to herbicides used for the control of weeds and grasses in the shrub beds. The Village reserves the right to revoke this agreement if landscape maintenance standards are not being met by the undersigned member.

I, \_\_\_\_\_, certify that I have read and understand the agreement above. I also understand that due to my request, I am now responsible for the routine landscape weeding in the shrub beds adjacent to my unit in the common area. If I do not maintain the landscaping up to the current standards, the Mutual maintains the right to void this agreement at any time and VMS, Inc. will regain routine maintenance responsibilities at my unit, including the right to spray herbicides.

\_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
Date

\_\_\_\_\_  
Staff Signature

\_\_\_\_\_  
Employee ID#

\_\_\_\_\_  
Date

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ATTACHMENT 2



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**RESOLUTION 03-23-XX**

**Herbicide Spray Cessation Guidelines**

**WHEREAS**, due to staffing levels and the proliferation of invasive kikuyu grass, the only practical way to control weeds in the shrub beds and turf edges is the use of herbicides; and

**WHEREAS**, some members of United Mutual have requested that staff not use herbicides in the shrub beds adjacent to their respective units; and

**WHEREAS**, due to the increased labor associated with hand weeding shrub beds, residents requesting the cessation of herbicide application adjacent to their units should be responsible for the timely removal of weeds and maintenance of the turf edges at the shrub beds; and

**WHEREAS**, said members of United Mutual making such requests shall fill out and sign an agreement stating their intention and responsibility to perform the weeding and edging of the shrub beds;

**WHEREAS**, the Landscape Department shall retain the responsibility for regular pruning of shrubs and the right to apply herbicides to turf areas, insecticides when necessary.

**NOW THEREFORE BE IT RESOLVED**, November 14, 2023 the Board of Directors introduces the ability to request cessation of herbicide applications in the shrub bed areas following the filing of a signed No Herbicide Agreement; and

**RESOLVED FURTHER**, all responsibility of weeding and turf edging in the shrub beds shall become the responsibility of the requesting resident; and

**RESOLVED FURTHER**, all other routine maintenance of the shrub beds shall remain the responsibility of the Landscape Department; 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 12, 2023  
**FOR:** Board of Directors  
**SUBJECT:** 2024 Business Plan – Version 4

### **RECOMMENDATION**

Approve the Proposed 2024 Business Plan Resolution (Attachment 8) as modified from Version 3 to reflect an Operating Surplus Recovery of \$7.00 per manor per month (PMPM) as directed by the board officers, and the 2024 Reserve Fund Plan Resolution (Attachment 9) at the Board meeting on September 12, 2023.

### **BACKGROUND**

The United Board of Directors held several meetings from May to August to discuss the 2024 Business Plan and Reserve Fund Plan. Based on input received at the meetings and subsequent discussions, staff refined the Business Plan and Reserves Fund Plan as included in this agenda.

Subsequent to the review of Version 3 of the 2024 Business Plan, the United Finance Committee was made aware of a probable operating surplus that will result from 2023 Operations. At the direction of United Officers, Version 4 of Business Plan includes an Operating Surplus Recovery of \$7.00 per manor per month (PMPM). The intent of the Operating Surplus Recovery is to offset utility rate increases.

### **DISCUSSION**

#### **BUSINESS PLAN SUMMARY**

The proposed budget for 2024 plan year (Attachment 1) shows that the sum of \$51,215,478 is required by the Corporation to meet the United Laguna Woods Mutual operating expenses, reserve contributions, and restricted fund contributions for the year 2024 after deducting \$531,132 derived from prior years' surplus. In addition, the sum of \$17,316,422 is required by the Corporation to meet the Golden Rain Foundation and Golden Rain Foundation Trust operating expenses and reserve contributions for the year 2024. Therefore, a total of \$68,531,900 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 \$663.98 PMPM, reflecting a net increase of \$19.76 or 3.1% when compared to current year.

	<b>2023</b>	<b>2024</b>	<b>Increase</b>
<i>United</i> Portion	\$422.91	\$435.76	\$12.85
<i>GRF</i> Portion	\$221.31	\$228.22	\$6.91
Total Basic Assessment	<b>\$644.22</b>	<b>\$663.98</b>	<b>\$19.76</b>

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 1):

### **Revenues:**

**Line 2: Fees and Charges to Residents** additional revenue of \$1,109,271 decreased the assessment by (\$14.62) PMPM due to planned efforts to recover previously uncollected expense reimbursements from a backlog of open chargeable damage cases. In 2024, United expects to recover \$1,125,000 from the outstanding cases.

**Line 3: Laundry** less revenue of (\$21,000) increased the assessment by \$0.28 PMPM due to downward trend in coin operated laundry machine use based on historical averages.

**Line 4: Miscellaneous Revenue** additional revenue of \$102,279 decreased the assessment by (\$1.35) PMPM primarily due to a projected increase in Collection Administrative Fees revenue relating to resales. This fee is collected as a reimbursement for accommodation recordings and trust transfers with the Orange County Clerk Recorder's office, which are completed in-house.

### **Expenses:**

**Line 5: Employee Compensation** increased by \$417,307 or \$5.50 PMPM primarily due to planned wage adjustments, partially offset by a slight reduction in funded full-time equivalents (FTE). Additionally, temporary help and overtime increased due to the planned efforts to process the backlog of open chargeable damage cases; offsetting revenue is found in Line 2.

**Line 6: Expenses Related to Compensation** increased by \$91,543 or \$1.21 PMPM due to increased taxes and benefits on planned wage adjustments. The increase in this category also results from contractual increases for union medical and retirement contributions, as stipulated in the union agreement.

**Line 7: Materials and Supplies** increased by \$58,998 or \$0.78 PMPM primarily due to rising material and parts costs particularly in landscape such as small equipment repair, grounds maintenance, and pest control.

**Line 8: Electricity** increased by \$23,357 or \$0.30 PMPM primarily due to an anticipated rate increase in 2024. Southern California Edison submitted a rate increase request to the California Public Utilities Commission (CPUC) that will take effect January 1, 2024.

**Lines 9: Sewer** increased by \$83,400 or \$1.10 PMPM based on recent years consumption and a planned rate increase. El Toro Water District (ETWD) published rates at their August 1, 2023 meeting.

**Lines 10: Water** increased by \$140,196 or \$1.85 PMPM based on projected consumption and a rate increase provided by ETWD with a partial offset from the implementation of the master irrigation control project. The project is expected to save \$280,000 community-wide: \$55,000 in GRF, \$83,000 in United, and \$142,000 in Third.

**Line 11: Trash** increased by \$362,266 or \$4.78 PMPM based on contractual increases of 50% in addition to a 5% CPI adjustment with new vendor.

**Line 14: Professional Fees** increased by \$44,616 or \$0.59 PMPM primarily due to a planned utilization of a structural engineer for dry rot repair programs scheduled in 2024.

**Line 16: Outside Services** increased by \$13,510 or \$0.18 PMPM primarily due to moisture intrusion, general plumbing service, and pest control budgets being adjusted to reflect previous years actuals. The increase in Outside Services is partially offset by the exclusion of bank fees, resulting from current and projected money market conditions.

**Line 21: Property Insurance** increased by \$1,691,176 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 \$122,313 or \$1.61 PMPM due to increased Hazard & Liability insurance to reflect anticipated premium increases at renewal on 10/1/2023.

**Line 23: Cost Allocations** increased by \$118,126 or \$1.56 PMPM due to overall increases to GRF department budgets that are allocated to United mutual including, but not limited to: Landscape Services, General Services, and Maintenance & Construction.

**Line 26: Operating Surplus Recovery** At the August 29, 2023 Finance Committee Meeting, staff shared projections of concluding 2023 with an operating surplus. Subsequent to the meeting, United officers directed staff to include a \$7.00 PMPM operating surplus to the 2024 Business Plan.

**Line 27: Reserve Fund Contribution** increased by \$1,138,383 or \$15.00 PMPM. 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 plans included in the reserves study, the contribution to reserve funds is proposed to increase from \$156.23 to \$171.23 PMPM in 2024.

**Line 28: Contingency Fund Contribution** increased by \$75,876 or \$1.00 PMPM. The fund is used for the repair or replacement of mutual assets damaged by uninsured or unexpected disasters in addition to providing for unanticipated significant expenditures not otherwise identified in the Business Plan. The contribution to the Contingency Fund is proposed to increase from \$1.00 to \$2.00 PMPM in 2024 to help increase the fund balance.

**Line 29: Property Tax Fund** increased by \$252,984 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. Property tax expenses vary by manor and are included in monthly assessments.

**Line 30-32: GRF Operating, Reserve, and Contingency Contribution** for Version 4, GRF shows an increase of \$524,228 or \$6.91 PMPM primarily due to a reduction in available operating surplus compared to prior year and increased Cable TV programming costs. The increase was partially offset by more high-speed internet revenue following a renegotiation of terms giving GRF a higher revenue sharing percentage. GRF reviewed all aspects of Version 4 of their Business Plan on September 5, 2023.



### **FINANCIAL ANALYSIS**

The financial impact of this proposed business plan would be a United assessment of \$435.76 PMPM, an increase of \$12.85 or 3.0% when compared to current year. Including the GRF contributions, the proposed Total Basic Assessment for United would be \$663.98 PMPM, an increase of \$19.76 PMPM or 3.1%. The impact of the one-time revenue increase from Fees and Charges to Residents, along with the Operating Surplus Recovery, resulted in a decrease to the 2024 assessment of (\$21.62). It should be noted that in 2025 these reductions will likely not reoccur, and should therefore be anticipated as default increase.

**Prepared By:** Jose Campos, Assistant Director of Financial Services

**Reviewed By:** Steve Hormuth, Director of Financial Services  
Siobhan Foster, CEO/GM

### **ATTACHMENTS**

Attachment 1 – 2024 United Business Plan by Account  
Attachment 2 – 2024 United Business Plan by Department  
Attachment 3 – 2024 United Budget Comparison Report – Operating Only  
Attachment 4 – 2024 United Budget Comparison Report – by Fund  
Attachment 5 – 2024 Programs Report  
Attachment 6 – Definition of Funds  
Attachment 7 – Contracted Reserve Study Dated August 2, 2023 – Excerpts  
Attachment 8 – 2024 Business Plan Resolution 01-23-XX  
Attachment 9 – 2024 Reserve Fund Resolution 01-23-XX



# ATTACHMENT 1



## 2024 BUSINESS PLAN - BY ACCOUNT

						ASSESSMENT			
DESCRIPTION	2020 ACTUAL***	2021 ACTUAL***	2022 ACTUAL	2023 PLAN	2024 PLAN	Per Manor Per Month			
						2023	2024	Change	
REVENUES									
Non-Assessment Revenues									
1	Merchandise Sales	\$1,245	\$4,910	\$4,300	\$4,573	\$2,858	\$0.06	\$0.04	\$0.02
2	Fees and Charges to Residents	373,419	607,598	752,596	819,587	1,928,858	10.80	25.42	(14.62)
3	Laundry	243,779	244,083	233,760	270,000	249,000	3.56	3.28	0.28
4	Miscellaneous	480,928	617,321	636,379	687,276	789,555	9.06	10.41	(1.35)
	Total Revenue	\$1,099,371	\$1,473,912	\$1,627,035	\$1,781,436	\$2,970,271	\$23.48	\$39.15	(\$15.67)
EXPENSES									
5	Employee Compensation	\$6,825,158	\$7,174,365	\$7,196,317	\$8,269,202	\$8,686,509	\$108.98	\$114.48	\$5.50
6	Expenses Related to Compensation	2,827,770	2,886,042	2,930,141	3,440,129	3,531,672	45.34	46.55	1.21
7	Material and Supplies	618,146	855,418	831,175	823,417	882,415	10.85	11.63	0.78
8	Electricity	68,478	91,483	198,886	137,760	161,117	1.82	2.12	0.30
9	Sewer	1,746,512	1,911,413	1,611,769	1,542,000	1,625,400	20.32	21.42	1.10
10	Water	1,940,632	2,119,249	1,960,741	2,014,664	2,154,860	26.55	28.40	1.85
11	Trash	431,734	448,509	501,908	810,652	1,172,918	10.68	15.46	4.78
12	Telephone	642	676	592	633	780	0.01	0.01	0.00
13	Legal Fees	267,853	170,799	184,179	183,325	183,325	2.42	2.42	0.00
14	Professional Fees	77,833	55,905	126,900	101,932	146,548	1.34	1.93	0.59
15	Equipment Rental	6,996	10,010	7,144	8,688	9,540	0.11	0.13	0.02
16	Outside Services	1,216,177	2,236,325	3,210,571	2,172,103	2,185,613	28.63	28.81	0.18
17	Repairs and Maintenance	26,861	34,842	29,964	41,433	41,671	0.55	0.55	0.00
18	Other Operating	107,017	114,556	111,086	158,654	157,045	2.09	2.07	(0.02)
19	Income Taxes	(265)	8,166	1,116	0	0	0.00	0.00	0.00
20	Property Tax*	11,899,352	0	0	0	0	**	**	**
21	Property Insurance**	1,817,403	3,178,761	3,159,482	3,559,064	5,250,240	**	**	**
22	Insurance	698,111	888,271	860,348	1,042,349	1,164,662	13.74	15.35	1.61
23	Cost Allocations	1,303,774	1,109,819	1,160,621	1,178,364	1,296,490	15.53	17.09	1.56
24	Uncollectible Accounts	1,462	(16,942)	34,714	15,000	20,000	0.20	0.26	0.06
25	(Gain)/Loss on Sale	(6,325)	(87)	(86)	0	(90)	0.00	0.00	0.00
	Total Expense	\$31,875,321	\$23,277,580	\$24,117,568	\$25,499,369	\$28,670,715	\$289.16	\$308.68	\$19.52
26	Operating Surplus Recovery	\$0	\$0	\$0	\$0	(\$531,132)	\$0.00	(\$7.00)	(\$7.00)
	Net Operating Expense	\$30,775,950	\$21,803,668	\$22,490,533	\$23,717,933	\$25,169,312	\$265.68	\$262.53	(\$3.15)
FUND CONTRIBUTIONS									
27	Reserve Fund	\$11,534,670	\$10,775,910	\$10,775,910	\$11,853,864	\$12,992,247	\$156.23	\$171.23	\$15.00
28	Contingency Fund	758,760	758,760	0	75,876	151,752	1.00	2.00	1.00
29	Property Tax Fund	0	12,217,207	12,634,138	12,649,183	12,902,167	**	**	**
	Total Fund Contribution	\$12,293,430	\$23,751,877	\$23,410,048	\$24,578,923	\$26,046,166	\$157.23	\$173.23	\$16.00
TOTAL MUTUAL		\$43,069,380	\$45,555,545	\$45,900,581	\$48,296,856	\$51,215,478	\$422.91	\$435.76	\$12.85
GOLDEN RAIN FOUNDATION									
30	GRF Operating	\$13,779,082	\$14,158,462	\$14,833,758	\$15,502,302	16,026,530	\$204.31	\$211.22	\$6.91
31	GRF Reserve Contributions	1,441,644	1,441,644	1,289,892	1,289,892	1,289,892	17.00	17.00	0.00
32	GRF Contingency Contributions	379,380	0	379,380	0	0	0.00	0.00	0.00
	Total GRF	\$15,600,106	\$15,600,106	\$16,503,030	\$16,792,194	\$17,316,422	\$221.31	\$228.22	\$6.91
TOTAL BASIC ASSESSMENT		\$58,669,486	\$61,155,651	\$62,403,611	\$65,089,050	\$68,531,900	\$644.22	\$663.98	\$19.76

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

\*\*Indicates an assessment that varies per manor.

\*\*\*2020 and 2021 Actuals were affected by Covid-19 Pandemic.

# ATTACHMENT 2



## 2024 BUSINESS PLAN - BY DEPARTMENT

DESCRIPTION	2020 ACTUAL***	2021 ACTUAL***	2022 ACTUAL	2023 PLAN	2024 PLAN	ASSESSMENT		
						Per Manor Per Month		
						2023	2024	Change
<b>OPERATING:</b>								
Office of the CEO	\$457,914	\$296,799	\$263,803	\$452,931	\$337,045	\$5.97	\$4.44	(\$1.53)
Information Services	827,452	871,999	884,461	795,730	744,370	10.49	9.81	(0.68)
General Services	1,070,576	1,051,619	951,403	1,090,978	1,257,827	14.38	16.58	2.20
Financial Services	704,561	721,529	776,480	778,832	931,377	10.26	12.27	2.01
Security Services	169,388	156,988	183,594	463,021	477,249	6.10	6.29	0.19
Landscape Services	4,127,897	4,156,995	4,306,366	4,579,396	4,932,400	60.35	65.01	4.66
Human Resource Services	143,579	74,048	56,841	83,325	92,121	1.10	1.21	0.11
Property Insurance**	1,817,403	3,178,761	3,150,019	3,559,064	5,250,240	**	**	**
All Other Insurance	698,111	888,271	860,348	1,056,296	1,164,662	13.92	15.35	1.43
Maintenance & Construction	4,914,630	6,109,500	6,920,663	6,656,391	6,826,605	87.73	89.97	2.24
Damage Restoration Reimbursement Backlog	0	0	0	0	(1,125,000)	0.00	(14.83)	(14.83)
Non Work Center	3,945,087	4,297,159	4,136,555	4,201,969	4,811,548	55.38	63.43	8.05
Property Tax*	11,899,352	0	0	0	0	**	**	**
<b>Operating Expense</b>	<b>\$30,775,950</b>	<b>\$21,803,668</b>	<b>\$22,490,533</b>	<b>\$23,717,933</b>	<b>\$25,700,444</b>	<b>\$265.68</b>	<b>\$269.53</b>	<b>\$3.85</b>
Operating Surplus Recovery	\$0	\$0	\$0	\$0	(\$531,132)	\$0.00	(\$7.00)	(\$7.00)
<b>Net Operating Expense</b>	<b>\$30,775,950</b>	<b>\$21,803,668</b>	<b>\$22,490,533</b>	<b>\$23,717,933</b>	<b>\$25,169,312</b>	<b>\$265.68</b>	<b>\$262.53</b>	<b>(\$3.15)</b>
<b>FUND CONTRIBUTIONS</b>								
Reserve Fund	\$11,534,670	\$10,775,910	\$10,775,910	\$11,853,864	\$12,992,247	\$156.23	\$171.23	\$15.00
Contingency Fund	758,760	758,760	0	75,876	151,752	1.00	2.00	1.00
Property Tax Fund	0	12,217,207	12,634,138	12,649,183	12,902,167	**	**	**
<b>Total Fund Contribution</b>	<b>\$12,293,430</b>	<b>\$23,751,877</b>	<b>\$23,410,048</b>	<b>\$24,578,923</b>	<b>\$26,046,166</b>	<b>\$157.23</b>	<b>\$173.23</b>	<b>\$16.00</b>
<b>TOTAL MUTUAL</b>	<b>\$43,069,380</b>	<b>\$45,555,545</b>	<b>\$45,900,581</b>	<b>\$48,296,856</b>	<b>\$51,215,478</b>	<b>\$422.91</b>	<b>\$435.76</b>	<b>\$12.85</b>
<b>GOLDEN RAIN FOUNDATION</b>								
GRF Operating	\$14,158,462	\$14,158,462	\$14,833,758	15,502,302	\$16,026,530	\$204.31	\$211.22	\$6.91
GRF Reserve Contributions	1,441,644	1,441,644	1,289,892	1,289,892	1,289,892	17.00	17.00	0.00
GRF Contingency Contributions	0	0	379,380	\$0	0	0.00	0.00	0.00
<b>Total GRF</b>	<b>\$15,600,106</b>	<b>\$15,600,106</b>	<b>\$16,503,030</b>	<b>\$16,792,194</b>	<b>\$17,316,422</b>	<b>\$221.31</b>	<b>\$228.22</b>	<b>\$6.91</b>
<b>TOTAL BASIC ASSESSMENT</b>	<b>\$58,669,486</b>	<b>\$61,155,651</b>	<b>\$62,403,611</b>	<b>\$65,089,050</b>	<b>\$68,531,900</b>	<b>\$644.22</b>	<b>\$663.98</b>	<b>\$19.76</b>

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

\*\*Indicates an assessment that varies per manor.

\*\*\*2020 and 2021 Actuals were affected by Covid-19 Pandemic.

