



UNITED LAGUNA WOODS  
— M U T U A L —

# NEW RESIDENT ORIENTATION



# NEW RESIDENT ORIENTATION

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**24351 El Toro Road, Laguna Woods, CA 92637**  
**lagunawoodsvillage.com • 949-597-4600**

Welcome to Laguna Woods Village, home to more than 18,600 active adults living in 12,736 households right here in Orange County. Since opening its gates in 1964, the Village has grown into one of the largest and most vibrant age-restricted communities in the nation—so remarkable, it was named “Best Senior Living Community” by the Orange County Register.

Life here is built around connection, recreation and opportunity. Residents enjoy two professional golf courses, a 10-court tennis center, an equestrian facility and more than 250 clubs and organizations—offering endless ways to stay active, meet new friends and pursue your passions.

The Village became part of the City of Laguna Woods when it incorporated in 1999, and today more than 90% of the city’s residents call the Village home.

Laguna Woods Village is an age-restricted community under California Civil Code §51.3. At least one resident in each household must be 55 or older, while other occupants must be at least 45, unless they are a spouse, registered domestic partner or primary health care provider. Retirement is not required—many residents continue successful careers while enjoying everything the Village offers. With nearly six decades of history, unmatched amenities and a welcoming spirit, Laguna Woods Village is more than a place to live—it’s a community where possibilities abound.

Laguna Woods Village is professionally managed by Village Management Services Inc. (VMS), the community’s management company under contract with GRF, Third and United. VMS employs about 800 people, more than half of them full-time. Around 335 are part-time employees, many of whom are Village residents themselves.

VMS oversees nine key departments that keep the community running smoothly: the CEO/General Manager’s office, Recreation and Special Events, Maintenance and Construction, General Services, Landscaping Services, Security Services, Financial Services, Human Resources and Information Services (which includes Resident Services).

COMMUNITY STATISTICS	
Square miles - 3.27	Carport structures - 1,225
Total acres - 2,095	Laundry facilities - 509
Residential buildings - 2,584	Street lights - 741
Units - 12,736	Culs-de-sac - 215

## GOVERNANCE

Community governance in Laguna Woods Village is structured under California Nonprofit Mutual Benefit Corporation Law. Four corporations oversee operations: three housing mutuals and the Golden Rain Foundation of Laguna Woods (GRF).

The mutuals manage housing services and common areas, while GRF oversees shared amenities such as transportation, security, clubhouses, pools, golf courses, the equestrian center and other recreation facilities. As a resident, you hold voting membership in your housing mutual and nonvoting membership in GRF.

Each mutual has a volunteer board of directors elected by its members (one vote per dwelling unit). GRF's board is made up of representatives from all three mutuals, chosen through a weighted voting system based on the number of homes in each mutual.

Both the mutuals and GRF use committees to guide decisions. Mutual committees cover areas like architecture, landscaping, finance and maintenance. GRF committees focus on communitywide services such as landscape, finance, recreation, security, traffic and media and communications. Every year, the boards adopt a business plan that sets programs, budgets and service levels for the year ahead—ensuring the community continues to run smoothly.

## MUTUAL CORPORATIONS (HOUSING) IN THE VILLAGE

The Village offers two types of housing: **condominiums** and **stock cooperatives (co-ops)**.

- **Condominiums:** Owners hold a deed to their unit (the “air space” inside the walls) and share ownership of the surrounding property. Third Laguna Hills Mutual and Mutual No. Fifty are condominium associations.
- **Stock Cooperatives (Co-ops):** Members don't own the unit itself but hold a stock certificate that gives them the right to live in it. United Laguna Woods Mutual is a co-op.

### United Laguna Woods Mutual (Co-op)

- 6,323 memberships
- Governed by an 11-member elected board
- Corporation owns and maintains the buildings, laundry rooms, carports, grounds and unaltered interior fixtures (including appliances)

### Third Laguna Hills Mutual (Condominium)

- 6,102 memberships
- Governed by an 11-member elected board
- Manages and maintains buildings, laundry rooms, carports and grounds
- All Village units built since 1968 are condominiums

### Mutual No. Fifty (Condominium)

- 311 memberships in two high-rise buildings at The Towers (Gate 10)
- Governed by a five-member elected board; managed separately from VMS
- Services include weekly housekeeping (no extra cost), dinner included in monthly fees, and optional room service/carry-out lunch
- Residents enjoy access to all communitywide amenities



## Common Areas

- **Condominiums:** All areas outside the units are managed by the corporation.
- **Co-ops:** All real property outside the units is managed by the corporation.
- **Limited-use common areas:** Garages, patios, balconies and carports, which are designated for exclusive use by a particular unit.