## ATTACHMENT 3

**United Laguna Woods Mutual  
Budget Comparison Report by Account  
12/31/2024**

UNITED LAGUNA WOODS MUTUAL

	<u>2020 Actuals</u>	<u>2021 Actuals</u>	<u>2022 Actuals</u>	<u>2023 Budget</u>	<u>2024 Budget</u>	<u>Assessment Increase/ (Decrease)</u>	<u>VAR %</u>
Non-Assessment Revenues:							
Merchandise Sales							
41501500 - Merchandise Sales - Warehouse	\$1,245	\$4,910	\$4,300	\$4,573	\$2,858	\$1,715	38%
Total Merchandise Sales	1,245	4,910	4,300	4,573	2,858	1,715	38%
Fees and Charges for Services to Residents							
46501000 - Permit Fee	154,692	277,451	220,310	257,340	235,895	21,445	8%
46501500 - Inspection Fee	43,104	74,557	58,169	90,073	90,073	0	0%
46502000 - Resident Maintenance Fee	175,624	255,590	474,117	472,174	1,602,890	(1,130,716)	(239%)
Total Fees and Charges for Services to Residents	373,419	607,598	752,596	819,587	1,928,857	(1,109,270)	(135%)
Laundry							
46005000 - Coin Op Laundry Machine	243,779	244,083	233,760	270,000	249,000	21,000	8%
Total Laundry	243,779	244,083	233,760	270,000	249,000	21,000	8%
Miscellaneous							
46004500 - Resident Violations	10,385	8,325	20,100	52,332	67,508	(15,176)	(29%)
44501000 - Additional Occupant Fee	48,430	42,700	32,275	43,992	40,000	3,992	9%
44501500 - Lease Processing Fee - United	121,090	130,740	162,180	163,425	170,255	(6,830)	(4%)
44502000 - Variance Processing Fee	1,650	0	1,650	15,888	1,500	14,388	91%
44503000 - Stock Transfer Fee	9,950	7,650	9,950	25,000	25,000	0	0%
44503510 - Resale Processing Fee - United	115,304	179,298	152,790	135,800	135,800	0	0%
44507000 - Golf Cart Electric Fee	59,546	53,800	49,117	60,000	56,000	4,000	7%
44507200 - Electric Vehicle Plug-In Fee	15,645	18,114	24,218	21,000	18,000	3,000	14%
44507500 - Cartport Space Rental Fee	2,400	2,325	1,894	2,400	2,000	400	17%
47001500 - Late Fee Revenue	31,697	56,355	59,680	52,000	53,000	(1,000)	(2%)
47002000 - Collection Administrative Fee	0	725	0	0	0	0	0%
47002010 - Collection Administrative Fee - United	62,090	111,080	116,669	109,440	213,492	(104,052)	(95%)
47002500 - Collection Interest Revenue	2,595	2,329	207	2,000	3,000	(1,000)	(50%)
47501000 - Recycling	1,952	4,715	4,580	4,000	4,000	0	0%
49009000 - Miscellaneous Revenue	(1,805)	(835)	1,069	0	0	0	0%
Total Miscellaneous	480,928	617,320	636,379	687,277	789,555	(102,278)	(15%)
Total Non-Assessment Revenue	1,099,371	1,473,911	1,627,035	1,781,436	2,970,270	(1,188,834)	(67%)
Expenses:							
Employee Compensation							
51011000 - Salaries & Wages - Regular	2,562,291	2,735,811	2,898,680	3,398,734	3,558,108	159,374	5%
51021000 - Union Wages - Regular	3,362,783	3,263,627	3,162,734	3,894,534	4,043,865	149,330	4%
51041000 - Wages - Overtime	26,302	30,468	36,909	25,663	31,493	5,830	23%
51051000 - Union Wages - Overtime	119,148	135,636	104,755	52,736	54,057	1,321	3%
51061000 - Holiday & Vacation	694,166	695,152	707,790	614,845	641,092	26,247	4%
51071000 - Sick	226,113	201,332	193,565	250,792	261,498	10,706	4%
51081000 - Sick - Part Time	0	1	0	0	0	0	0%
51091000 - Missed Meal Penalty	4,885	5,851	5,838	4,424	3,901	(523)	(12%)
51101000 - Temporary Help	48,573	75,706	91,959	27,473	92,495	65,022	237%
51981000 - Compensation Accrual	(219,102)	30,781	(5,913)	0	0	0	0%
Total Employee Compensation	6,825,158	7,174,365	7,196,318	8,269,202	8,686,509	417,307	5%
Compensation Related							
52411000 - F.I.C.A.	515,726	522,247	526,988	618,646	646,387	27,741	4%
52421000 - F.U.I.	5,930	6,476	6,357	8,002	8,059	57	1%
52431000 - S.U.I.	40,488	43,540	31,761	41,895	41,119	(776)	(2%)
52441000 - Union Medical	1,239,556	1,154,759	1,133,263	1,347,598	1,371,427	23,829	2%
52451000 - Workers' Compensation Insurance	377,130	451,917	502,176	402,756	445,569	42,813	11%
52461000 - Non Union Medical & Life Insurance	344,574	352,403	361,942	490,892	422,486	(68,406)	(14%)
52471000 - Union Retirement Plan	272,003	285,979	299,425	381,159	440,370	59,210	16%
52481000 - Non-Union Retirement Plan	61,200	63,218	69,203	149,180	156,255	7,075	5%
52981000 - Compensation Related Accrual	(28,837)	5,503	(973)	0	0	0	0%
Total Compensation Related	2,827,770	2,886,041	2,930,142	3,440,129	3,531,672	91,544	3%
Materials and Supplies							
53001000 - Materials & Supplies	292,068	391,947	334,679	468,656	523,443	54,787	12%
53003000 - Materials Direct	325,507	461,185	494,623	352,110	356,568	4,458	1%
53004000 - Freight	571	2,286	1,873	2,650	2,404	(246)	(9%)
Total Materials and Supplies	618,146	855,418	831,175	823,417	882,416	58,999	7%
Community Events							
53201000 - Community Events	0	0	0	0	2,400	2,400	0%

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**United Laguna Woods Mutual  
Budget Comparison Report by Account  
12/31/2024**

UNITED LAGUNA WOODS MUTUAL

	<u>2020 Actuals</u>	<u>2021 Actuals</u>	<u>2022 Actuals</u>	<u>2023 Budget</u>	<u>2024 Budget</u>	<u>Assessment Increase/ (Decrease)</u>	<u>VAR %</u>
Total Community Events	0	0	0	0	2,400	2,400	0%
Utilities and Telephone							
53301000 - Electricity	68,478	91,483	198,886	137,760	161,117	23,357	17%
53301500 - Sewer	1,746,512	1,911,413	1,611,769	1,542,000	1,625,400	83,400	5%
53302000 - Water	1,940,632	2,119,249	1,960,741	2,014,664	2,154,860	140,196	7%
53302500 - Trash	431,734	448,509	501,908	810,652	1,172,918	362,266	45%
53304000 - Telephone	642	676	592	633	780	147	23%
Total Utilities and Telephone	4,187,998	4,571,330	4,273,895	4,505,709	5,115,075	609,366	14%
Legal Fees							
53401500 - Legal Fees	267,853	170,799	184,179	183,325	183,325	0	0%
Total Legal Fees	267,853	170,799	184,179	183,325	183,325	0	0%
Professional Fees							
53402000 - Audit & Tax Preparation Fees	0	0	47	0	0	0	0%
53402010 - Audit & Tax Preparation Fees - United	44,628	46,466	42,500	47,670	50,000	2,330	5%
53403500 - Consulting Fees	556	627	33,673	12,096	18,548	6,452	53%
53403510 - Consulting Fees - United	32,649	8,812	50,680	42,166	78,000	35,834	85%
Total Professional Fees	77,833	55,905	126,900	101,932	146,548	44,616	44%
Equipment Rental							
53501500 - Equipment Rental/Lease Fees	6,996	10,010	7,144	8,688	9,540	851	10%
Total Equipment Rental	6,996	10,010	7,144	8,688	9,540	851	10%
Outside Services							
53601000 - Bank Fees	39,978	32,981	33,237	37,678	0	(37,678)	(100%)
53601500 - Credit Card Transaction Fees	4,078	9,888	9,624	10,000	10,000	0	0%
54603500 - Outside Services CC	1,096,641	2,071,426	2,927,446	1,975,485	2,025,139	49,654	3%
53704000 - Outside Services	75,480	122,030	240,264	148,940	150,474	1,533	1%
Total Outside Services	1,216,177	2,236,325	3,210,570	2,172,103	2,185,612	13,509	1%
Repairs and Maintenance							
53701000 - Equipment Repair & Maint	2,148	2,741	1,596	7,113	5,604	(1,510)	(21%)
53703000 - Elevator /Lift Maintenance	24,714	32,101	28,368	34,320	36,067	1,747	5%
Total Repairs and Maintenance	26,861	34,842	29,964	41,433	41,670	237	1%
Other Operating Expense							
53801000 - Mileage & Meal Allowance	2,223	2,265	2,476	6,418	6,277	(141)	(2%)
53801500 - Travel & Lodging	245	26	7	1,781	774	(1,007)	(57%)
53802000 - Uniforms	47,750	45,533	45,178	59,712	62,385	2,673	4%
53802500 - Dues & Memberships	660	1,650	1,092	2,296	2,145	(151)	(7%)
53803000 - Subscriptions & Books	1,317	2,209	209	1,629	1,479	(150)	(9%)
53803500 - Training & Education	4,284	3,615	2,668	20,134	21,631	1,497	7%
53804000 - Staff Support	133	0	0	0	0	0	0%
53903000 - Safety	0	746	453	723	1,035	313	43%
54001000 - Board Relations	447	0	0	0	0	0	0%
54001010 - Board Relations - United	1,345	1,717	6,165	10,000	10,000	0	0%
54001500 - Public Relations	0	0	(8)	0	0	0	0%
54002000 - Postage	48,480	56,409	52,598	55,556	48,577	(6,980)	(13%)
54002500 - Filing Fees / Permits	134	386	248	405	342	(63)	(16%)
Total Other Operating Expense	107,017	114,554	111,085	158,654	154,645	(4,010)	(3%)
Income, Property, and Sales Tax							
54301000 - State & Federal Income Taxes	(265)	8,166	1,116	0	0	0	0%
54301500 - State & Local Taxes	0	235	(3,498)	0	0	0	0%
54302000 - Property Taxes	11,899,352	0	0	0	0	0	0%
Total Income, Property, and Sales Tax	11,899,087	8,401	(2,382)	0	0	0	0%
Insurance							
54401000 - Hazard & Liability Insurance	630,322	812,730	773,613	955,855	1,087,661	131,806	14%
54401500 - D&O Liability	65,510	70,113	69,055	79,165	73,337	(5,828)	(7%)
54402000 - Property Insurance	1,817,403	3,178,761	3,159,483	3,559,064	5,250,236	1,691,172	48%
54403000 - General Liability Insurance	2,280	5,428	17,680	7,328	3,664	(3,664)	(50%)
Total Insurance	2,515,514	4,067,032	4,019,831	4,601,413	6,414,899	1,813,486	39%
Net Allocation to Mutuals							
54602500 - Allocated Expenses	1,303,774	1,109,819	1,160,621	1,178,364	1,296,490	118,126	10%
Total Net Allocation To Mutuals	1,303,774	1,109,819	1,160,621	1,178,364	1,296,490	118,126	10%
Uncollectible Accounts							

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## ATTACHMENT 3

**United Laguna Woods Mutual  
Budget Comparison Report by Account  
12/31/2024**

UNITED LAGUNA WOODS MUTUAL

	<u>2020 Actuals</u>	<u>2021 Actuals</u>	<u>2022 Actuals</u>	<u>2023 Budget</u>	<u>2024 Budget</u>	<u>Assessment Increase/ (Decrease)</u>	<u>VAR %</u>
54602000 - Bad Debt Expense	<u>1,462</u>	<u>(16,942)</u>	<u>34,714</u>	<u>15,000</u>	<u>20,000</u>	<u>5,000</u>	<u>33%</u>
Total Uncollectible Accounts	<u>1,462</u>	<u>(16,942)</u>	<u>34,714</u>	<u>15,000</u>	<u>20,000</u>	<u>5,000</u>	<u>33%</u>
(Gain)/Loss on Sale or Trade							
54101000 - (Gain)/Loss - Warehouse Sales	<u>(6,325)</u>	<u>(87)</u>	<u>(86)</u>	<u>0</u>	<u>(90)</u>	<u>(90)</u>	<u>0%</u>
Total (Gain)/Loss on Sale or Trade	<u>(6,325)</u>	<u>(87)</u>	<u>(86)</u>	<u>0</u>	<u>(90)</u>	<u>(90)</u>	<u>0%</u>
Total Expenses	<u>31,875,321</u>	<u>23,277,812</u>	<u>24,114,070</u>	<u>25,499,370</u>	<u>28,670,710</u>	<u>3,171,340</u>	<u>12%</u>
Excess of Revenues Over Expenses	<u>(\$30,775,950)</u>	<u>(\$21,803,901)</u>	<u>(\$22,487,035)</u>	<u>(\$23,717,933)</u>	<u>(\$25,700,440)</u>	<u>\$1,982,507</u>	<u>8%</u>

**United Laguna Woods Mutual**  
**Budget Comparison Report by Fund Type**  
**12/31/2024**  
UNITED LAGUNA WOODS MUTUAL

	2024 Budget Operating	2024 Budget Reserves	2024 Budget Restricted	Total
Non-Assessment Revenues:				
Merchandise Sales				
41501500 - Merchandise Sales - Warehouse	\$2,858	\$0	\$0	\$2,858
Total Merchandise Sales	2,858	0	0	2,858
Fees and Charges for Services to Residents				
46501000 - Permit Fee	235,895	0	0	235,895
46501500 - Inspection Fee	90,073	0	0	90,073
46502000 - Resident Maintenance Fee	1,602,890	0	0	1,602,890
Total Fees and Charges for Services to Residents	1,928,857	0	0	1,928,857
Laundry				
46005000 - Coin Op Laundry Machine	249,000	0	0	249,000
Total Laundry	249,000	0	0	249,000
Investment Income				
49001000 - Investment Income - Nondiscretionary	0	603,319	0	603,319
Total Investment Income	0	603,319	0	603,319
Miscellaneous				
46004500 - Resident Violations	67,508	0	0	67,508
44501000 - Additional Occupant Fee	40,000	0	0	40,000
44501500 - Lease Processing Fee - United	170,255	0	0	170,255
44502000 - Variance Processing Fee	1,500	0	0	1,500
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	56,000	0	0	56,000
44507200 - Electric Vehicle Plug-In Fee	18,000	0	0	18,000
44507500 - Cartport Space Rental Fee	2,000	0	0	2,000
47001500 - Late Fee Revenue	53,000	0	0	53,000
47002010 - Collection Administrative Fee - United	213,492	0	0	213,492
47002500 - Collection Interest Revenue	3,000	0	0	3,000
47501000 - Recycling	4,000	0	0	4,000
Total Miscellaneous	789,555	0	0	789,555
Total Non-Assessment Revenue	2,970,270	603,319	0	3,573,589
Expenses:				
Employee Compensation				
51011000 - Salaries & Wages - Regular	3,558,108	0	0	3,558,108
51021000 - Union Wages - Regular	4,043,865	2,369,099	0	6,412,963
51041000 - Wages - Overtime	31,493	0	0	31,493
51051000 - Union Wages - Overtime	54,057	40,256	0	94,313
51061000 - Holiday & Vacation	641,092	201,626	0	842,718
51071000 - Sick	261,498	82,242	0	343,740
51081000 - Sick - Part Time	0	43	0	43
51091000 - Missed Meal Penalty	3,901	1,050	0	4,951
51101000 - Temporary Help	92,495	0	0	92,495
Total Employee Compensation	8,686,509	2,694,315	0	11,380,825
Compensation Related				
52411000 - F.I.C.A.	646,387	202,952	0	849,339
52421000 - F.U.I.	8,059	2,439	0	10,498
52431000 - S.U.I.	41,119	12,194	0	53,313
52441000 - Union Medical	1,371,427	682,677	0	2,054,104
52451000 - Workers' Compensation Insurance	445,569	203,694	0	649,264
52461000 - Non Union Medical & Life Insurance	422,486	0	0	422,486
52471000 - Union Retirement Plan	440,370	219,209	0	659,579
52481000 - Non-Union Retirement Plan	156,255	0	0	156,255
Total Compensation Related	3,531,672	1,323,166	0	4,854,838

**United Laguna Woods Mutual**  
**Budget Comparison Report by Fund Type**  
**12/31/2024**  
UNITED LAGUNA WOODS MUTUAL

	2024 Budget Operating	2024 Budget Reserves	2024 Budget Restricted	Total
Materials and Supplies				
53001000 - Materials & Supplies	523,443	207,618	0	731,062
53003000 - Materials Direct	356,568	2,454,081	0	2,810,649
53004000 - Freight	2,404	1,415	0	3,820
Total Materials and Supplies	882,416	2,663,115	0	3,545,530
Community Events				
53201000 - Community Events	2,400	0	0	2,400
Total Community Events	2,400	0	0	2,400
Utilities and Telephone				
53301000 - Electricity	161,117	0	0	161,117
53301500 - Sewer	1,625,400	0	0	1,625,400
53302000 - Water	2,154,860	0	0	2,154,860
53302500 - Trash	1,172,918	10,826	0	1,183,743
53304000 - Telephone	780	0	0	780
Total Utilities and Telephone	5,115,075	10,826	0	5,125,900
Legal Fees				
53401500 - Legal Fees	183,325	0	0	183,325
Total Legal Fees	183,325	0	0	183,325
Professional Fees				
53402010 - Audit & Tax Preparation Fees - United	50,000	0	0	50,000
53403500 - Consulting Fees	18,548	0	0	18,548
53403510 - Consulting Fees - United	78,000	0	0	78,000
Total Professional Fees	146,548	0	0	146,548
Equipment Rental				
53501500 - Equipment Rental/Lease Fees	9,540	35,872	0	45,411
Total Equipment Rental	9,540	35,872	0	45,411
Outside Services				
53601500 - Credit Card Transaction Fees	10,000	0	0	10,000
54603500 - Outside Services CC	2,025,139	7,590,005	0	9,615,143
53704000 - Outside Services	150,474	11,268	0	161,742
Total Outside Services	2,185,612	7,601,273	0	9,786,885
Repairs and Maintenance				
53701000 - Equipment Repair & Maint	5,604	5,988	0	11,592
53703000 - Elevator /Lift Maintenance	36,067	0	0	36,067
Total Repairs and Maintenance	41,670	5,988	0	47,659
Other Operating Expense				
53801000 - Mileage & Meal Allowance	6,277	288	0	6,564
53801500 - Travel & Lodging	774	0	0	774
53802000 - Uniforms	62,385	32,743	0	95,128
53802500 - Dues & Memberships	2,145	151	0	2,297
53803000 - Subscriptions & Books	1,479	0	0	1,479
53803500 - Training & Education	21,631	2,461	0	24,092
53903000 - Safety	1,035	18	0	1,054
54001010 - Board Relations - United	10,000	0	0	10,000
54002000 - Postage	48,577	0	0	48,577
54002500 - Filing Fees / Permits	342	0	0	342
Total Other Operating Expense	154,645	35,661	0	190,306
Income, Property, and Sales Tax				
54302000 - Property Taxes	0	0	13,427,890	13,427,890
Total Income, Property, and Sales Tax	0	0	13,427,890	13,427,890
Insurance				
54401000 - Hazard & Liability Insurance	1,087,661	0	0	1,087,661
54401500 - D&O Liability	73,337	0	0	73,337

**United Laguna Woods Mutual**  
**Budget Comparison Report by Fund Type**  
**12/31/2024**  
UNITED LAGUNA WOODS MUTUAL

	2024 Budget Operating	2024 Budget Reserves	2024 Budget Restricted	Total
54402000 - Property Insurance	5,250,236	0	0	5,250,236
54403000 - General Liability Insurance	3,664	0	0	3,664
Total Insurance	6,414,899	0	0	6,414,899
Net Allocation to Mutuals				
54602500 - Allocated Expenses	1,296,490	287,427	0	1,583,917
Total Net Allocation To Mutuals	1,296,490	287,427	0	1,583,917
Uncollectible Accounts				
54602000 - Bad Debt Expense	20,000	0	0	20,000
Total Uncollectible Accounts	20,000	0	0	20,000
(Gain)/Loss on Sale or Trade				
54101000 - (Gain)/Loss - Warehouse Sales	(90)	0	0	(90)
Total (Gain)/Loss on Sale or Trade	(90)	0	0	(90)
Total Expenses	28,670,710	14,657,643	13,427,890	56,756,243
Excess of Revenues Over Expenses	(\$25,700,440)	(\$14,054,324)	(\$13,427,890)	(\$53,182,654)