## Golden Rain Foundation of Laguna Woods (GRF)

GRF manages and maintains the communitywide facilities and services held in trust for all residents.

These include:

- Clubhouses, pools, golf courses, tennis courts and the equestrian center
- High-speed fiber internet
- Transportation system and security services
- The Community Center

Membership in GRF is automatic for all residents:

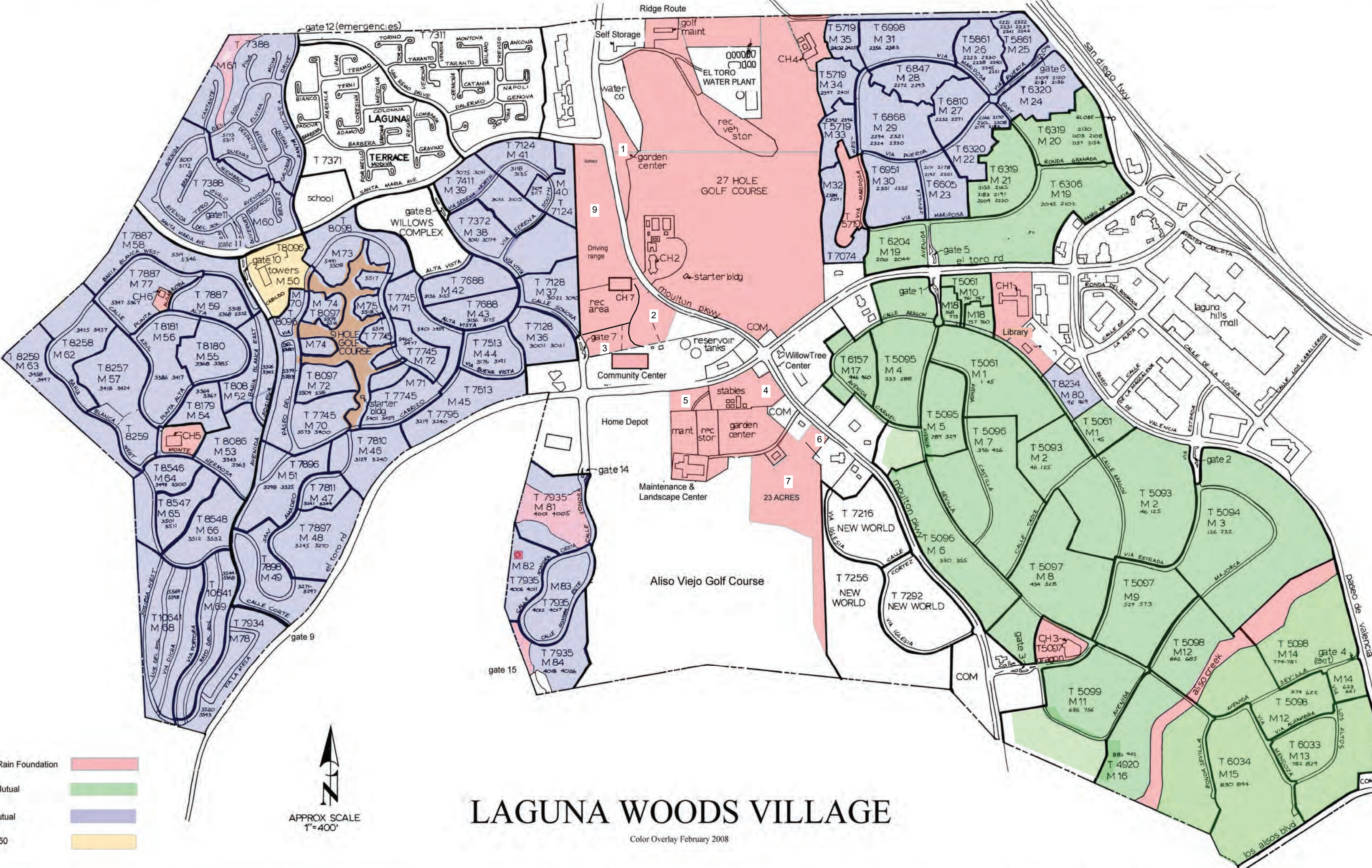
- **Corporate members:** The boards of the three mutuals, which elect the GRF board.
- **Mutual members:** All residents, who enjoy the amenities but do not elect GRF directors directly.