UNITED LAGUNA WOODS MUTUAL  
2024 PLAN  
Programs Report

DESCRIPTION		2020 ACTUALS	2021 ACTUALS	2022 ACTUALS	2023 BUDGET	2024 BUDGET	ASSESSMENT INCREASE/(DECREASE) \$ %	
OPERATING FUND - MAINTENANCE & CONSTRUCTION								
1	PLUMBING SERVICE	\$1,678,492	\$1,421,163	\$1,691,127	\$1,576,070	\$1,631,373	\$55,303	4%
2	DAMAGE RESTORATION	0	1,193,726	1,390,025	885,805	905,000	19,195	2%
3	CARPENTRY SERVICE	472,259	511,314	570,476	638,911	657,845	18,934	3%
4	INTERIOR PREVENTIVE MAINTENANCE	264,354	258,391	332,939	374,517	341,440	(33,077)	(9%)
5	ELECTRICAL SERVICE	314,055	380,555	393,672	373,787	341,905	(31,882)	(9%)
6	APPLIANCE REPAIRS	263,734	243,776	278,782	319,633	321,990	2,357	1%
7	PEST CONTROL	79,544	196,579	159,053	257,655	270,541	12,886	5%
8	COUNTERTOP/FLOOR/TILE REPAIRS	104,693	100,534	112,909	149,440	154,355	4,915	3%
9	FIRE PROTECTION	11,603	26,652	10,110	34,394	37,348	2,954	9%
10	ENERGY PROGRAM	18,020	19,060	27,242	35,000	36,000	1,000	3%
11	MISCELLANEOUS REPAIRS BY OUTSIDE SERVICES	21,389	21,031	13,222	20,000	20,000	0	0%
12	GUTTER CLEANING	30,596	(30,596)	0	0	0	0	0%
TOTAL		\$3,258,738	\$4,342,183	\$4,979,556	\$4,665,212	\$4,717,797	\$52,585	1%
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	\$372,289	\$396,868	\$341,500	\$406,550	\$421,764	\$15,214	4%
14	JANITORIAL SERVICE	437,293	369,411	369,344	397,860	524,467	126,607	32%
15	GUTTER CLEANING	146,092	152,886	129,493	158,152	169,679	11,527	7%
16	WELDING	63,817	105,816	94,606	112,840	126,053	13,213	12%
17	TRAFFIC CONTROL	8,778	14,467	13,484	15,576	15,863	287	2%
TOTAL		\$1,028,269	\$1,039,449	\$948,426	\$1,090,978	\$1,257,826	\$166,848	15%
OPERATING FUND - LANDSCAPE SERVICES								
18	GROUNDS MAINTENANCE	\$2,585,229	\$2,533,730	\$2,585,909	\$2,816,943	\$3,064,085	\$247,142	9%
19	IRRIGATION	784,777	728,291	798,217	809,937	808,269	(1,668)	(0%)
20	PEST CONTROL	229,312	275,162	282,425	315,267	318,843	3,576	1%
21	LANDSCAPE ADMINISTRATION	121,344	224,189	240,721	253,034	352,686	99,652	39%
22	SMALL EQUIPMENT REPAIR	190,463	215,076	215,897	192,214	212,462	20,248	11%
23	NURSERY & COMPOSTING	211,268	179,886	168,001	192,001	176,055	(15,946)	(8%)
24	TREE MAINTENANCE	5,504	5,974	2,095	0	0	0	0%
TOTAL		\$4,127,897	\$4,156,996	\$4,306,366	\$4,579,396	\$4,932,400	\$353,004	8%

UNITED LAGUNA WOODS MUTUAL  
2024 PLAN  
Programs Report

DESCRIPTION		2020		2021		2022		2023		2024		ASSESSMENT	
		ACTUALS		ACTUALS		ACTUALS		BUDGET		BUDGET		INCREASE/(DECREASE)	%
RESERVE FUND - MAINTENANCE & CONSTRUCTION													
25	BUILDING STRUCTURES	\$1,235,622		\$979,064		\$1,051,258		\$1,314,877		\$1,634,468		\$319,591	24%
26	CDS SIGNAGE	29,078		0		0		0		0		0	0%
27	ELECTRICAL SYSTEMS	319,500		418,938		628,037		509,495		524,435		14,940	3%
28	EXTERIOR WALKWAY LIGHTING	7,671		30,711		46,046		75,550		64,760		(10,790)	(14%)
29	FOUNDATIONS	0		18,910		49,387		43,436		43,436		0	0%
30	GUTTER REPLACEMENT	83,051		68,558		52,874		113,127		116,486		3,359	3%
31	PAINT - EXTERIOR	1,224,288		1,635,609		1,466,877		1,734,242		1,749,510		15,268	1%
32	PLUMBING REPLACEMENT	0		276,882		344,352		337,826		345,510		7,684	2%
33	PRIOR TO PAINT	776,863		701,954		731,374		996,471		1,033,447		36,976	4%
34	PAVING	368,865		510,630		379,026		398,371		394,207		(4,164)	(1%)
35	ROOFS	927,506		841,632		1,013,167		1,041,301		1,318,468		277,167	27%
36	WALLS	24,600		27,928		30,944		35,000		35,000		0	0%
37	WASTE LINE REMEDIATION	1,349,975		2,502,222		2,153,854		2,300,000		2,300,000		0	0%
38	WATER LINE - COPPER PIPE REMEDIATION	169,746		62,049		71,652		100,000		100,000		0	0%
39	WINDOW/SLIDING SCREEN DOOR	71,372		108,699		94,609		140,157		151,910		11,753	8%
APPLIANCE AND FIXTURES:													
40	COOKTOPS	55,479		58,719		89,574		69,963		69,996		33	0%
41	DISHWASHERS	52,993		66,351		93,120		96,362		97,499		1,137	1%
42	FIXTURES - BASINS/FAUCETS/SINKS/TOILETS	133,986		155,000		185,741		224,611		238,752		14,141	6%
43	GARBAGE DISPOSALS	74,176		115,475		113,801		118,247		125,123		6,876	6%
44	HOODS	10,264		18,470		20,790		39,542		39,610		68	0%
45	KITCHEN/BATH COUNTERS, FLOORS, MISC.	550,095		878,164		1,039,632		1,467,906		1,561,145		93,239	6%
46	OVENS	98,684		116,546		135,988		133,646		137,036		3,390	3%
47	RANGES	4,474		8,907		8,896		12,345		12,389		44	0%
48	REFRIGERATORS	97,109		158,863		171,606		222,137		222,337		200	0%
49	WATER HEATERS & PERMITS	282,448		479,830		526,556		749,363		759,990		10,627	1%
50	DRYERS - LAUNDRY	1,152		9,151		8,831		38,113		38,163		50	0%
51	WASHING MACHINES - LAUNDRY	64,094		42,691		44,215		91,082		91,112		30	0%
TOTAL APPLIANCE AND FIXTURES		\$1,424,955		\$2,108,168		\$2,438,752		\$3,263,317		\$3,393,152		\$129,835	4%
TOTAL		\$8,019,480		\$10,291,951		\$10,552,208		\$12,403,170		\$13,204,789		\$801,619	6%

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**  
**2024 PLAN**  
**Programs Report**

DESCRIPTION	2020 ACTUALS	2021 ACTUALS	2022 ACTUALS	2023 BUDGET	2024 BUDGET	ASSESSMENT INCREASE/(DECREASE) \$	%
<b>RESERVE FUND - GENERAL SERVICES</b>							
52 PRIOR TO PAINT - WELDING	\$0	\$8,350	\$8,119	\$9,558	\$10,933	\$1,375	14%
53 PAVING	21,379	61,713	52,252	48,377	55,590	7,213	15%
54 WALLS	0	0	0	15,400	15,400	0	0%
<b>TOTAL</b>	<b>\$21,379</b>	<b>\$70,063</b>	<b>\$60,371</b>	<b>\$73,335</b>	<b>\$81,923</b>	<b>\$8,588</b>	<b>12%</b>
<b>RESERVE FUND - LANDSCAPE SERVICES</b>							
55 SLOPE RENOVATION	\$257,365	\$160,582	\$100,652	\$98,898	\$109,792	\$10,894	11%
56 IMPROVEMENT & RESTORATION	0	273,458	167,701	177,744	195,857	18,113	3%
57 TREE MAINTENANCE	877,273	764,125	857,213	898,360	1,065,281	166,921	19%
<b>TOTAL</b>	<b>\$1,134,638</b>	<b>\$1,198,165</b>	<b>\$1,125,565</b>	<b>\$1,175,002</b>	<b>\$1,370,930</b>	<b>\$195,928</b>	<b>16%</b>
<b>CONTINGENCY FUND - MAINTENANCE &amp; CONSTRUCTION</b>							
58 MOISTURE INTRUSION - RAIN LEAKS	\$264,914	\$0	\$1,853	\$0	\$0	\$0	0%
59 MOISTURE INTRUSION - PLUMBING LEAKS	797,699	0	0	0	0	0	0%
60 MOISTURE INTRUSION - PLUMBING STOPPAGES	257,338	0	0	0	0	0	0%
61 MOISTURE INTRUSION - MISCELLANEOUS	185,784	0	0	0	0	0	0%
62 DAMAGE RESTORATION SERVICES	25,645	0	0	0	0	0	0%
<b>TOTAL</b>	<b>\$1,531,381</b>	<b>\$0</b>	<b>\$1,853</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0%</b>
Lines 58-62: funding for damage restoration cleanup was moved to operations and damage restoration construction was moved to reserves in 2021.							
<b>PROPERTY TAXES FUND - NON WORK CENTER</b>							
63 PROPERTY TAXES	\$11,899,352	\$12,323,498	\$12,323,498	\$12,649,183	\$13,427,890	\$778,707	6%
<b>TOTAL</b>	<b>\$11,899,352</b>	<b>\$12,323,498</b>	<b>\$12,323,498</b>	<b>\$12,649,183</b>	<b>\$13,427,890</b>	<b>\$778,707</b>	<b>6%</b>
Line 63 - Expenses 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
2023	\$ 16,710,271	\$ 728,421	\$ 11,853,864	\$ 156.23	\$ (13,651,507)	\$ 15,641,049
<b>2024</b>	<b>\$ 15,641,049</b>	<b>\$ 603,315</b>	<b>\$ 12,992,247</b>	<b>\$ 171.23</b>	<b>\$ (14,657,642)</b>	<b>\$ 14,578,969</b>
2025	\$ 14,578,969	\$ 571,159	\$ 14,130,387	\$ 186.23	\$ (15,250,171)	\$ 14,030,344
2026	\$ 14,030,344	\$ 546,105	\$ 15,268,527	\$ 201.23	\$ (16,520,946)	\$ 13,324,030
2027	\$ 13,324,030	\$ 564,518	\$ 16,406,667	\$ 216.23	\$ (15,342,568)	\$ 14,952,647
2028	\$ 14,952,647	\$ 632,728	\$ 16,857,850	\$ 222.18	\$ (15,702,554)	\$ 16,740,671

### 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
2023	\$ 1,113,771	\$ 0	\$ 75,876	\$ 1.00	\$ 0	\$ 1,189,647
<b>2024</b>	<b>\$ 1,189,647</b>	<b>\$ 0</b>	<b>\$ 151,752</b>	<b>\$ 2.00</b>	<b>\$ 0</b>	<b>\$ 1,341,399</b>
2025	\$ 1,341,399	\$ 0	\$ 227,628	\$ 3.00	\$ 0	\$ 1,569,027
2026	\$ 1,569,027	\$ 0	\$ 303,504	\$ 4.00	\$ 0	\$ 1,872,531
2027	\$ 1,872,531	\$ 0	\$ 379,380	\$ 5.00	\$ 0	\$ 2,251,911
2028	\$ 2,251,911	\$ 0	\$ 455,256	\$ 6.00	\$ 0	\$ 2,707,167



### **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>Contributions</i>	<i>Assessment PMPM</i>	<i>Planned Expenditures</i>
2023	\$ 12,649,183	Varies	\$ (12,649,183)
<b>2024</b>	<b>\$ 13,427,890</b>	<b>Varies</b>	<b>\$ (13,427,890)</b>
2025	\$ 13,696,448	Varies	\$ (13,696,448)
2026	\$ 13,970,377	Varies	\$ (13,970,377)
2027	\$ 14,249,784	Varies	\$ (14,249,784)
2028	\$ 14,534,780	Varies	\$ (14,534,780)



## Reserve Study Executive Summary

No-Site-Visit

**United Laguna Woods Mutual**

Laguna Woods, CA

Level of Service: **Update "No-Site-Visit"**

Report #: **36560-4**

# of Units: 6,323

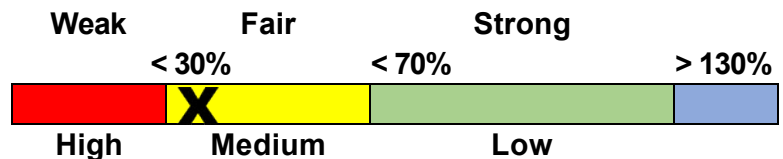
**January 1, 2024 through December 31, 2024**

### Findings & Recommendations

as of January 1, 2024

Projected Starting Reserve Balance .....	\$15,641,049
Current Full Funding Reserve Balance .....	\$44,047,307
Average Reserve Deficit (Surplus) Per Unit .....	\$4,493
Percent Funded .....	35.5 %
Recommended 2024 "Annual Full Funding Contributions" .....	\$14,250,000
Alternate minimum contributions to keep Reserve above \$0 .....	\$12,992,247
Most Recent Reserve Contribution Rate .....	\$11,853,864
Annual Deterioration Rate .....	\$16,301,067

**Reserve Fund Strength: 35.5%**



**Risk of Special Assessment:**

### Economic Assumptions:

Net Annual "After Tax" Interest Earnings Accruing to Reserves ..... **2.50 %**

Annual Inflation Rate ..... **3.00 %**

This is an Update "No-Site-Visit", and is based on a prior Report prepared by Association Reserves. No site inspection was performed as part of this Reserve Study.

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

The Association is a Mutual.

The Reserve Fund is between the 30% funded level and the 70% funded level at 35.5 % Funded, which is a fair position for the fund to be in. This means that the Mutual'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 the Mutual will enjoy a low risk of Reserve cash flow problems.

The Annual Deterioration rate for your Reserve Components is \$16,301,067.

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 \$14,250,000.

\*The Alternative Contribution rate, also called Baseline Funding will keep the Reserve Funds above \$0. This figure for your association is \$12,992,247.

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



## Executive Summary Table

Report # 36560-4  
No-Site-Visit

#	Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
<b>Paving</b>				
2220	(2024) Asphalt - Resurface	25	0	\$199,081
2220	(2025) Asphalt - Resurface	25	1	\$206,627
2220	(2026) Asphalt - Resurface	25	2	\$258,566
2220	(2027) Asphalt - Resurface	25	3	\$251,222
2220	(2028) Asphalt - Resurface	25	4	\$248,405
2220	(2029) Asphalt - Resurface	25	5	\$291,777
2220	(2030) Asphalt - Resurface	25	6	\$281,220
2220	(2031) Asphalt - Resurface	25	7	\$272,422
2220	(2032) Asphalt - Resurface	25	8	\$241,537
2220	(2033) Asphalt - Resurface	25	9	\$282,569
2220	(2034) Asphalt - Resurface	25	10	\$273,759
2220	(2035) Asphalt - Resurface	25	11	\$317,423
2220	(2036) Asphalt - Resurface	25	12	\$290,573
2220	(2037) Asphalt - Resurface	25	13	\$262,066
2220	(2038) Asphalt - Resurface	25	14	\$265,704
2220	(2039) Asphalt - Resurface	25	15	\$263,410
2220	(2040) Asphalt - Resurface	25	16	\$266,274
2220	(2041) Asphalt - Resurface	25	17	\$261,640
2220	(2042) Asphalt - Resurface	25	18	\$186,059
2220	(2043) Asphalt - Resurface	25	19	\$165,172
2220	(2045) Asphalt - Resurface	25	21	\$187,032
2220	(2046) Asphalt - Resurface	25	22	\$101,531
2220	(2047) Asphalt - Resurface	25	23	\$67,820
2220	(2048) Asphalt - Resurface	25	24	\$109,343
2220	(2049) Asphalt - Resurface	25	25	\$233,005
2230	Asphalt - Annual Repair/Seal	1	0	\$45,126
<b>Asphalt &amp; Concrete Repair/Replace</b>				
2033	(2024) Concrete & Paving - R/R	20	0	\$55,434
2033	(2025) Concrete & Paving - R/R	20	1	\$484
2033	(2026) Concrete & Paving - R/R	20	2	\$1,112
2033	(2027) Concrete & Paving - R/R	20	3	\$978
2033	(2028) Concrete & Paving - R/R	20	4	\$643
2033	(2029) Concrete & Paving - R/R	20	5	\$1,895
2033	(2030) Concrete & Paving - R/R	20	6	\$7,440
2033	(2031) Concrete & Paving - R/R	20	7	\$11,522
2033	(2032) Concrete & Paving - R/R	20	8	\$12,372
2033	(2033) Concrete & Paving - R/R	20	9	\$6,274

#	Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
2033	(2034) Concrete & Paving - R/R	20	10	\$11,914
2033	(2035) Concrete & Paving - R/R	20	11	\$53,051
2033	(2036) Concrete & Paving - R/R	20	12	\$50,290
2033	(2037) Concrete & Paving - R/R	20	13	\$90,779
2033	(2038) Concrete & Paving - R/R	20	14	\$72,594
2033	(2039) Concrete & Paving - R/R	20	15	\$58,197
2033	(2040) Concrete & Paving - R/R	20	16	\$48,213
2033	(2041) Concrete & Paving - R/R	20	17	\$46,950
2033	(2042) Concrete & Paving - R/R	20	18	\$69,408
2033	(2043) Concrete & Paving - R/R	20	19	\$33,890
2033	(2044) Concrete & Paving - R/R	20	20	\$21,367
2100	Concrete - Repair/Replace	1	0	\$150,000
<b>Roofs - Built-Up</b>				
1302	(2024) Built-Up/PVC - Replace	0	0	\$800,000
1302	(2025) Built-Up/PVC - Replace	0	1	\$1,014,614
1302	(2026) Built-Up/PVC - Replace	0	2	\$1,013,948
1302	(2027) Built-Up/PVC - Replace	0	3	\$1,014,063
1302	(2028) Built-Up/PVC - Replace	0	4	\$999,208
1302	(2029) Built-Up/PVC - Replace	0	5	\$384,603
2465	(2034) PVC Cool Roof - Replace	25	10	\$1,437,163
2465	(2035) PVC Cool Roof - Replace	25	11	\$1,455,050
2465	(2036) PVC Cool Roof - Replace	25	12	\$1,746,312
2465	(2037) PVC Cool Roof - Replace	25	13	\$2,422,018
2465	(2038) PVC Cool Roof - Replace	25	14	\$3,028,314
2465	(2039) PVC Cool Roof - Replace	25	15	\$2,704,665
2465	(2040) PVC Cool Roof - Replace	25	16	\$2,098,347
2465	(2041) PVC Cool Roof - Replace	25	17	\$1,467,555
2465	(2042) PVC Cool Roof - Replace	25	18	\$1,528,240
2465	(2043) PVC Cool Roof - Replace	25	19	\$1,848,634
2465	(2044) PVC Cool Roof - Replace	25	20	\$977,468
2465	(2045) PVC Cool Roof - Replace	25	21	\$768,197
2465	(2046) PVC Cool Roof - Replace	25	22	\$986,400
2465	(2047) PVC Cool Roof - Replace	25	23	\$1,120,978
2465	(2048) PVC Cool Roof - Replace	25	24	\$1,004,013
2465	(2049) PVC Cool Roof - Replace	25	25	\$1,021,560
2465	(2050) PVC Cool Roof - Replace	25	26	\$1,014,929
2465	(2051) PVC Cool Roof - Replace	25	27	\$1,017,066
2465	(2052) PVC Cool Roof - Replace	25	28	\$1,017,143
2465	(2053) PVC Cool Roof - Replace	25	29	\$995,387
2466	Emergency Roof Repairs - Annual	1	0	\$90,000
2467	Preventative Roof Repairs	1	0	\$105,409
2468	Flat Roofs Debris Cleanup	1	0	\$73,059



#	Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
<b>Roofs - Comp Shingle</b>				
2450	(2024) Comp Shingle Roof - Replace	40	0	\$250,000
2450	(2025) Comp Shingle Roof - Replace	40	1	\$322,161
2450	(2041) Comp Shingle Roof - Replace	40	17	\$1,637,463
2450	(2042) Comp Shingle Roof - Replace	40	18	\$1,449,376
2450	(2043) Comp Shingle Roof - Replace	40	19	\$965,793
2450	(2044) Comp Shingle Roof - Replace	40	20	\$1,842,212
2450	(2045) Comp Shingle Roof - Replace	40	21	\$1,039,555
2450	(2046) Comp Shingle Roof - Replace	40	22	\$4,601,547
2450	(2047) Comp Shingle Roof - Replace	40	23	\$2,307,916
2450	(2048) Comp Shingle Roof - Replace	40	24	\$3,369,630
2450	(2049) Comp Shingle Roof - Replace	40	25	\$2,016,490
2450	(2050) Comp Shingle Roof - Replace	40	26	\$1,630,243
2450	(2051) Comp Shingle Roof - Replace	40	27	\$2,168,778
2450	(2052) Comp Shingle Roof - Replace	40	28	\$1,259,397
2450	(2053) Comp Shingle Roof - Replace	40	29	\$538,579
<b>Roofs - Tile</b>				
2400	(2044) Tile Roof - Replace	40	20	\$465,530
2400	(2046) Tile Roof - Replace	40	22	\$927,820
2400	(2047) Tile Roof - Replace	40	23	\$541,717
2400	(2048) Tile Roof - Replace	40	24	\$582,193
2400	(2049) Tile Roof - Replace	40	25	\$601,887
2400	(2050) Tile Roof - Replace	40	26	\$582,848
2400	(2051) Tile Roof - Replace	40	27	\$582,848
2400	(2052) Tile Roof - Replace	40	28	\$582,848
2400	(2053) Tile Roof - Replace	40	29	\$625,693
2400	(2054) Tile Roof - Replace	40	30	\$482,357
<b>Infrastructure/Buildings</b>				
151	Manor Interior Damage Restoration	1	0	\$684,330
2480	Gutter System - New Install	1	0	\$50,000
2481	Gutter/Downspouts - Repair/Replace	1	0	\$66,486
2510	(2024) Balcony Inspections	9	0	\$51,560
2510	(2032) Balcony Inspections	9	8	\$150,000
2510	(2033) Balcony Inspections	9	9	\$150,000
2621	Sliding Screen Doors	1	0	\$31,500
2740	Windows - Repair/Replace	1	0	\$120,410
4525	(2026) Vertical Lifts - R & R	20	2	\$737,000
4525	(2027) Vertical Lifts - R & R	20	3	\$147,400
4525	(2028) Vertical Lifts - R & R	20	4	\$73,700
4525	(2029) Vertical Lifts - R & R	20	5	\$73,700
4525	(2030) Vertical Lifts - R & R	20	6	\$294,800
4525	(2032) Vertical Lifts - R & R	20	8	\$221,100

#	Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
4525	(2033) Vertical Lifts - R & R	20	9	\$73,700
4525	(2034) Vertical Lifts - R & R	20	10	\$73,700
4525	(2038) Vertical Lifts - R & R	20	14	\$147,400
<b>Carport Siding Renovation</b>				
1112	(2027) Carport Renovations	6	3	\$2,600
1112	(2028) Carport Renovations	6	4	\$5,200
1112	(2029) Carport Renovations	6	5	\$7,800
1112	(2030) Carport Renovations	6	6	\$10,400
1112	(2031) Carport Renovations	6	7	\$13,000
1112	(2032) Carport Renovations	6	8	\$15,600
1112	(2033) Carport Renovations	6	9	\$54,600
<b>Manor Components</b>				
3001	Fixtures - Faucets - Replace	1	0	\$149,120
3005	Fixtures Sinks - Replace	1	0	\$38,200
3006	Fixtures - Toilets	1	0	\$6,817
3009	Bathroom Counter - Inspections	1	0	\$36,750
3009	Bathroom Counters - Replace	1	0	\$209,961
3009	Kitchen Countertop - Inspection	1	0	\$94,500
3009	Kitchen Countertops - Replace	1	0	\$387,760
3010	Bathroom Tile - Replace/Abatement	1	0	\$226,302
3011	Bath Mirrors - Replace	1	0	\$32,834
3012	Shower/Tub Enclosures - Replace	1	0	\$201,046
3014	Bathroom Basins, Faucets, Counter	1	0	\$32,468
3050	Floor Replacement - Abatement	1	0	\$214,200
3051	Bathroom Floors - Wk Cntr #910	1	0	\$21,000
3051	Bathroom Floors - Wk Cntr #917	1	0	\$60,821
3052	Kitchen Floors - Wk Cntr #910	1	0	\$17,850
3053	Kitchen Floors - Wk Cntr #917	1	0	\$39,426
3321	Ranges - Reimbursements	1	0	\$2,600
3321	Ranges - Replace	1	0	\$9,790
3322	Refrigerators - Reimbursements	1	0	\$43,400
3322	Refrigerators - Replace	1	0	\$178,936
3323	Cooktops - Reimbursed	1	0	\$15,300
3323	Cooktops - Replace	1	0	\$54,696
3324	Dishwashers - Reimbursement	1	0	\$11,900
3324	Dishwashers - Replace	1	0	\$85,599
3326	Ovens - Reimbursement	1	0	\$25,000
3326	Ovens - Replace	1	0	\$112,036
3327	Garbage Disposals - Replace	1	0	\$109,723
3327	Garbage Disposals & Counters	1	0	\$15,400
3328	Manor Hoods - Reimbursements	1	0	\$4,300
3328	Manor Hoods - Replace	1	0	\$35,310

#	Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
4569	(2024) Water Heaters Replace	1	0	\$757,480
4570	Water Heater - Replace	1	1	\$834,111
4621	Heat Pumps - Replace	1	0	\$5,661
4622	Wall Heater - Replace	1	0	\$3,774
<b>Lighting &amp; Electrical</b>				
4650	(2027-2034) Solar Systems -Replace	1	3	\$14,455
4650	(2037-2044) Solar Systems -Replace	1	13	\$14,455
4650	(2047-2054) Solar Systems -Replace	1	24	\$301,955
6971	(2024) Pushmatic Panels- Upgrade	50	0	\$500,000
6971	(2025) Pushmatic Panels- Upgrade	50	1	\$637,200
6971	(2026) Pushmatic Panels- Upgrade	50	2	\$637,200
6972	Electrical Panel Maintenance	1	0	\$15,000
6973	Exterior Lighting (Consultant)	1	0	\$15,000
6974	Walkway Lights - Additional New	1	0	\$49,760
<b>Laundry Rooms</b>				
3720	(2024) Laundry Room Sinks - Replace	25	0	\$12,147
3720	(2047) Laundry Room Sinks - Replace	25	24	\$9,100
3725	Laundry Room Counters - Replace	1	0	\$18,697
3735	Washers - Replace	1	0	\$91,113
3740	Dryers - Replace	1	0	\$38,163
3750	(2024-2032) Laundry Water Heaters	1	0	\$2,510
3750	Laundry Room Water Heater	1	8	\$10,152
6720	Boat Ramps - Repair/Replace	25	24	\$13,000
<b>Off Cycle Decking</b>				
150	Off Cycle Deck Top Coat - Annual	1	0	\$65,293
152	Off Cycle Common Decks - Annual	1	0	\$68,410
153	Off Cycle Balcony Decks - Annual	1	0	\$10,350
<b>Prior To Painting</b>				
2356	Lead - Testing PTP - Annual	1	0	\$5,000
2357	Asbestos - Testing PTP - Annual	1	0	\$52,750
2522	Full Cycle Dry Rot PTP - Annual	1	0	\$719,099
6341	Full Cycle Decking Repairs - Annual	1	0	\$112,544
6343	Full Cycle Balcony Dry Rot - Annual	1	0	\$10,902
<b>Interior &amp; Exterior Painting</b>				
2330	Interior Paint Touch-up - Annual	1	0	\$95,396
2331	Exterior Paint Touch-Up (Annual)	1	0	\$124,104
2355	Full Cycle Exterior Paint - Annual	1	0	\$1,419,843
2356	Lead Testing and Abatement	1	0	\$7,875
2506	Deck Top Coat Reseal (Annual)	1	0	\$56,623
2725	Building Signage	1	0	\$45,669
<b>Walls, Fencing, Railings &amp; Gates</b>				
5501	Perimeter Block Walls - Repair	1	0	\$8,000

#	Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
5502	Walls - Common Area Block - Annual	1	0	\$7,400
5525	Perimeter Shepherds Crook - Replace	1	0	\$35,000
<b>Grounds &amp; Miscellaneous</b>				
7000	Trees - Trim/Maintain - Annual	1	0	\$1,065,281
7011	(2025) Landscape Renovations	4	1	\$15,000
7011	(2026) Landscape Renovations	4	2	\$15,000
7012	Landscape Improve/Restore Annual	1	0	\$195,857
7014	Slope - Renovations	1	0	\$82,759
7017	Turf Reduction & Irrigation	1	0	\$27,029
<b>Building Structures</b>				
2001	(2024) Bldg. Structures, Projects	1	0	\$50,000
2001	Bldg. Structures, Projects - Annual	1	1	\$134,800
2001	Building Structures Dry Rot Repairs	1	0	\$5,250
2002	Bldg. Structures Maint Ops Annual	1	0	\$400,000
2003	Building Structures Carpentry	1	0	\$97,321
2004	(2024) Smoke Alarms - Replace	10	0	\$340,757
2004	(2025) Smoke Alarms - Replace	10	2	\$299,845
2006	Building Foundations - Repair	1	0	\$43,436
2356	Lead Testing and Abatement	1	0	\$5,250
<b>Plumbing</b>				
4590	Plumbing - Repair/Replace, Annual	1	0	\$345,510
4591	Copper Water Lines Re-Pipe - Annual	1	0	\$100,000
4594	(2024-2035)Waste Line Epoxy Re-Line	1	0	\$2,300,000
4596	(2036-2053) Waste Lines - Repair	1	12	\$50,000

**213 Total Funded Components**

Note 1: Yellow highlighted line items are expected to require attention in this initial year.



# Budget Summary

Report # 36560-4  
No-Site-Visit

	Useful Life		2024 Rem. Useful Life		Estimated Replacement Cost in 2024	2024 Expenditures	01/01/2024 Current Fund Balance	01/01/2024 Fully Funded Balance	Remaining Bal. to be Funded	2024 Contributions
	Min	Max	Min	Max						
Paving	1	25	0	25	\$5,829,363	\$244,207	\$442,569	\$3,262,972	\$5,386,794	\$241,706
Asphalt & Concrete Repair/Replace	1	20	0	20	\$804,807	\$205,434	\$205,894	\$376,599	\$598,913	\$159,747
Roofs - Built-Up	0	25	0	29	\$35,154,343	\$1,068,468	\$1,575,775	\$11,256,530	\$33,578,568	\$1,271,791
Roofs - Comp Shingle	40	40	0	29	\$25,399,140	\$250,000	\$516,217	\$11,181,703	\$24,882,923	\$555,083
Roofs - Tile	40	40	20	30	\$5,975,741	\$0	\$0	\$2,200,030	\$5,975,741	\$130,596
Infrastructure/Buildings	1	20	0	14	\$3,146,786	\$1,004,286	\$1,004,286	\$2,384,403	\$2,142,500	\$947,531
Carport Siding Renovation	6	6	3	9	\$109,200	\$0	\$0	\$4,333	\$109,200	\$15,910
Manor Components	1	1	0	1	\$4,074,071	\$3,239,960	\$3,239,960	\$3,239,960	\$834,111	\$3,561,455
Lighting & Electrical	1	50	0	24	\$2,185,025	\$579,760	\$579,760	\$1,815,928	\$1,605,265	\$389,981
Laundry Rooms	1	25	0	24	\$194,882	\$162,630	\$162,630	\$163,514	\$32,252	\$141,621
Off Cycle Decking	1	1	0	0	\$144,053	\$144,053	\$144,053	\$144,053	\$0	\$125,928
Prior To Painting	1	1	0	0	\$900,295	\$900,295	\$900,295	\$900,295	\$0	\$787,016
Interior & Exterior Painting	1	1	0	0	\$1,749,510	\$1,749,510	\$1,749,510	\$1,749,510	\$0	\$1,529,380
Walls, Fencing, Railings & Gates	1	1	0	0	\$50,400	\$50,400	\$50,400	\$50,400	\$0	\$44,058
Grounds & Miscellaneous	1	4	0	2	\$1,400,926	\$1,370,926	\$1,382,176	\$1,389,676	\$18,750	\$1,204,987
Building Structures	1	10	0	2	\$1,376,659	\$942,014	\$942,014	\$1,181,890	\$434,645	\$699,443
Plumbing	1	1	0	12	\$2,795,510	\$2,745,510	\$2,745,510	\$2,745,510	\$50,000	\$2,443,768
					\$91,290,711	\$14,657,453	\$15,641,049	\$44,047,307	\$75,649,662	\$14,250,000

Percent Funded: 35.5%

## United Laguna Woods Mutual - 36560-4a

## 30 - Year Summary

	Interest: 4.0%	Inflation: 3.0%
Reserve Fund Strength Calculations: (All values of Fiscal Year Start Date)	Projected Reserve Balance Changes	

Year	Starting Reserve Balance	Fully Funded Balance	Percent Funded	Special Assmt Risk	% Increase In Annual Reserve Contribs.	Reserve Contribs	Loan or Special Assmt	Interest Income	Reserve Expenses
2024	\$15,641,049	\$44,047,496	35.5%	Medium	9.60%	\$12,992,247	\$0	\$603,315	\$14,657,642
2025	\$14,578,969	\$46,478,378	31.4%	Medium	8.76%	\$14,130,387	\$0	\$571,159	\$15,250,171
2026	\$14,030,344	\$48,842,086	28.7%	High	8.05%	\$15,268,527	\$0	\$546,105	\$16,520,946
2027	\$13,324,030	\$50,437,661	26.4%	High	7.45%	\$16,406,667	\$0	\$564,518	\$15,342,568
2028	\$14,952,648	\$53,705,551	27.8%	High	2.75%	\$16,857,850	\$0	\$632,728	\$15,702,554
2029	\$16,740,672	\$56,843,019	29.5%	High	2.75%	\$17,321,441	\$0	\$718,467	\$15,533,270
2030	\$19,247,311	\$60,280,137	31.9%	Medium	2.75%	\$17,797,781	\$0	\$830,342	\$15,530,940
2031	\$22,344,494	\$64,354,701	34.7%	Medium	2.75%	\$18,287,220	\$0	\$964,820	\$15,613,251
2032	\$25,983,282	\$69,027,473	37.6%	Medium	2.75%	\$18,790,118	\$0	\$1,104,642	\$16,529,854
2033	\$29,348,190	\$73,457,766	40.0%	Medium	2.75%	\$19,306,847	\$0	\$1,243,710	\$16,949,582
2034	\$32,949,164	\$78,170,204	42.2%	Medium	2.75%	\$19,837,785	\$0	\$1,347,820	\$19,571,714
2035	\$34,563,055	\$80,902,214	42.7%	Medium	2.75%	\$20,383,324	\$0	\$1,422,273	\$19,690,130
2036	\$36,678,522	\$81,002,626	45.3%	Medium	2.75%	\$20,943,865	\$0	\$1,556,811	\$17,877,138
2037	\$41,302,061	\$83,533,285	49.4%	Medium	2.75%	\$21,519,822	\$0	\$1,733,428	\$19,030,087
2038	\$45,525,223	\$85,507,748	53.2%	Medium	2.75%	\$22,111,617	\$0	\$1,883,056	\$20,722,951
2039	\$48,796,945	\$86,369,878	56.5%	Medium	2.75%	\$22,719,686	\$0	\$2,030,709	\$20,626,199
2040	\$52,921,142	\$87,946,773	60.2%	Medium	2.75%	\$23,344,478	\$0	\$2,220,610	\$20,177,152
2041	\$58,309,077	\$90,640,417	64.3%	Medium	2.75%	\$23,986,451	\$0	\$2,401,531	\$22,713,611
2042	\$61,983,448	\$91,427,449	67.8%	Medium	2.75%	\$24,646,078	\$0	\$2,556,957	\$23,092,114
2043	\$66,094,369	\$92,492,119	71.5%	Low	2.75%	\$25,323,845	\$0	\$2,737,781	\$23,115,048
2044	\$71,040,948	\$94,228,307	75.4%	Low	2.75%	\$26,020,251	\$0	\$2,913,917	\$25,058,110
2045	\$74,917,006	\$94,671,435	79.1%	Low	2.75%	\$26,735,808	\$0	\$3,134,207	\$22,711,803
2046	\$82,075,218	\$98,247,338	83.5%	Low	2.75%	\$27,471,043	\$0	\$3,208,047	\$34,138,640
2047	\$78,615,668	\$90,884,743	86.5%	Low	0.00%	\$27,471,043	\$0	\$3,186,179	\$28,293,048
2048	\$80,979,841	\$90,681,625	89.3%	Low	0.00%	\$27,471,043	\$0	\$3,212,230	\$31,742,531
2049	\$79,920,583	\$87,705,812	91.1%	Low	0.00%	\$27,471,043	\$0	\$3,191,648	\$30,634,387
2050	\$79,948,886	\$86,592,068	92.3%	Low	0.00%	\$27,471,043	\$0	\$3,185,962	\$30,970,132
2051	\$79,635,759	\$85,933,350	92.7%	Low	0.00%	\$27,471,043	\$0	\$3,139,414	\$32,628,914
2052	\$77,617,301	\$84,405,608	92.0%	Low	0.00%	\$27,471,043	\$0	\$3,079,031	\$31,556,201
2053	\$76,611,174	\$84,821,989	90.3%	Low	0.00%	\$27,471,043	\$0	\$3,059,004	\$30,527,039



**RESOLUTION 01-23-XX**

**2024 BUSINESS PLAN RESOLUTION**

**RESOLVED**, September 12, 2023, that the Business Plan of this Corporation for the year 2024 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 \$51,215,478 is required by the Corporation to meet the United Laguna Woods Mutual operating expenses, reserve contributions, and restricted fund contributions for the year 2024 after deducting \$531,132 derived from prior years' operating surplus. In addition, the sum of \$17,316,422 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 2024. Therefore, a total of \$68,531,900 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 \$28,085,532, of which \$14,657,642 is planned from the Reserve Fund and \$13,427,890 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 2024, 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 01-23-XX**

**2024 RESERVE FUND RESOLUTION**

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

**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; and

**NOW THEREFORE BE IT RESOLVED**, September 12, 2023, 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 2024; 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.