Each month, a portion of your mutual's assessment goes to GRF to fund these shared facilities and services. Most recreational activities, facilities and services are included in the monthly assessment, with the exception of the golf course and equestrian center, which charge nominal "user" fees. Small fees are charged for movies, special dinner and recreation events, special cultural events, garden center plots and recreational vehicle storage areas.

COMMUNITY RECREATIONAL AND COMMUNITY FACILITIES	
14 archery range lanes	2 golf courses (36 holes, 153.5 acres)
1 Performing arts theater	1 history center
3 badminton courts	4 hot pools/spas
1 half-court basketball	2 lawn bowling greens
2 billiard rooms	1 library
3 bocce courts	7 paddle tennis/pickleball courts
1 bridge room	5 pools
3 card rooms	6 shuffleboard courts
7 clubhouses	10 tennis courts
10 craft workshops	9 table tennis tables (one large facility)
1 driving range	1 volleyball court
1 equestrian center (39 stalls)	1 community-owned TV station
3.5 miles of equestrian trails	1 PC computer lab
3 fitness centers	1 Mac computer lab
2 garden centers (1,148 cultivation plots)	

Please visit Laguna Woods Village website at [lagunawoodsvillage.com](http://lagunawoodsvillage.com) for additional community information.





- Golden Rain Foundation
- United Mutual
- Third Mutual
- Mutual 50

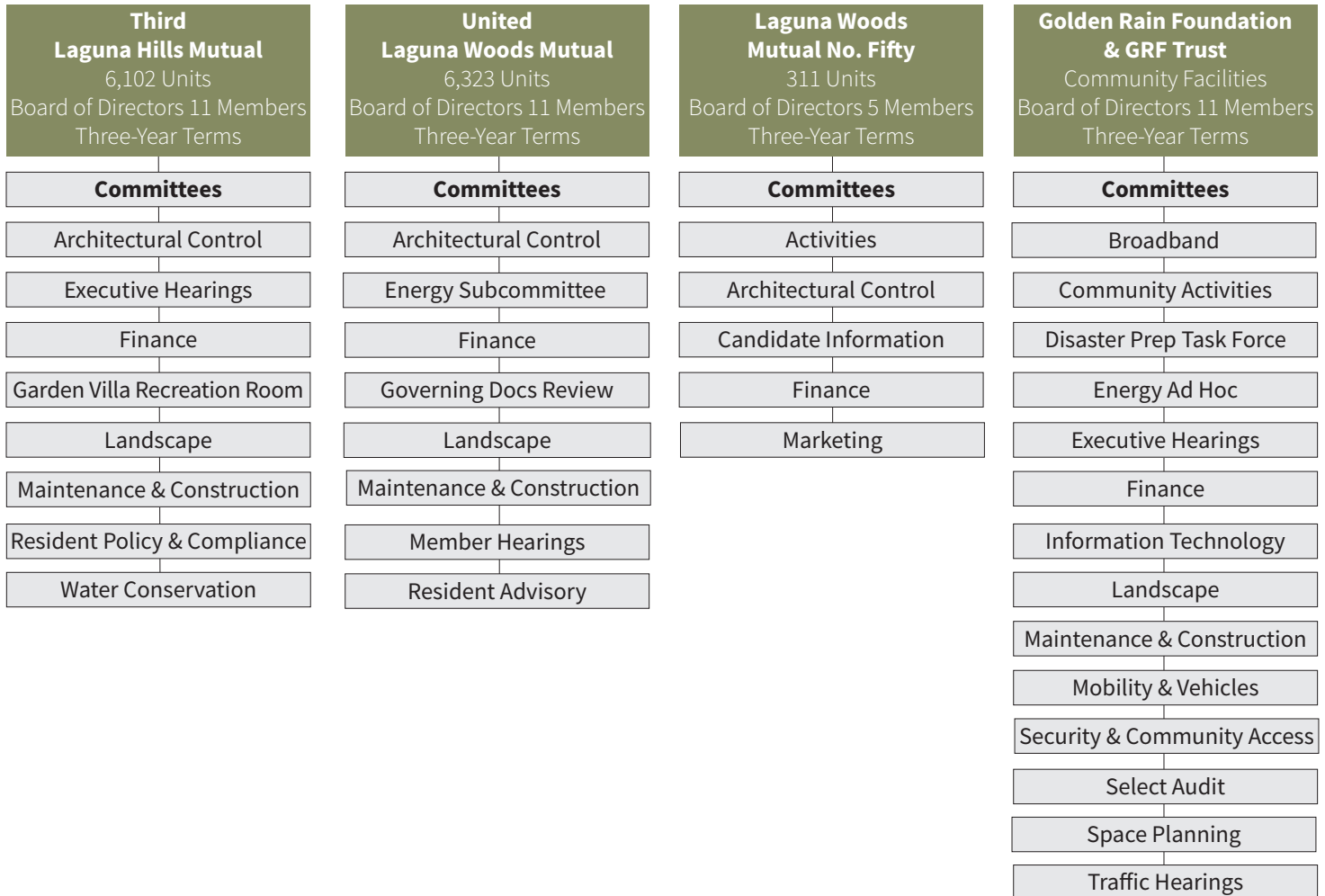


# LAGUNA WOODS VILLAGE

Color Overlay February 2008