## United Laguna Woods Mutual - 36560-4a

## 30 - Year Summary

	Interest: 4.0%	Inflation: 3.0%
Reserve Fund Strength Calculations: (All values of Fiscal Year Start Date)	Projected Reserve Balance Changes	

Year	Starting Reserve Balance	Fully Funded Balance	Percent Funded	Special Assmt Risk	% Increase In Annual Reserve Contribs.	Reserve Contribs	Loan or Special Assmt	Interest Income	Reserve Expenses
2024	\$15,641,049	\$44,047,496	35.5%	Medium	9.60%	\$12,992,247	\$0	\$603,315	\$14,657,642
2025	\$14,578,969	\$46,478,378	31.4%	Medium	8.76%	\$14,130,387	\$0	\$571,159	\$15,250,171
2026	\$14,030,344	\$48,842,086	28.7%	High	8.05%	\$15,268,527	\$0	\$546,105	\$16,520,946
2027	\$13,324,030	\$50,437,661	26.4%	High	7.45%	\$16,406,667	\$0	\$564,518	\$15,342,568
2028	\$14,952,648	\$53,705,551	27.8%	High	2.75%	\$16,857,850	\$0	\$632,728	\$15,702,554
2029	\$16,740,672	\$56,843,019	29.5%	High	2.75%	\$17,321,441	\$0	\$718,467	\$15,533,270
2030	\$19,247,311	\$60,280,137	31.9%	Medium	2.75%	\$17,797,781	\$0	\$830,342	\$15,530,940
2031	\$22,344,494	\$64,354,701	34.7%	Medium	2.75%	\$18,287,220	\$0	\$964,820	\$15,613,251
2032	\$25,983,282	\$69,027,473	37.6%	Medium	2.75%	\$18,790,118	\$0	\$1,104,642	\$16,529,854
2033	\$29,348,190	\$73,457,766	40.0%	Medium	2.75%	\$19,306,847	\$0	\$1,243,710	\$16,949,582
2034	\$32,949,164	\$78,170,204	42.2%	Medium	2.75%	\$19,837,785	\$0	\$1,347,820	\$19,571,714
2035	\$34,563,055	\$80,902,214	42.7%	Medium	2.75%	\$20,383,324	\$0	\$1,422,273	\$19,690,130
2036	\$36,678,522	\$81,002,626	45.3%	Medium	2.75%	\$20,943,865	\$0	\$1,556,811	\$17,877,138
2037	\$41,302,061	\$83,533,285	49.4%	Medium	2.75%	\$21,519,822	\$0	\$1,733,428	\$19,030,087
2038	\$45,525,223	\$85,507,748	53.2%	Medium	2.75%	\$22,111,617	\$0	\$1,883,056	\$20,722,951
2039	\$48,796,945	\$86,369,878	56.5%	Medium	2.75%	\$22,719,686	\$0	\$2,030,709	\$20,626,199
2040	\$52,921,142	\$87,946,773	60.2%	Medium	2.75%	\$23,344,478	\$0	\$2,220,610	\$20,177,152
2041	\$58,309,077	\$90,640,417	64.3%	Medium	2.75%	\$23,986,451	\$0	\$2,401,531	\$22,713,611
2042	\$61,983,448	\$91,427,449	67.8%	Medium	2.75%	\$24,646,078	\$0	\$2,556,957	\$23,092,114
2043	\$66,094,369	\$92,492,119	71.5%	Low	2.75%	\$25,323,845	\$0	\$2,737,781	\$23,115,048
2044	\$71,040,948	\$94,228,307	75.4%	Low	2.75%	\$26,020,251	\$0	\$2,913,917	\$25,058,110
2045	\$74,917,006	\$94,671,435	79.1%	Low	2.75%	\$26,735,808	\$0	\$3,134,207	\$22,711,803
2046	\$82,075,218	\$98,247,338	83.5%	Low	2.75%	\$27,471,043	\$0	\$3,208,047	\$34,138,640
2047	\$78,615,668	\$90,884,743	86.5%	Low	0.00%	\$27,471,043	\$0	\$3,186,179	\$28,293,048
2048	\$80,979,841	\$90,681,625	89.3%	Low	0.00%	\$27,471,043	\$0	\$3,212,230	\$31,742,531
2049	\$79,920,583	\$87,705,812	91.1%	Low	0.00%	\$27,471,043	\$0	\$3,191,648	\$30,634,387
2050	\$79,948,886	\$86,592,068	92.3%	Low	0.00%	\$27,471,043	\$0	\$3,185,962	\$30,970,132
2051	\$79,635,759	\$85,933,350	92.7%	Low	0.00%	\$27,471,043	\$0	\$3,139,414	\$32,628,914
2052	\$77,617,301	\$84,405,608	92.0%	Low	0.00%	\$27,471,043	\$0	\$3,079,031	\$31,556,201
2053	\$76,611,174	\$84,821,989	90.3%	Low	0.00%	\$27,471,043	\$0	\$3,059,004	\$30,527,039



## Treasurer's Report for September 12, 2023 Board Meeting

**SLIDE 1** – Through the reporting period of **July 31, 2023**, total revenue for United was \$30,001K compared to expenses of \$29,391K, resulting in net revenue of \$610K.

**SLIDE 2** – In Finance, we keep a close eye on the operating portion of our financial results. The Operating Fund (without Depreciation) shows an operating surplus of \$136K through the reporting period. This chart shows how much of our revenue went into operations, with \$13,835K coming in from assessments and \$834K coming from non-assessment revenue. This is compared to operating expenditures of \$14,533K (without Depreciation).

**SLIDE 3** – This next chart takes the full income statement and compares those results to budget. We can see that United ended the period better than budget by \$1,249K when combining both operating and reserve savings.

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

**Employee Compensation \$1,095K;** Favorable variance resulted primarily in the Landscape and M&C departments due to open positions. Impacted areas include grounds maintenance, tree maintenance, plumbing, paint, and interior components. Recruitment is in progress to fill in current open positions. Grounds maintenance contracted shrub-bed maintenance to outside vendors for the pruning/weeding cycle as they continue to fill open positions.

**Investment Income \$306K;** Favorable variance resulted from higher rates of return received on treasury bill investments than anticipated at the time of budget preparation.

**Outside Services \$162K;** Favorable variance primarily due to timing of work related to PVC cool roofing. Significant rainfall in 2023 delayed roofing projects. Work is in progress and 4 buildings have been completed. There are 14 buildings scheduled for 2023 and all are expected to be completed by year end. PVC cool roofing was partially offset by more moisture intrusion events than anticipated at the time of budget due to rainfall.

**Utilities and Telephone (\$312K);** Unfavorable variance due to an over accrual of water and sewer in July. Staff will make an adjustment to correct the over accrual in the next period. Trash remained within budget.

**SLIDE 5** – On this pie chart, we show non-assessment revenues earned to date of \$1,228K. Revenue is organized by category, starting with our largest revenue generating category: Investment Income, followed by Fees and Charges, Laundry, Lease Processing Fee, Resale Processing Fee, and so forth.



## **Treasurer's Report for September 12, 2023 Board Meeting**

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**SLIDE 6**— On this pie chart, we see the expenses to date of \$29,391K, showing that our largest categories of expense are for Employee Compensation and Property Tax followed by Outside Services, Utilities, Insurance, Materials and Supplies, and so forth. In 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, 2023 was \$1,158K. Contributions collected totaled \$44K with no expenditures to date. The Reserve Fund balance on July 31, 2023 was \$17,190K. Contributions and investment revenue collected totaled \$7,309K while expenditures were \$6,829K.

**SLIDE 9** – We compare this to historical fund balances for the past five years on this chart, which have averaged \$19.2 Million.

**SLIDE 10** – We have a slide here to show resale history from 2021 - 2023. Through July 31, 2023, United resales totaled 197, which is 91 resales lower than the prior year for the same time period. The average YTD resale price for a United Mutual manor was \$393K, which is \$9K less than the prior year for the same time period.

# Financial Report

Preliminary as of July 31, 2023



INCOME STATEMENT (in Thousands)	ACTUAL
Assessment Revenue	\$28,773
Non-assessment Revenue	\$1,228
Total Revenue	\$30,001
Total Expense	\$29,391
Net Revenue/(Expense)	\$610

# Financial Report

Preliminary as of July 31, 2023



OPERATING ONLY INCOME STATEMENT <sup>1</sup> (in Thousands)	ACTUAL
Assessment Revenue	\$13,835
Non-assessment Revenue	\$834
Total Revenue	\$14,669
Total Expense <sup>1</sup>	\$14,533
Operating Surplus	\$136

1) Excludes depreciation

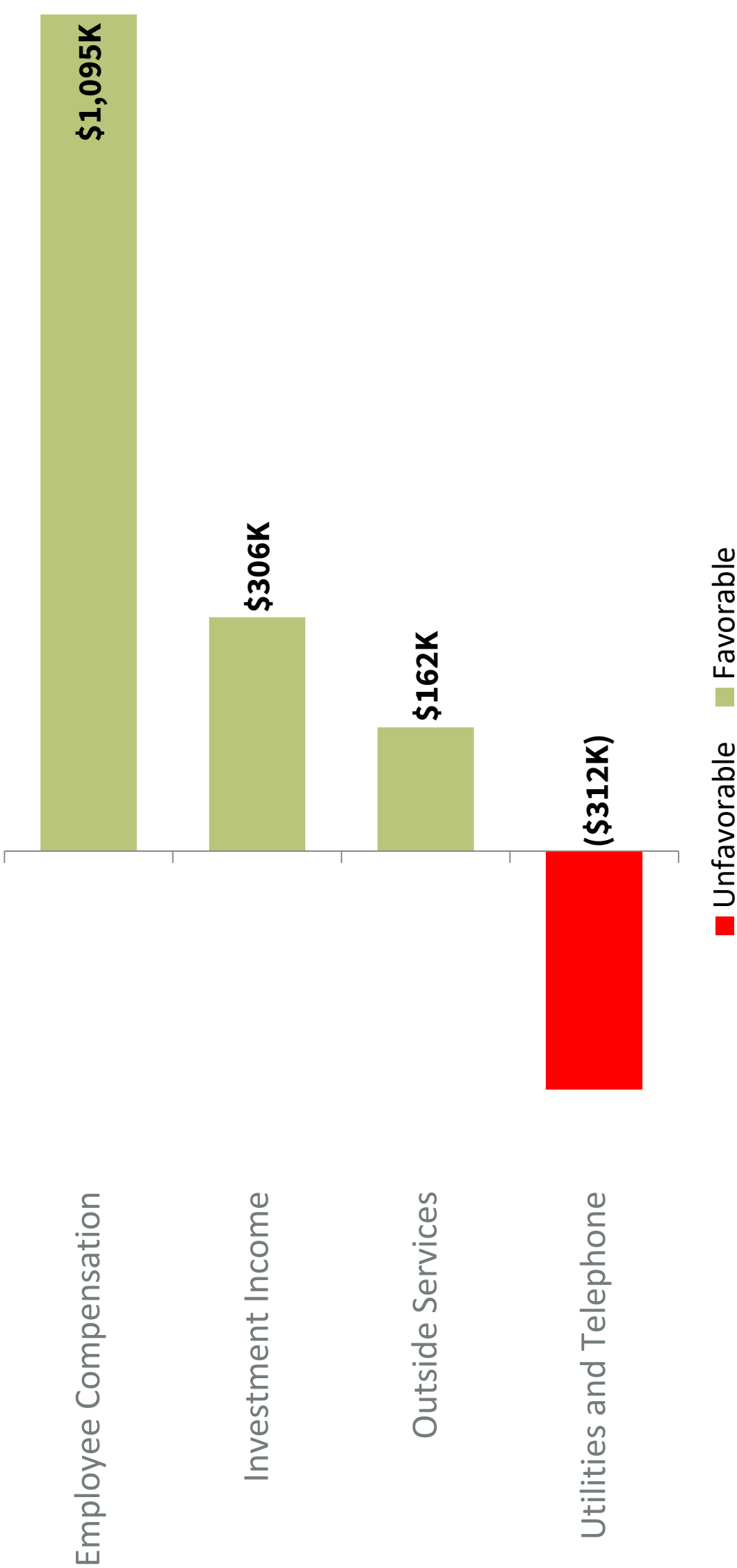
# Financial Report

Preliminary as of July 31, 2023

INCOME STATEMENT (in Thousands)	ACTUAL	BUDGET	VARIANCE B/(W)
Assessment Revenue	\$28,773	\$28,173	\$600
Non-assessment Revenue	\$1,228	\$1,123	\$105
Total Revenue	\$30,001	\$29,296	\$705
Total Expense	\$29,391	\$29,935	\$544
Net Revenue/(Expense)	\$610	(\$639)	\$1,249

# Financial Report

Preliminary as of July 31, 2023

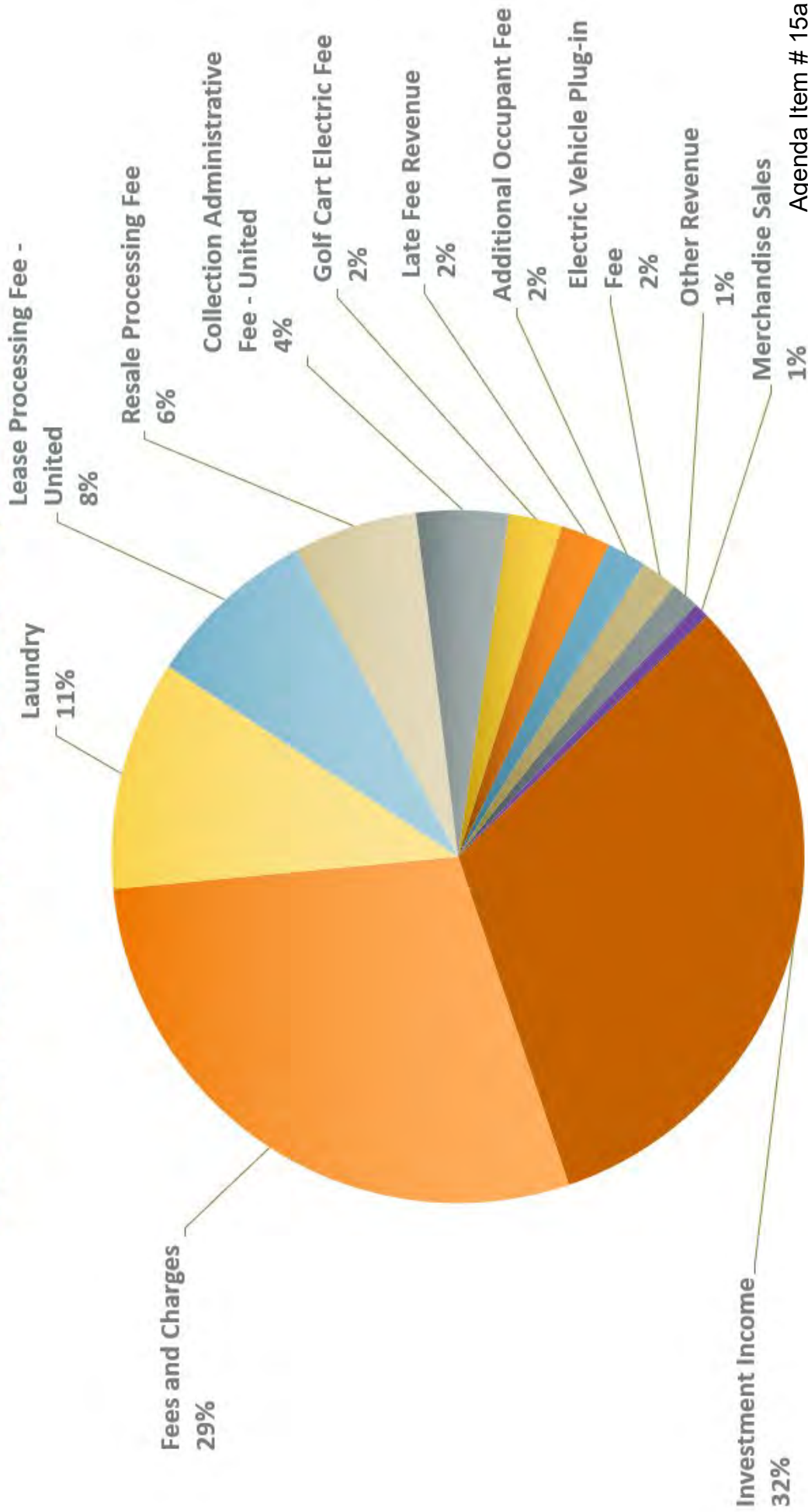




# Financial Report

Preliminary as of July 31, 2023

## Total Non Assessment Revenues \$1,228,240



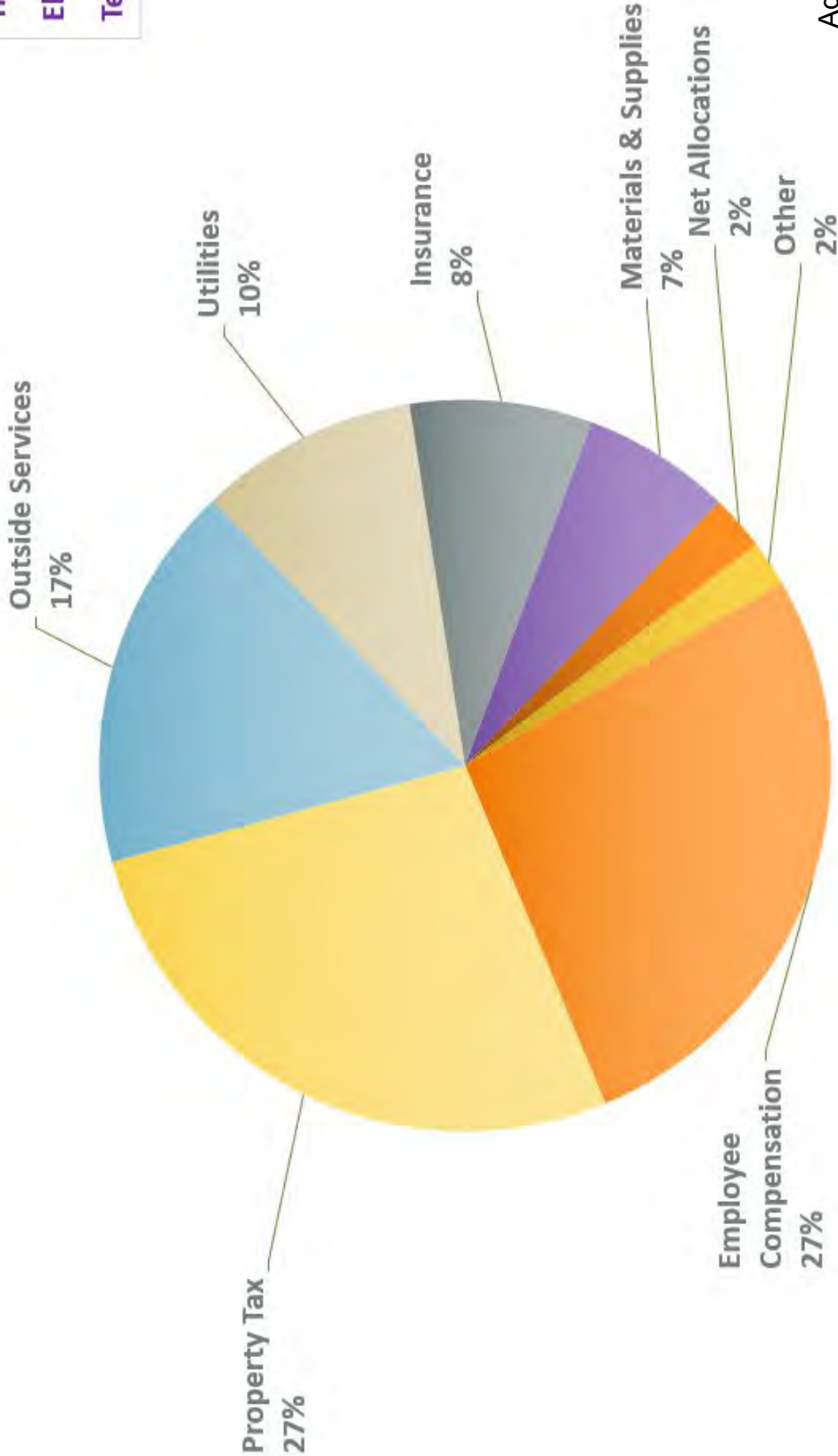
# Financial Report

Preliminary as of July 31, 2023



UNITED LAGUNA WOODS  
— M U T U A L —

**Total Expenses \$29,391,754**



Sewer	\$1,034,287
Water	\$1,200,884
Trash	\$464,541
Electricity	\$143,679
Telephone	\$893

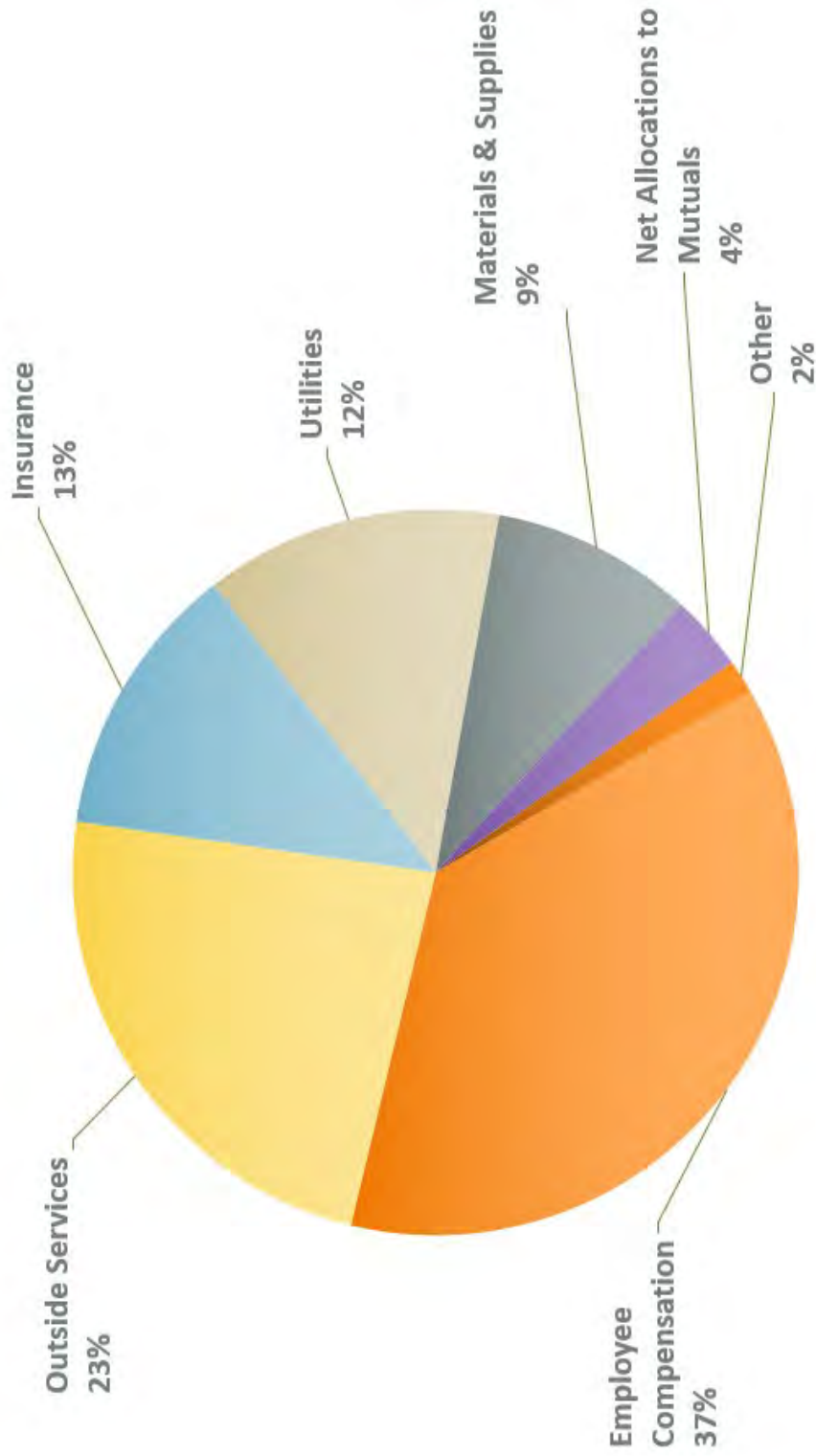
# Financial Report

Preliminary as of July 31, 2023



UNITED LAGUNA WOODS  
— M U T U A L —

## Total Expenses Excluding Property Tax \$21,450,865



# Financial Report

Preliminary as of July 31, 2023

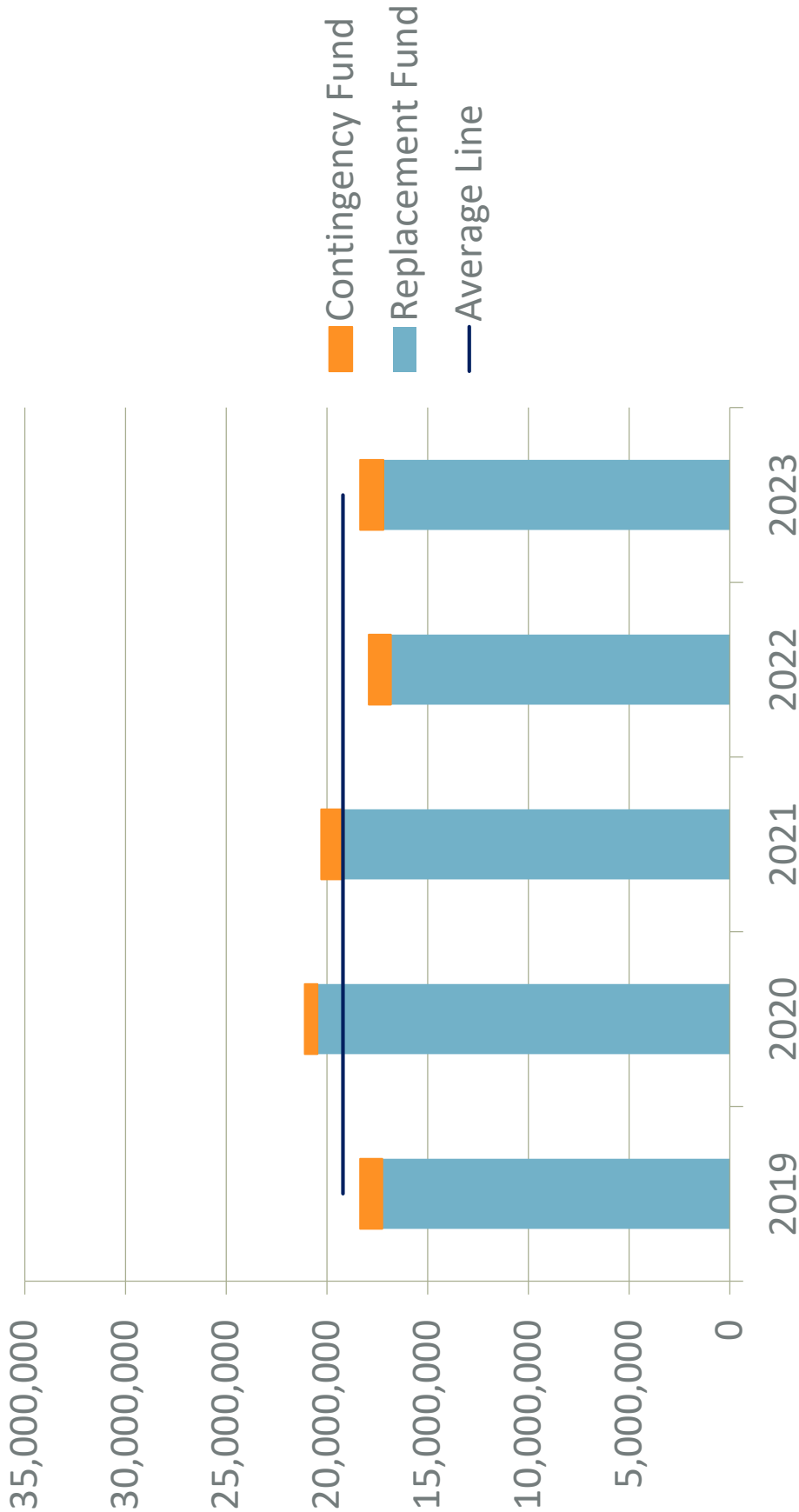


NON-OPERATING FUND BALANCES (in Thousands)	CONTINGENCY	RESERVE	PROPERTY TAX
Beginning Balances: 1/1/23	\$1,114	\$16,710	(\$637)
Contributions & Interest	44	7,309	7,979
Expenditures	0	6,829	7,941
Current Balances: 7/31/23	\$1,158	\$17,190	(\$599)

# Financial Report

Preliminary as of July 31, 2023

## FUND BALANCES – United Mutual

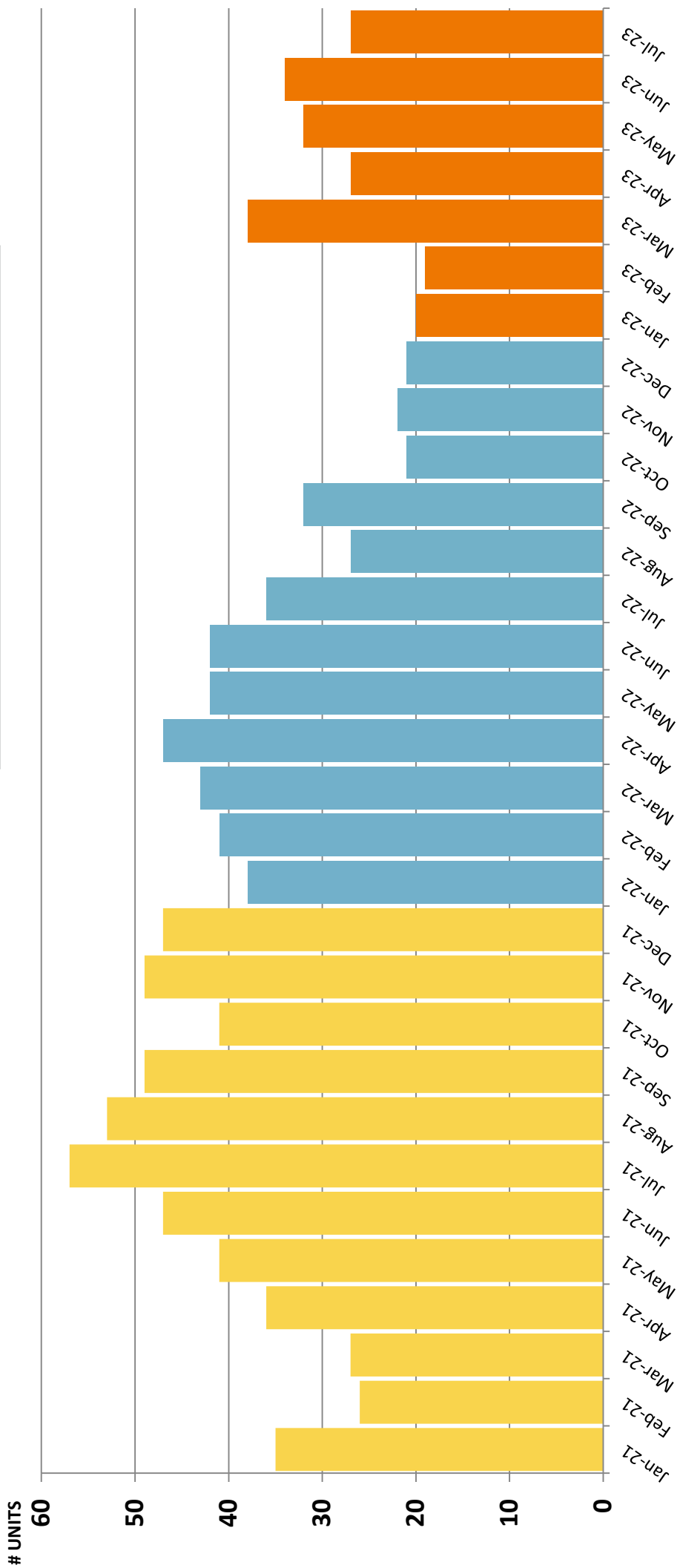


# Financial Report

Preliminary as of July 31, 2023

## RESALE HISTORY – United Mutual

	NO. OF RESALES	AVG. RESALE PRICE
YTD 2021	269	\$292,995
YTD 2022	288	\$401,636
YTD 2023	197	\$392,585





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

Tuesday, August 29, 2023 – 1:30 p.m.  
Hybrid Meeting

**DIRECTORS PRESENT:** Azar Asgari – Chair, Alison Bok, Lenny Ross

**DIRECTORS ABSENT:** None.

**ADVISORS PRESENT:** Mike Daillak

**STAFF PRESENT:** Steve Hormuth, Pam Jensen, Erika Hernandez

**OTHERS PRESENT:** United – Maggie Blackwell

### **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 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 June 27, 2023**

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

### **Chair Remarks**

Director Asgari encouraged members of the community to participate in the upcoming election and mentioned the United Mutual's new developed Non-Institutional Lender packet that will be reviewed and discussed at the September 12, 2023 United Board meeting.

### **Member Comments (Items Not on the Agenda)**

A member shared his perspective on the Board of Directors responsibility on directives and mentioned the ERP (Enterprise Resource Planning) user agreement service.

A member asked if personal loans are the responsibility of the United Board. Steve Hormuth, Director of Financials Services, responded and shared that loans are the responsibility of the individual.

A member commented on duplicate ticket requests being created in Stellar.

**Department Head Update**

Steve Hormuth provided a brief update on the proposed United 2024 Business Plan that will be presented at the next board meeting for approval, shared a progress update on the ERP implementation along with updates on the temporary borrowing of \$2.2M (borrowed in March and repaid in August) and the new investment advisor, JP Morgan Securities (Chase).

**Review Preliminary Financial Statements dated July 31, 2023**

The committee reviewed financial statements for July 31, 2023 and questions were addressed and noted by staff.

**Compensation and Outside Services**

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

**Endorsements from Standing Committees**

None.

**Future Agenda Items**

ERP Update from VMS Information and Resident Services Director  
Investment Presentation JPMorgan

**Committee Member Comments**

None.

**Date of Next Meeting**

Tuesday, September 26, 2023 at 1:30 p.m.

**Recess to Closed Session**

The meeting recessed to closed session at 3:27 p.m.

**DRAFT**

**DRAFT**

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Azar Asgari, Chair



# Monthly Resale Report

PREPARED BY

MUTUAL

REPORT PERIOD

Community Services Department

United

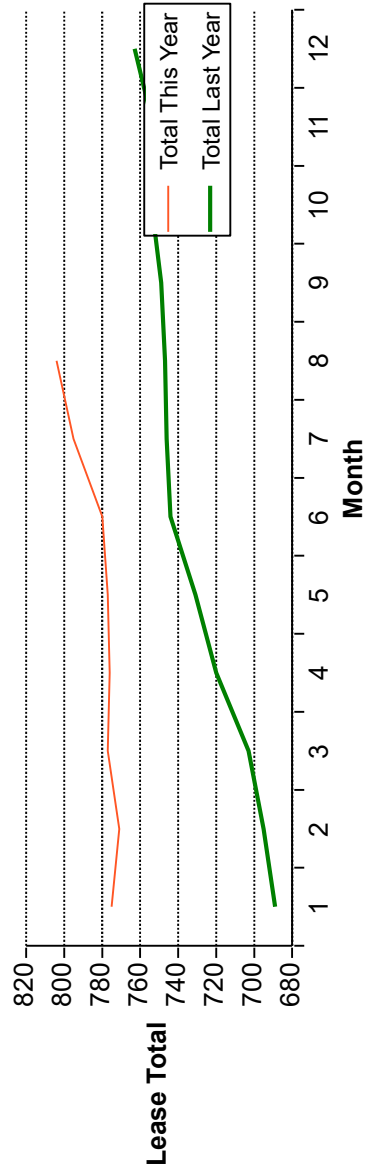
August, 2023

MONTH	NO. OF REALES		TOTAL SALES VOLUME IN \$\$		AVG RESALE PRICE	
	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR	THIS YEAR	LAST YEAR
January	20	38	\$5,864,000	\$11,905,094	\$293,200	\$313,292
February	19	40	\$6,223,400	\$11,864,401	\$327,547	\$296,610
March	38	43	\$12,609,900	\$13,513,900	\$331,839	\$314,277
April	27	47	\$9,637,487	\$16,880,200	\$356,944	\$359,153
May	32	42	\$11,772,700	\$16,042,396	\$367,897	\$381,962
June	34	42	\$11,988,900	\$14,862,850	\$352,615	\$353,877
July	27	36	\$10,599,799	\$14,458,900	\$392,585	\$401,636
August	32	27	\$12,026,800	\$10,572,700	\$375,838	\$391,581
September		*		\$12,218,000		* \$381,813
October		*		\$8,307,500		* \$395,595
November		*		\$6,985,000		* \$317,500
December		*		\$7,617,888		* \$362,757
TOTAL	229.00	315.00	\$80,722,986	\$110,100,441		
ALL TOTAL	229.00	411.00	\$80,722,986	\$145,228,829		
MON AVG	28.00	39.00	\$10,090,373	\$13,762,555	\$349,808	\$351,549
% CHANGE - YTD	-27.3%		-26.7%		-0.5%	

% Change calculated (ThisYear - LastYear)/LastYear

\* Amount is excluded from percent calculation

## Monthly Active Leasing Report 2023 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
2023	January	22	38	119	596	775	689	12.3	10.9	1.4	58	17
2023	February	22	37	123	589	771	695	12.2	11.0	1.2	44	21
2023	March	23	37	137	580	777	703	12.3	11.1	1.2	57	27
2023	April	20	37	150	569	776	720	12.3	11.4	0.9	45	43
2023	May	18	30	173	556	777	731	12.3	11.6	0.7	47	22
2023	June	25	30	182	543	780	744	12.3	11.8	0.5	42	22
2023	July	32	29	204	530	795	746	12.6	11.8	0.8	66	20
2023	August	32	26	222	524	804	747	12.7	11.8	0.9	50	29
2023	September						749					
2023	October						754					
2023	November						753					
2023	December						763					



## **OPEN MEETING**

### **REPORT OF THE REGULAR OPEN MEETING OF THE UNITED LAGUNA HILLS MUTUAL ARCHITECTURAL CONTROLS AND STANDARDS COMMITTEE\***

**Thursday, August 17, 2023 – 9:30 a.m.  
Laguna Woods Village Board Room/Virtual Meeting  
24351 El Toro Road, Laguna Woods, California**

#### **REPORT**

**MEMBERS PRESENT:** Anthony Liberatore – Chair, Maggie Blackwell, Sue Quam

**STAFF PRESENT:** Ian Barnette – Maintenance & Construction Assistant Director, Bart Mejia – Maintenance & Construction Assistant Director, Gavin Fogg – Manor Alterations Supervisor, David Rudge – Manor Alterations Inspector II, Josh Monroy – Manor Alterations Coordinator

#### **1. Call Meeting to Order**

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

#### **2. Acknowledgement of Media**

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

#### **3. Approval of the Agenda**

Hearing no objection, the agenda was approved by consent.

#### **4. Approval of the Meeting Report for July 20, 2023**

Hearing no objection, the meeting report was approved by consent.

**5. Chair's Remarks**

Chair Liberatore thanked staff for their assistance with the United Mutual Town Hall presentation.

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

- A member asked a question, staff to follow up with member.

**7. Division Manager Update**

None.

**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.*

There are no items on the consent calendar for this month.

a. Mr. Mejia provided insight into the number of mutual consents issued and completed over a five-month period.

**9. Variance Requests**

a. 308-C: Variance to Demolish Exterior Stucco Wall and Expand Kitchen

The variance was introduced by Mr. Rudge. Discussion ensued and staff answered questions from the committee.

A motion was made to approve the variance as described. The variance was approved by unanimous consent.

**10. Items for Discussion and Consideration**

a. Revision to Alteration Fee Schedule

A motion was made to recommend the United Board approve the alteration fee schedule. Hearing no objection, the motion was approved by unanimous consent.

**11. Items for Future Agendas**

- a. Revised Resale Inspection Fee – **TBD.**
- b. Look into "Approved Contractor" List (Have Mutual Attorney review it) – **September.**
- c. Revision to Architectural Standard 18: Gutters & Downspouts

**12. Committee Member Comments**

- Director Quam thanked staff and her fellow directors for their contributions to the United Mutual Town Hall presentation.
- Director Blackwell remains hopeful that a resolution will be found to expedite revisions to the alteration fee schedule process. Additionally, a resolution to the approved contractor list.

**13. Date of Next Meeting: September 21, 2023 at 9:30 a.m.**

**14. Adjournment**

The meeting was adjourned at 10:15 a.m.

  
\_\_\_\_\_  
Anthony Liberatore, Chair

Anthony Liberatore, Chair  
Baltazar Mejia, Staff Officer  
Telephone: 949-597-4616

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**OPEN MEETING**

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

Thursday, August 17, 2023 – 1:30 p.m.  
BOARD ROOM/ VIRTUAL MEETING  
Laguna Woods Village Community Center  
24351 El Toro Road, Laguna Woods, CA 92637

**MEMBERS PRESENT:** Maggie Blackwell – Chair and Diane Casey

**MEMBERS ABSENT:** Vidya Kale

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

**ADVISORS ABSENT:** None

**STAFF PRESENT:** Blessilda Wright, Ruby Rojas, Pamela Bashline and Patty Kurzet

**OTHERS PRESENT:** **United:** Sue Quam entered meeting at 3:08 p.m.

**CALL TO ORDER**

Maggie Blackwell, Chair, called the meeting to order at 1:30 p.m.

**APPROVAL OF THE AGENDA**

Chair Blackwell made a motion to approve the agenda. Director Casey seconded the motion.

By unanimous consent, the motion passed.

**APPROVAL OF REPORTS**

Chair Blackwell made a motion to approve the report for July 20, 2023. Director Casey seconded the motion.

By unanimous consent, the motion passed.

**CHAIR'S REMARKS**

Chair Blackwell expressed eagerness to have the Lodger Policy be considered for members to take advantage as income assistance.

## **MEMBER COMMENTS**

A member commented and requested information concerning the 2016 rescinding of the Lender Policy.

Chair Blackwell responded reassuring the member that Staff will provide the report to be considered and reviewed.

## **ITEMS FOR DISCUSSION**

### **Lodger Policy**

Pamela Bashline, Community Services Manager, provided an overview of the Lodger Policy. The Committee Members made comments and asked questions.

A member commented that rules and responsibilities of the Lodger be clearly stipulated in the policy.

Chair Blackwell made a motion to forward the Lodger Policy with changes to the Board for consideration and approval. Director Casey seconded the motion.

By of consensus, the motion passed.

### **Committee Member Comments**

Director Casey and Quam stated good work on the Lodger Policy.

Chair Blackwell stated the Lodger Policy will help residents.

### **Date of Next Meeting**

The next meeting is scheduled for Thursday, September 21, 2023 at 1:30 p.m. in the Board Room.

### **Adjournment**

With no further business, Chair Blackwell adjourned the meeting at 2:43 p.m.

*MABlackwell*

MABlackwell (Aug 28, 2023 13:34 PDT)

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Maggie Blackwell, Chair





**OPEN MEETING**

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

**Monday, August 28, 2023 – 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, Sue Quam, Anthony Liberatore

**COMMITTEE MEMBERS ABSENT:** None.

**OTHERS PRESENT:** None.

**ADVISORS PRESENT:** Mary Sinclair, Ann Beltran

**STAFF PRESENT:** Kurt Wiemann, Jayanna Abolmoloki

**1. Call to Order**

Director Casey called the meeting to order at 1:30 p.m.

**2. Acknowledgment of Media**

No media was present.

**3. Approval of the Agenda**

Mr. Wiemann suggested that Item #12 be removed due to the requester revoking his request. Mr. Wiemann also asked that Item #16 be added with the title of "Building 212 Concept Plan." The Committee was in unanimous support. Director Quam motioned to approve the agenda with Mr. Wiemann's changes. Director Liberatore seconded. The agenda was approved unanimously.

**4. Approval of the Meeting Report for May 22, 2023**

Director Quam made a motion to approve the report. The committee was in unanimous support.

## **5. Chair's Remarks**

Chair Casey stated that she has been driving around the Mutual and noticed that, overall, the landscaping looks great.

## **6. Department Head Update**

### **6a. Project Log**

Mr. Wiemann discussed the provided project log in detail. Members made comments and asked questions.

### **6b. Water Use Comparison Graph**

Mr. Wiemann discussed the provided graph in detail. Members made comments and asked questions.

### **6c. Tree Work Status Report**

### **6d. Key Performance Indicators**

Mr. Wiemann discussed the presentation in detail. Members made comments and asked questions.

## **7. Member Comments (Items not on the agenda)**

Topics included:

- A unit specific complaint
- Support for the Building 212 project
- A request for re-election support from a current United Board member

## **8. Response to Member Comments**

Mr. Wiemann and members of the committee responded to the member comments.

### **Items for Discussion and Consideration**

## **9. Tree Removal Request – 135-A Avenida Majorca**

Director Liberatore made a motion to accept staff recommendation. The motion failed with Directors Casey and Quam voting no.

Director Quam made a motion to reject staff's recommendation. Director Casey seconded. The motion passed unanimously.

## **10. Tree Removal Request – 396-A Avenida Castilla**

Director Quam made a motion to accept staff recommendation to approve the request for the removal of one Southern Magnolia tree located at 396-A Avenida Castilla. Director Liberatore seconded. The motion passed unanimously.

#### **11. Tree Removal Request – 692-C Avenida Sevilla**

Director Quam made a motion to accept staff recommendation to approve the request for the removal of one Bronze Loquat tree located at 692-C Avenida Sevilla. Director Liberatore seconded. The motion passed unanimously.

#### **12. Memorial Plaque Request – 701-C**

This item was removed from the agenda and not discussed.

#### **13. Suggested Water Saving Landscape Project Locations**

Mr. Wiemann asked the Committee to review the locations and be prepared to vote at the next United Landscape Committee meeting in September.

#### **14. No Herbicide Spraying Agreement**

Director Quam made a motion to approve the resolution for herbicide spray guidelines and acknowledgement form. Director Liberatore seconded. The motion passed unanimously.

#### **15. Unbudgeted Operating Expenditure for Water Saving Landscaping**

Director Quam made a motion to approve an unbudgeted operating expenditure in the amount of \$212,000 for water saving landscaping projects within United Mutual. Director Liberatore seconded. The motion passed unanimously.

#### **16. Building 212 Concept Plan**

Director Liberatore made a motion to direct staff to move forward with obtaining construction drawings for the project, along with staff sending a Request for Proposal out to contractors for construction. Director Quam seconded. The motion passed unanimously.

### **Concluding Business**

#### **11. Committee Member Comments**

Various comments were made.

#### **12. Date of Next Meeting – September 25, 2023 at 1:30 p.m.**

#### **13. Adjourned at 3:39 p.m.**

**DRAFT**

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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 23, 2023 - 9:30 a.m.  
24351 El Toro Road, Laguna Woods, CA 92637  
Board Room and Virtual with Zoom**

#### **REPORT**

**MEMBERS PRESENT:** Lenny Ross – Chair, Alison Bok

**MEMBERS ABSENT:** Vidya Kale

**OTHERS PRESENT:** **United:** Maggie Blackwell

**STAFF PRESENT:** Manuel Gomez – Maintenance & Construction Director, Ian Barnette – Maintenance & Construction Assistant Director, Bart Mejia - Maintenance & Construction Assistant Director, Guy West – Projects Division Manager, Jay Allen – Damage Restoration Manager, Adam Feliz – Maintenance Operations Manager, Laurie Chavarria - Senior Management Analyst, Sandra Spencer – Administrative Assistant

#### **1. Call to Order**

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

#### **2. Acknowledgement of Media**

The meeting was being broadcast on Zoom only; Granicus was not available for this meeting. No media was present.

#### **3. Approval of Agenda**

Hearing no objection, the agenda was unanimously approved as written.

#### **4. Approval of Meeting Report from June 28, 2023**

Hearing no objection, the meeting report was unanimously approved as written.

## **5. Chair's Remarks**

Chair Ross commented that he is aware that Damage Restoration is making progress on resolving the backlog of moisture intrusion cases.

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

- A member commented on a plumbing issue at their manor.
- A member commented on the timeline of work provided by an outside vendor.

Staff responded to the member's comments and will follow up directly with the member as needed.

## **7. Department Head Update**

Mr. Gomez updated the committee on the status of the following items:

- 933-B Alteration Patio Cover Nuisance Water Complaint – Staff was directed to review the complaint and provide a cost estimate to modify the alteration to improve the roof drainage at the next meeting of the committee.
- 673-B Downspout Drain Complaint – Staff was directed to send a letter to the shareholder of 673-B asking for voluntary compliance to install and maintain splashpads at the end of the downspouts of the alteration rain gutters.
- 39-C Walkway Lighting Request Update – The requested additional walkway lighting has been installed.
- Change to Solar Production Report Frequency – This report will no longer be provided at each committee meeting but will be provided annually or upon request.

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**

A motion was made and passed unanimously to approve the consent calendar.

Items for Discussion and Consideration:

## **9. Pushmatic Electrical Panel Replacement Update**

Mr. West provided an overview of the Pushmatic panel replacement process via PowerPoint presentation and answered questions from the committee.

#### **10. Electricity Usage Reimbursement Policy (Resolution 01-18-33)**

Mr. Allen presented a staff report and answered questions from the committee. Discussion ensued regarding the prior policy of reimbursing owners \$32 per room for electricity consumption related to the dry-down of manors as a result of moisture intrusion events that are the responsibility of the mutual.

A motion was made and unanimously approved to recommend the board approve staff's recommendation to revise the reimbursement amount based on the average amount of the member's electricity bill for the month prior and the month following the event.

#### **11. Exterior Paint Program Update**

Mr. Feliz provided an overview of the Exterior Paint Program via PowerPoint presentation and answered questions from the committee.

#### **12. Chargeable Service for Painting Alterations**

Mr. Barnette detailed the process for painting various exterior alterations and suggested adding the service to the Non-Emergency Chargeable list. Discussion ensued regarding the exterior paint program limitations and the potential types of alterations that would be included on the revised list.

A motion was made and unanimously approved to recommend the board adopt a revised list which would include painting of certain exterior alterations.

#### **13. Laundry 51 Ramp Request**

Mr. Gomez provided an overview of the request and answered questions from the committee. A motion was made and approved unanimously to proceed with the construction of a concrete ramp at the entrance of Laundry 51 by VMS staff as detailed.

A member commented on the design of the exterior of Laundry 154. Staff was directed to visit the facility to determine if any improvements are needed.

#### **Concluding Business:**

#### **14. Committee Member Comments**

None.

#### **15. Date of Next Meeting:** Wednesday, October 25, 2023 at 9:30 a.m.

**16. Recess** - The meeting was recessed at 11:13 a.m.

***DRAFT***

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Lenny Ross, Chair

Lenny Ross, Chair  
Manuel Gomez, Staff Officer  
Telephone: 949-268-2380





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

Wednesday, August 16, 2023 – 1:30 p.m.  
Hybrid Meeting

**DIRECTORS PRESENT:** James Hopkins – Chair, Elsie Addington, Andy Ginocchio, Azar Asgari, Thomas Tuning

**DIRECTORS ABSENT:** Donna Rane-Szostak, Margaret Bennett

**ADVISORS PRESENT:** None.

**STAFF PRESENT:** Steve Hormuth, Jose Campos, Erika Hernandez

**OTHERS PRESENT:** GRF – Bunny Carpenter, Yvonne Horton

United – Sue Quam, Alison Bok

**Call to Order**

Director James Hopkins chaired the meeting and was called to order at 1:31 p.m.

**Acknowledgement of Media**

The meeting was streamed 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 21, 2023**

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

**Chair Remarks**

None.

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

Director Alison Bok shared that the resales are down by 30% in which is resulting in collecting less trust facility fees causing a shortage and would like to know what VMS anticipates for the subsequent 2024.

A member asked for clarification on the \$7M allocation for space planning that was presented during the GRF budget meeting for the Version 3 of the 2024 Business Plan.

Director Azar Asgari asked what happens to the funds when a capital project is allocated but not executed. Director Hopkins shared that the allocation will be defunded and funds remain in the Reserve Fund.

Director Sue Quam volunteered to read a letter from a member concerning the trust agreement with GRF pertaining to the consent from corporate members prior to embarking on a new capital project. Director Hopkins responded stating that the Bylaws state that projects exceeding \$500K must be approved by the corporate members and the board continues to follow the rules established.

Director Hopkins left at 2:24pm.

### **Department Head Update**

Steve Hormuth, Director of Financial Services, shared an update on the 2024 Business Plan development that began in March 2023 and commented on the Finance Teams participation with the IT team in regards to the ERP system.

### **Review Preliminary Financial Statements dated July 31, 2023**

The committee reviewed the financial statements dated July 31, 2023. Questions were addressed and noted by staff.

### **2022 Operating Surplus (oral)**

Steve Hormuth shared that in 2022 there was an operating deficit in which no action needs to be taken and moving forward in order to present a Surplus the Balance sheet will be adjusted and a line will be added to display the prior year surplus.

### **Endorsement from Standing Committees**

None.

### **Future Agenda Items**

Defunded Projects

### **Committee Member Comments**

None.

### **Date of Next Meeting**

Wednesday, October 18, 2023 at 1:30 p.m.

### **Recess to Closed Session**

The meeting recessed to closed session at 3:45 p.m.

**DRAFT**

James Hopkins, Chair

## **OPEN MEETING**

### **REPORT OF THE REGULAR MEETING OF THE GOLDEN RAIN FOUNDATION COMMUNITY ACTIVITIES COMMITTEE**

Thursday, August 10, 2023 – 1:30 p.m.  
Board Room/Virtual Meeting

**MEMBERS PRESENT:** Yvonne Horton, Chair, Elsie Addington, Maggie Blackwell, Cush Bhada, Jules Zalon, Sue Stephens, Ajit Gidwani, Dennis Boudreau

**MEMBERS ABSENT:** Pearl Lee (excused), Mark Laws (excused), Diane Casey

**OTHERS PRESENT:** Bunny Carpenter, Juanita Skillman, Andy Ginocchio, S.K. Park

**STAFF PRESENT:** Alison Giglio, Jennifer Murphy, Jackie Chioni, Tom McCray, Sabine Bayless

#### **Call to Order**

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

#### **Acknowledgement of Media**

There was no press present.

#### **Approval of Agenda**

Chair Horton made a motion to add Chicago Club Exception to Series Ticket Sales and Advertising under Reports. Director Bhada seconded.

Motion passed unanimously.

#### **Approval of Committee Report for July 17, 2023**

Director Bhada made a motion to approve the report. Director Addington seconded.

Motion passed unanimously.

#### **Chair's Remarks**

Chair Horton stated that many clubs donate to amenities and volunteers donate many hours of time which are some examples of good works within Laguna Woods Village. Chair Horton thanked these clubs and volunteers for being so selfless with money and time and stated this is what makes Laguna Woods Village work.

## **Report of the Recreation and Special Events Director**

Ms. Giglio reported the following Recreation Department highlights: the patio concert at Clubhouse 1, featuring Britain's Finest, a Beatles Tribute, sold out with 350 attendees; the Clubhouse 1 main lounge HVAC compressor was replaced; a new employee was hired at Clubhouse 4 to prepare for the extension of clubhouse hours on the weekends from 9 a.m. to 4 p.m.; Clubhouse 4 workshop volunteers must be present for the hours to go into effect; the Clubhouse 4 woodshop supervisor meeting was held on August 1 to discuss safety, cleanliness and storage; the Camera Club hosted two additional lectures; the Art Association held a white elephant fundraiser on July 21; the July BBQ monthly dinner at Clubhouse 5 had 201 attendees; Clubhouse 5 floor maintenance was completed last week; the HVAC at Clubhouse 7 is fully operational and working well; the Clubhouse 7 main lounge floor must be replaced due to an unexpected issue; Recreation staff is working diligently to relocate events and activities to other clubhouses during this replacement; new indoor grooming/vet examination/farrier room is completed at ready for use at the Equestrian Center; Equestrian staff is hosting up to 81 riders per week in the lesson program; the door and trim capital project at the Equestrian Center is underway; the Library continues to be a great service to the residents with 2,747 visitors greeted and 703 volunteer hours reported; the cool reading area remains full on most days during the summer months.

Ms. Murphy stated the following upcoming events: the Performing Arts Center will host two movies per month during the summer months at 2 p.m. with *A Man Called Otto* on August 21 and *Mr. Malcolm's List* on August 28; Kids Summer Splash Days tickets are available for August 18; Clubhouse 5 will host the Italian Buffet monthly dinner on August 28 at 5 p.m.; The 5<sup>th</sup> Dimension Live will be at the Performing Arts Center on September 9; Aqua Fitness with Casey Chavez returns Tuesdays and Thursdays, 4 to 5 p.m.; Grandparents' Fun Day will be hosted on September 9, 11 a.m. to 2 p.m., at Clubhouse 5.

Mr. McCray stated the golf course is in good shape although verticutting has been implemented to reduce extra growth; staff is working diligently with the driving range project contractor as there have been delays; residents are still able to hit practice balls at the driving range; online tee time software options are being reviewed; club fitting events are occurring; the Garden Center advisory group had the first meeting which was productive; Garden Center staff is monitoring all compliance issues; Farmer's Market was very successful raising \$2,200 for the Meals on Wheels program.

## **Member Comments (Items Not on the Agenda)**

No members were called to speak.

## **CONSENT**

Director Bhada made a motion to approve the consent calendar. Director Addington seconded.

Motion passed unanimously.

## **REPORTS**

**Request for Exception for Chicago Club to GRF Recreation Flyer and Poster Policy and Allowance of Event Series Ticket Sales** – Chair Horton made a motion to recommend the exception for the Chicago Club to GRF Recreation flyer and poster policies and allowance of event series ticket sales. Director Bhada seconded.

Discussion ensued.

Motion passed unanimously.

## **ITEMS FOR DISCUSSION AND CONSIDERATION**

**Resident Request for Pool 5 Lane Lines** - Director Blackwell made a motion to retain current lane procedures for Pool 5. Director Bhada seconded.

Discussion ensued.

Motion passed unanimously.

**Recreation and Special Events Department Operating Rules (Clubhouse 4 Only)** – Director Bhada made motion to accept the presented Clubhouse 4 operating rules with suggested edits. Director Addington seconded.

Discussion ensued.

Staff was directed to implement the suggested edits and bring the operating rules back to the Community Activities Committee for review.

Motion passed unanimously.

## **ITEMS FOR FUTURE AGENDAS**

**Reservation System Review** – Staff was directed to place this item under Items for Future Agendas.

**Recreation Policy Review** – Staff was directed to keep this item under Items for Future Agendas.

**Equestrian Center Non-Resident Boarder Fee** – Staff was directed to keep this item under Items for Future Agendas.

**Drop-In Lounge Television** – Staff was directed to put this item under Items for Discussion and Consideration for the next CAC meeting.

### **CONCLUDING BUSINESS**

#### **Committee Member Comments**

Advisor Gidwani thanked staff for providing a clean copy of the operating rules to make the review easier.

Director Addington stated staff condensed the operating rules well.

Director Bhada thanked staff for diligently working on the operating rules.

Chair Horton stated Recreation and GRF must adhere to state laws regarding high-stakes poker games and these games must be canceled if a valid license to play is not obtained.

#### **Date of Next Meeting**

The next regular meeting of the GRF Community Activities Committee will be held both in the board room and virtually via the Zoom platform at 1:30 p.m. on Thursday, September 14, 2023.

#### **Adjournment**

There being no further business, the Chair adjourned the meeting at 3:20 p.m.

\_\_\_\_\_DRAFT\_\_\_\_\_  
Yvonne Horton, Chair



**OPEN MEETING**

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

**TUESDAY, August 22, 2023 – 1:30 P.M.  
BOARD ROOM / VIRTUAL MEETING  
Laguna Woods Village Community Center  
24351 El Toro Road**

**REPORT**

**COMMITTEE MEMBERS PRESENT:** Chair – Juanita Skillman, Yvonne Horton, Sue Quam, Glenn Miller, Maggie Blackwell (Alternate)

**COMMITTEE MEMBERS ABSENT:** Diane Casey, Ira Lewis, Jules Zalon

**OTHERS PRESENT:** Dennis Cafferty (El Toro Water District General Manager), Vu Chu (El Toro Water District Water Use Efficiency Analyst)

**ADVISORS PRESENT:** Catherine Brians

**STAFF PRESENT:** Kurt Wiemann, Jayanna Abolmoloki

**1. Call Meeting to Order**

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

**2. Acknowledgment of Media**

No formal press was present. Granicus was not used during this meeting due to technical difficulties.

**3. Approval of the Agenda**

The agenda was approved without objections.

**4. Approval of the Meeting Report for May 10, 2023**

The report was approved without objections.

**5. Committee Chair Remarks**

Chair Skillman invited Mr. Cafferty from El Toro Water District to the lectern to give a presentation on the rate increases.

Members made comments and asked questions.

**6. Department Head Update**

Mr. Wiemann discussed staffing vacancies in detail.

**6a. Update on Aliso Creek**

Mr. Wiemann discussed the presentation in detail.

Members made comments and asked questions.

**6b. Mower Shop Insulation Update**

Mr. Wiemann discussed the presentation in detail.

Member made comments and asked questions.

**Items for Discussion and Consideration****7. Member Comments (Items Not on the Agenda)**

One member voiced a complaint about the Willow trees at Aliso Creek.

**8. Response to Members Comments**

Members of the Committee responded to the member comment.

**Concluding Business:****9. Committee Member Comments**

Several comments were made.

**10. Date of Next Meeting – Wednesday, November 8, 2023 at 1:30 p.m.****11. Adjourned at 2:23 p.m.**  
Juanita Skillman (Aug 30, 2023 15:33 PDT)

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Juanita Skillman, Chair





**OPEN MEETING**

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

**Wednesday, August 9, 2023 – 9:30 a.m.  
24351 El Toro Road, Laguna Woods, CA 92637  
Board Room and Virtual with Zoom**

**REPORT**

**MEMBERS PRESENT:** Reza Karimi - Chair, Gan Mukhopadhyay – Co-Chair, Andy Ginocchio (for Jim Cook/Third), Ralph Engdahl, Lenny Ross, Sue Stephens

**MEMBERS ABSENT:** Jim Cook

**OTHERS PRESENT:** **GRF:** Egon Garthoffner, Bunny Carpenter, Yvonne Horton, Juanita Skillman

**THIRD:** S.K. Park

**UNITED:** Alison Bok

**Advisors:** Carl Randazzo, Ajit Gidwani, Bill Walsh

**STAFF PRESENT:** Guy West – Staff Officer & Projects Division Manager, Manuel Gomez – Maintenance & Construction Director, Bart Mejia – Maintenance & Construction Assistant Director, Ian Barnette – Maintenance & Construction Assistant Director, Heather Ziemba – Projects Administrative Coordinator, Sandra Spencer – Administrative Assistant

**1. Call to Order**

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

**2. Acknowledgement of Media**

Chair Karimi noted that no media was present.

**3. Approval of the Agenda**

Hearing no objection, the agenda was approved as written.

#### **4. Approval of Meeting Report from April 12, 2023**

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

#### **5. Chair's Remarks**

Chair Karimi noted that the infrastructure in the community is aging and emphasized the necessity of preventative maintenance in order to keep the buildings and facilities in good working order.

#### **6. Member Comments**

- A member commented on the seepage project in Gate 11 as well as the aging paint on red curbs throughout the community.

#### **7. Department Head Update**

Mr. West updated the committee on the Clubhouse 1 Archery Room beam issue. A load calculation study will be performed by an engineering consultant. Mr. Gomez noted that there have been safety concerns discussed in previous meetings. The committee directed staff to move forward with the study.

Mr. West updated the committee on the Performing Arts Center. An electrical engineer will be hired to create an electrical diagram for the facility in order to find the source of recent electrical issues.

Mr. West updated the committee on the golf driving range turf growth. Discussion ensued regarding the extended timeline of this project and possible solutions to the concerns about the project's progress.

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. ChargePoint Summary**

#### **10. Clubhouse Preventative Maintenance Inspection Report**

The consent calendar was approved unanimously.

Director Ross left the meeting at 10:27 a.m.

Items for Discussion and Consideration:

**11. Paving Project Update**

Mr. West provided an update via PowerPoint to show photos of the work completed.

**12. Equestrian Center Stable Door Paint Update**

Mr. West provided an update via PowerPoint to show photos of the work completed.

**13. Equestrian Gate Update**

Mr. West gave a verbal update on this project, which is scheduled to start September 5.

**14. Shepherd's Crook Project Update**

Mr. West gave a verbal update and provided a map of the current area of work.

**15. Vehicle Maintenance Facility Generator Replacement**

Mr. West opened discussion on the RFP that was provided for this project. Discussion ensued regarding what fuel the generator will use, storage for the fuel, wattage options for a generator, and where exactly the generator will provide power. The committee directed staff to move forward with advertising the RFP for bids.

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.*

- EMS Status Update
- MelRok Energy Management System
- Separate Metering for Community Center Vehicle Charging Stations

Concluding Business:

**16. Committee Member Comments**

- Director Mukhopadhyay requested staff provide an update on the driving range turf project at the next meeting.
- Director Stephens commented on future agenda items.

**17. Date of Next Meeting:** Wednesday, October 11, 2023 at 9:30 a.m.

**18. Recess** – The meeting was recessed at 11:12 a.m.

**DRAFT**

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Reza Karimi, Chair

Reza Karimi, Chair  
Gan Mukhopadhyay, Co-Chair  
Guy West, Staff Officer  
Telephone: 949-597-4625



**OPEN MEETING**

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

**Monday, July 17, 2023 – 1:30 p.m.  
Board Room / Virtual Hybrid Meeting**

**REPORT**

**Members Present:** Chair Joan Milliman; Directors Elsie Addington, Margaret Bennett, Maggie Blackwell, James Cook, Cris Prince; Advisors Catherine Brians, Theresa Frost (left at 2 p.m.), Carmen Pacella

**Members Absent:** Director Sue Quam (excused); Advisors Tom Nash (excused), Lucy Parker (excused)

**Others Present:** Bunny Carpenter, Juanita Skillman

**Staff Present:** Eileen Paulin, Ellyce Rothrock, Paul Ortiz, Erika Hernandez (for Susan Logan-McCracken)

**1. Call to Order**

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

**2. Acknowledgement of Media**

None present.

**3. Approval of Agenda**

Approved by unanimous consent.

**4. Approval of Report for May 15, 2023**

Approved by unanimous consent.

**5. Chair's Remarks**

Chair Milliman welcomed everyone and thanked Ms. Hernandez for taking Ms. McCracken's place.

## **6. Member Comments**

John Cornell asked what type of cable system GRF owns. Mr. Ortiz answered that it's a hybrid fiber-coaxial (HFC) cable that was installed in 1999. Discussion ensued.

Richard Rader suggested publicizing savings on 2024 HOA fees.

## **Items for Discussion**

### **7. Media and Communications Report – Eileen Paulin**

Ms. Paulin discussed:

- The impact the focus groups have had on website planning, vendor selection and other department initiatives
- The success of the Third, United and GRF email blasts, all of which have strong open rates
- The docent tour video that is in production
- The continued popularity of new resident orientations

### **8. Broadband Ad Hoc Committee Report – Eileen Paulin**

Ms. Paulin stated the Broadband Ad Hoc Committee will continue its regular meetings to look at options with the goal of keeping services high and costs down. The next closed meeting is Tuesday, July 25, at 10 a.m. in the Sycamore Room.

### **9. Website Ad Hoc Committee Report – Ellyce Rothrock**

Ms. Rothrock stated the Website Ad Hoc Committee, Media and Communications Committee and Finance Committee endorsed and the GRF board approved a vendor. As soon as the contract is processed work on the new website can begin.

### **10. Broadband Services Report – Paul Ortiz**

Mr. Ortiz discussed:

- Subscriber counts
- Village Television's YouTube channel
- Service calls
- Expiring programming contracts

## **Items for Future Agendas**

TBD

## **Concluding Business**

### **Committee Member Comments**

Advisor Pacella thanked the VMS team, GRF and board members who give their time.

Advisor Brians credited all the work done by the Broadband Ad Hoc Committee and encouraged continued education efforts.

Director Blackwell referenced the efforts of the Broadband Ad Hoc Committee and acknowledged that it will take continued effort and education.

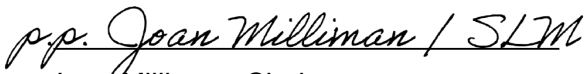
Ms. Rothrock and Director Addington thanked Ms. Hernandez for filling in for Ms. McCracken at the dais at this meeting.

Chair Milliman thanked everyone for their hard work.

**Date of Next Meeting – Monday, September 18, 2023, at 1:30 p.m.**

**Adjournment**

Chair Milliman adjourned the meeting at 2:28 p.m.

  
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 2, 2023 – 1:30 p.m.**  
**Laguna Woods Village Community Center Board Room**  
**24351 El Toro Road, Laguna Woods, CA 92637**

**MEMBERS PRESENT:** Elsie Addington (Chair), Azar Asgari, Alison Bok, Cush Bhada, Egon Garthoffner, Sue Stephens, Moon Yun

**MEMBERS ABSENT:** Vashti Williams

**OTHERS PRESENT:** **GRF:** Juanita Skillman  
**Third:** Maggie Blackwell

**STAFF PRESENT:** Robert Carroll, Francisco Perez, Joana Rocha, Sandra Spencer

**1. Call to Order**

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

**2. Acknowledgment of Media**

None present.

**3. Approval of the Agenda**

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

**4. Approval of Meeting Report for**

The meeting report for June 7, 2023, was unanimously approved as written.

**5. Chair's Remarks**

None.

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

- A member asked about the \$10 charged for the destination shopping where it reflects on the green book.
- A member asked why the bus counter devices were removed.
- A member asked who is responsible for monitoring spending.

## **7. Response to Member Comments**

- Destination shopping is shown in a different revenue.
- The counters in the bus are sometimes removed for maintenance.
- General Services Director and Supervisor monitor the budget.

## **8. Director's Report**

Staff provided the committee with an 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.

## **9. Overview of 2019 Fehr and Peers Short Range Transit Plan**

Mr. Carroll Introduced the topic and answers questions from the committee.

## **Items for Discussion**

### **10. Mobility and Vehicle Committee Meeting Schedule**

Director Bhada made motion to approve staff's recommendation to modify the meeting schedule. Director Bok seconded the motion. A discussion followed, no objections were raised, and the motion was passed unanimously. The next committee meeting will be held on November 1, 2023.

### **11. Transportation Information Meeting Schedule**

Director Stephens made a motion to approve staff's recommendation to modify the frequency of the Transportation Information Meeting from bi-monthly to semi-annual, with the exact dates to be determined by the staff as needed. Director Bok seconded the motion. A discussion followed, no objections were raised, and the motion was passed unanimously.

## **Items for Future Agendas:**

- To be determined.

## **Concluding Business:**

**Committee Member Comments - None**

Report of the Regular Open Session  
GRF Mobility and Vehicles Committee Meeting  
August 2, 2023  
Page 3 of 3

**Date of Next Meeting – Wednesday, November 1, 2023, at 1:30 p.m.**

**Adjournment** - The meeting was adjourned at 3:32 p.m.

*Elsie Addington*

Elsie Addington (Aug 9, 2023 09:25 PDT)

Elsie Addington, Chair  
Robert Carroll, Staff Officer  
Telephone: 949-597-4242

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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 Wednesday, August 23, 2023 at 1:30 p.m. 24351 El Toro Road, Laguna Woods, California.

**MEMBERS PRESENT:** Chair: Juanita Skillman, Maggie Blackwell, SK Park, Sue Stephens

**MEMBERS ABSENT:** Cash Achrekar (No Notice Given)

**OTHERS PRESENT:** Elsie Addington

**STAFF PRESENT:** Eric Nuñez, Carmen Aguilar,

**1. CALL TO ORDER**

Juanita Skillman, Chair, called the meeting to order at 1:33 p.m.

**2. ACKNOWLEDGEMENT OF PRESS**

Media via Granicus- (was offline) Zoom intermittent connection

**3. APPROVAL OF AGENDA**

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

**4. APPROVAL OF MEETING REPORT**

By way of consensus, the Committee approved the June 28, 2023 meeting report.

**5. CHAIRMAN'S REMARKS**

Chair Skillman shared expectations of respect and order from audience and members for today's SCAC meeting for all to participate moving.

Eric Nuñez- Reinforced if at any time our residents witness or see any suspicious activity to report it.

Our guest speaker Sgt. Theo Wilder- Thanked Laguna Woods Village and he is pleased to be working with our community. We also had the pleasure of having Captain Alday as guest speaker. He mentioned that their department works closely with our community to respond to incidents. He is very familiar with the city, and he loves and enjoys his career.

**6. MEMBER COMMENTS (items not on the Agenda)**

Multiple members made comments and asked questions.

1. Topics included: Motion Sensor with the flashing
2. E-Bike Patrol during night hours

### 3. Volunteer Program for monitoring cameras

Chair Skillman shared expectations of respect and order from audience and members for today's SCAC meeting for all to participate moving. Will consider exploring the cost on Motion sensor. Requested to view video of attempted break in the carports. Bike patrol has not been reinstated due to staffing in security our department. Director Blackwell shared a bit of history of when Laguna Woods Village did not have gates. Some visitors of our members misbehaved. However, she did say all the security measures in place have greatly improved the Community. Eric Nuñez- Reinforced if at any time our residents witness or see any suspicious activity to report it. He also mentioned, the monitoring of cameras in each carport is not feasible

Director Reza shared his idea of hooding the stop signs for less interference for residents

## **REPORTS:**

### **7. Disaster Preparedness Task Force Report**

Tom Soule has retired since our last Disaster Preparedness Task Force meeting. Ham radio installations are coming along Tom Siviglia is managing the progress. Fire blankets are also currently being researched.

Chair Skillman- Stated there is a Shelter in Place. Residents will not be going to Clubhouses in case of a disaster. Currently calls are being placed to review and confirm who are the building captains. Also, there is a County Preparedness guideline to possibly be implemented in Laguna Woods Village. She also commended the Towers for their fantastic Preparedness.

### **8. SECURITY STATISTICS**

Staff Nuñez explained the statistics provided within the agenda packet. Members made comments and asked questions. Note there are only ten spaces on the waiting list due to some prospects being in the middle of purchasing RV. Staff Eric Nuñez discussed our Foot Patrol and the amount of time it takes our officers to go around the perimeter. In addition to our officers doing foot patrol, they also do self-initiative monitoring of intrusion or damage to our gates in addition to reporting running water, lights being out, reporting any hazards. Chair Skillman suggested adding the gates to the NOV spreadsheet underneath the Phases and perhaps a map.

Compliance has over 30% of their stats being Clutter. Members made comments and asked questions. Majority of them are reported by neighbors.

All three departments work in collaborations Security Department, Compliance and Social Services. They all provide an invaluable service to our Community.

Director Blackwell- noted there should not be a "No Rule Free" in this Community the rules provided safety. The Rules and Regulations should not be missed used.

Director Sue Stephens mentioned an Abandon vehicle in United. Security will do a follow up. Director Roza mentioned it's an amenity to have Social Services Department be part of Laguna Woods Village.

### **9. NOTEWORTHY INCIDENTS**

Jun 13, 2023 missing person from Sebastian apartment complex. Officer Hendley assisted by submitted pictures to the Orange County Department and soon after the missing person was located.

July 13, 2023 Our officers were sent out on a welfare check to a manor. Unfortunately, after our officers made entry they notice the resident was on the floor and had been there for a few days. OCSD was called and resident was extremely thankful to our officers.

August 1, 2023 at Gate 2 a medical emergency came over the radio. The Gate Ambassador helped the by removing passenger from vehicle while driver was on the phone with 911. The OCFD arrived and performed CPR and transported the passenger to Saddleback Hospital. Security Department received 31 calls during this past (Hurricane like weather) only 3 calls were considered emergency. Landscape department did an awesome job cleaning prior storm by cleaning the drains and clean up after was on point.

#### **ITEMS FOR DISCUSSION AND CONSIDERATIONS:**

1. Motion Sensor with the flashing light for stop signs
  2. E-Bike Patrol during night hours
  3. A volunteer Program for monitoring cameras
10. Assessment of Community Crosswalk- Eric Nuñez is currently working with Director Robert Carroll and doing a complete and thorough assessment in getting a traffic engineer. Member made a comment for a crosswalk for the Visually impaired to feel they are in the proximity of the crosswalk.
11. Gate Arms Appearance Update  
The foam strip that goes on the arm are backlog due to supply. A different vendor was contacted and we are fully supplied. There is a check list to be reviewed by our Gate Ambassador that the arms are in working order, and in place making sure the padding is serviceable. The arms are maintained mechanically by California Gates.  
Member comment- She asked, that if there is a warranty on the foam covers for the gates. She also suggested to add LED lights to gate arms so resident won't run into them.
12. Golf Cars/ Golf Carts tracking system- This topic will be  
in reviewed by the board for a better tracking system/  
registration.

#### **ITEMS FOR FUTURE AGENDA**

13. Review Rules and Regulations for all registered vehicles

#### **CONCLUDING BUSINESS**

14. Committee Members Comments
15. The next meeting will be held on Wednesday October 25, 2023 at 1:30 p.m.
16. Adjournment- 4:27 p.m.

**DRAFT**

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Juanita Skillman, Chair

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

**Tuesday, July 25, at 9:30 AM**

**HYBRID MEETING**

**MEMBERS PRESENT:** Eric R. Nuñez (Chair), Gan Mukhopadhyay, Sue Stephens, Junita Skillman, Anthony Liberatore, S.K. Park

**MEMBERS ABSENT:** Moon Yun (Excused), Cash Achrekar (Unexcused)

**ADVISORS PRESENT:** Rick Kopps (Towers Resident)

**OTHERS PRESENT:** Elsie Addington, Annie McCary (City Councilmember), Grace Stencel (Clubhouse Coordinator), Sandy Benson (Pet Evacuation Sub Committee),

**STAFF PRESENT:** Carmen Aguilar, Edward Green, Tom Siviglia

**THE MEETING WAS CALLED TO ORDER:** 9:35 a.m.

**ACKNOWLEDGEMENT OF THE PRESS:** None present.

**APPROVAL OF THE AGENDA:** By consensus, the agenda was approved.

**APPROVAL OF THE MEETING REPORT:** By consensus, the meeting report was approved.

**CHAIR REMARKS:** Chair Nuñez thanked the committee and audience for their understanding regarding the date change for this meeting. Chair Nuñez also gave an update regarding the Disaster Preparedness Office closure in the Community Center. He stated that the office equipment and supplies were moved to the third-floor storage of the Community Center. He informed the Committee Members that will continue to take DPTF kits to events to offer for sale but that once supplies were completely sold out they would be referring community members directly to the vendor website for online purchases.

Chair Nuñez asked Grace Stencel to discuss details of the Disaster Preparedness training for her 15 volunteers that occurred at Clubhouse 3 earlier in the month, which was attended by Operations Manager Tom Siviglia and Supervisor II Dan Lurie who both were very impressed by her organization and coordination of the training.

Chair Nuñez introduced a guest speaker, Sgt. Theo Wilder from the Orange County Sheriff's Department (OCSD), who discussed a presentation on NIMS, SEMS, and Unified Command and how the Operation Structure System that OCSD has in place for disaster management. Operation Structure System OCSD has in place for disaster management.

- Ham radio base units to be installed at clubhouses
- Disaster Planning
- Recruitment for Clubhouse Coordinators
- Athena's history in the community to be discussed in the architectural and control committee
- Implement a better strategy when communication with committee

**MEMBER COMMENTS:**

Multiple members made comments

**REPORTS**

**RADIO & COMMUNICATIONS:** Ed Green notified the committee he is retiring as the Disaster Coordinator as of July 25, 2023.

**OFFICE MANAGER/ADVISOR:** Tom Soule announced he is retiring as of July 25, 2023.

**RECRUITMENT / RETENTION / TRAINING:** Director Skillman had nothing to report on this topic.

**GRF BOARD:** Director Skillman stated that her focus is on a budget for generators and antennas on the Clubhouses. She is also looking for support in implementing shelter in place. Director Gan Mukhopadhyay had nothing to discuss.

**UNITED BOARD:** Director Liberatore had nothing to discuss but was very pleased with OCSD's presentation and felt that the DPTF was heading in the right direction.

**THIRD BOARD:** Director Park would like written invitations or announcements of future training or events via email with the committee members and not expect that an announcement about such training or event will suffice.

**TOWERS:** Director Park would like written invitations or announcements of future training or events via email with the committee members and not expect that an announcement about such training or event will suffice.

**PET EVACUATION SUBMIT COMMITTEE:** Sandy Benson had nothing to discuss.

### **DISCUSSIONS AND CONSIDERATIONS**

#### **1.) Club house Ham Radio Status**

Tom Siviglia stated there is a meeting set to discuss the proper installation. Siviglia states, electrical, carpentry and a project manager will be overseeing this project. The goal is for this to be completed before the statewide Great Shake Out Drill in the Month of October.

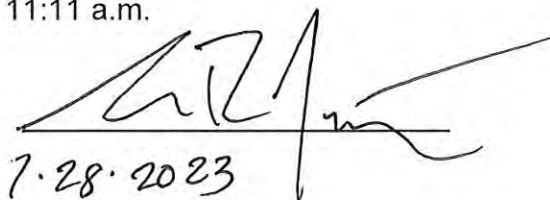
### **ITEMS FOR FUTURE AGENDAS**

- **Review on Fire Blankets for the Village**

**MEMBER COMMENTS:** Multiple members made comments.

**NEXT MEETING:** September 26, 2023, at 9:30 a.m.

**ADJOURNMENT:** 11:11 a.m.

  
7.28.2023

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**OPEN MEETING**

**MEETING OF THE GOLDEN RAIN FOUNDATION  
COMPLIANCE AD HOC COMMITTEE**

**Friday, August 11, 2023 - 9:30 a.m. Laguna Woods Village Community Center  
Board Room/ Virtual Meeting  
24351 El Toro Road, Laguna Woods, CA 92637**

**DIRECTORS PRESENT:** Bunny Carpenter- Chair, Juanita Skillman, Reza Karimi, Maggie Blackwell, S.K Park, Andy Ginnochio; Joan Milliman and Pearl Lee (both joined via Zoom)

**DIRECTORS ABSENT:** None.

**STAFF PRESENT:** Francis Gomez and Ruby Rojas

**OTHERS PRESENT:** **GRF Directors-** Yvonne Horton and Elsie Addington

**CALL TO ORDER**

Bunny Carpenter, Chair, called the meeting to order at 9:41 a.m.

**APPROVAL OF THE AGENDA**

Chair Carpenter made a motion to approve the agenda.  
Director Park seconded the motion.

Without objection, the agenda was approved.

**APPROVAL OF THE REPORT FROM JULY 14, 2023**

Chair Carpenter made a motion to approve the meeting report from July 14, 2023.

Without objection, the report was approved.

**CHAIR'S REMARKS**

None.

**MEMBER COMMENTS**

None.

**RESPONSE TO MEMBER COMMENTS**

None.

**ITEMS FOR DISCUSSION AND CONSIDERATION**

### **Member Disciplinary Process**

Ms. Francis Gomez, Operations Manager, gave an overview of the Member Disciplinary Process. The Committee Members made comments and asked questions.

Director Skillman made a motion to forward the matter for the full board's consideration. Director Karimi seconded the motion.

By way of consensus, the motion passed.

### **CONCLUDING BUSINESS:**

#### **Committee Member Comments**

Director Lee and Director Addington suggested reevaluating member fees in regards to additional occupancy.

#### **Future Agenda Items**

- a. Additional Occupancy Fee

#### **Date of Next Meeting**

To be determined pending the results of a financial evaluation on the Additional Occupancy Fee.

#### **Adjournment**

With no further business before the Committee, the Chair adjourned the meeting at 11:04 a.m.

**DRAFT**

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Bunny Carpenter- Chair