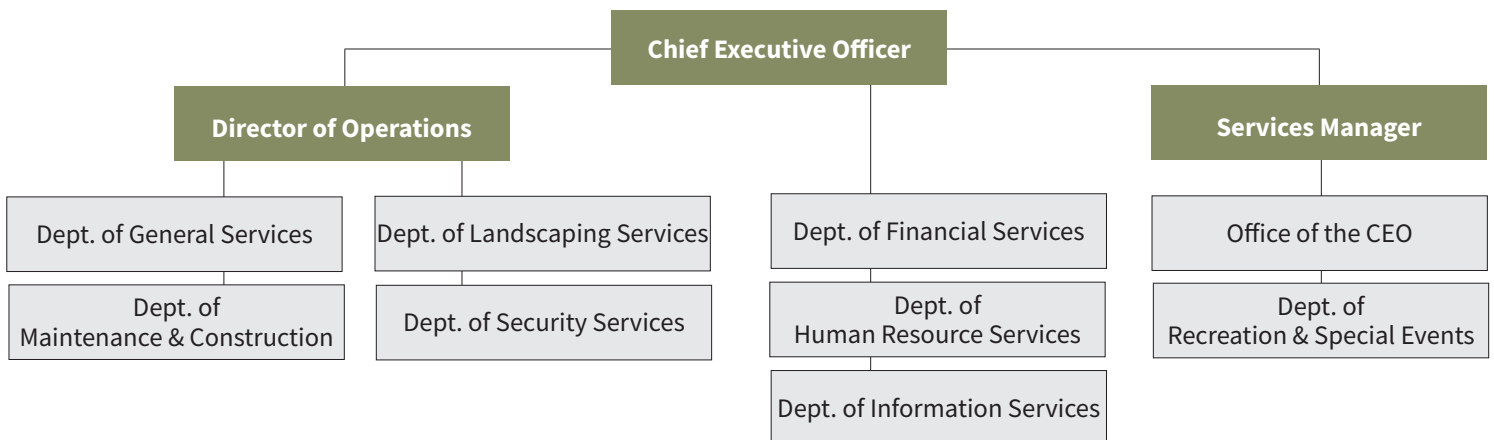


## CORPORATIONS AND COMMITTEES



## VILLAGE MANAGEMENT SERVICES INC.

- Board of Directors 9 Members
- Elected by mutual board members and GRF



**OUR MISSION** is to provide resident-focused services in a responsible way.

**OUR VISION** is to lead the community with innovative ideas and services developed for our active 55+ residents.

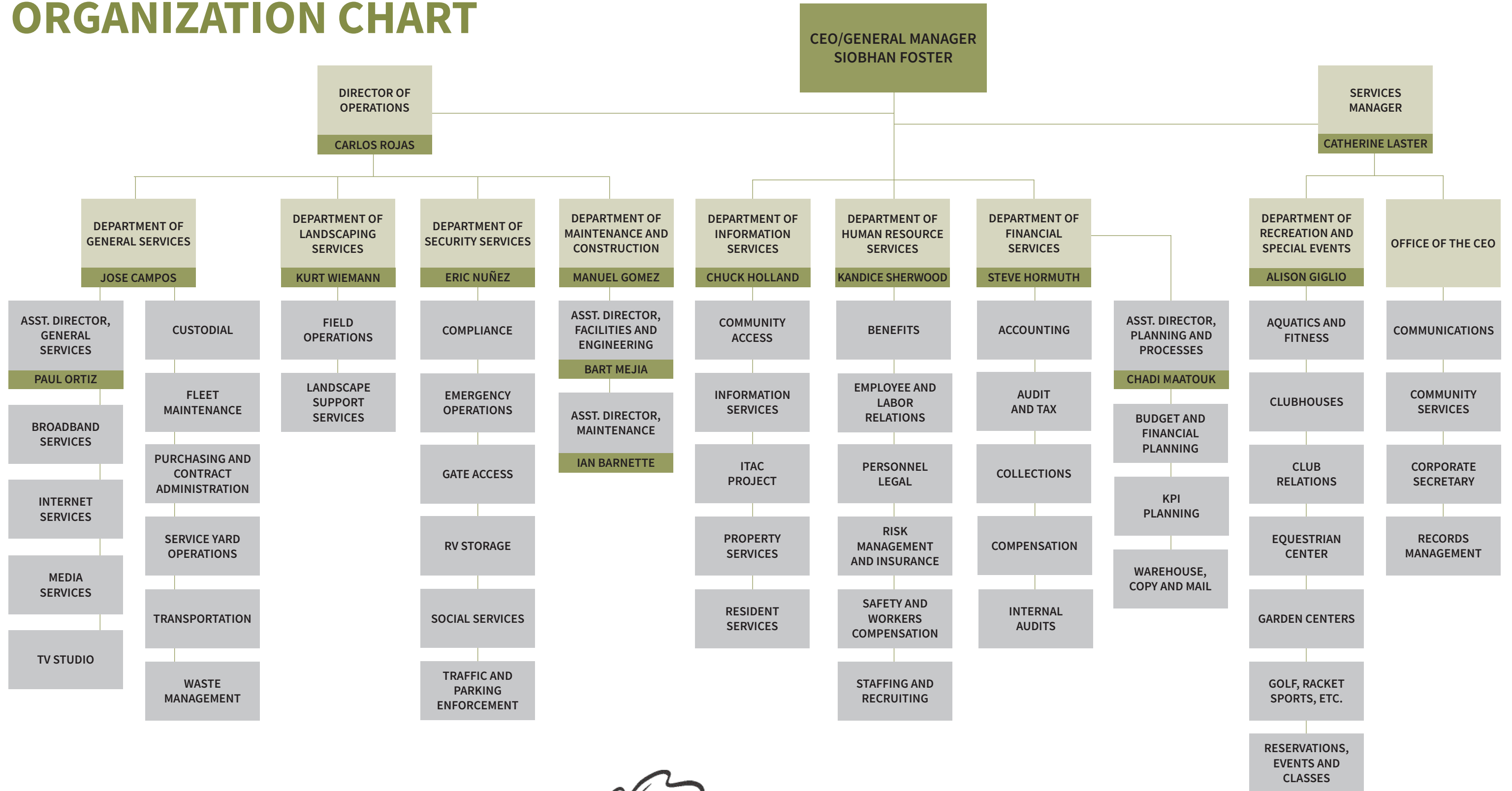
We are dedicated to improving and enhancing all that we offer to enrich our residents' lives.

**OUR CORE VALUES** include mutual respect, safety, integrity and friendliness shared within our diverse community.



Village Management Services, Inc.

# ORGANIZATION CHART



Laguna Woods Village®

Updated 12/16/2025

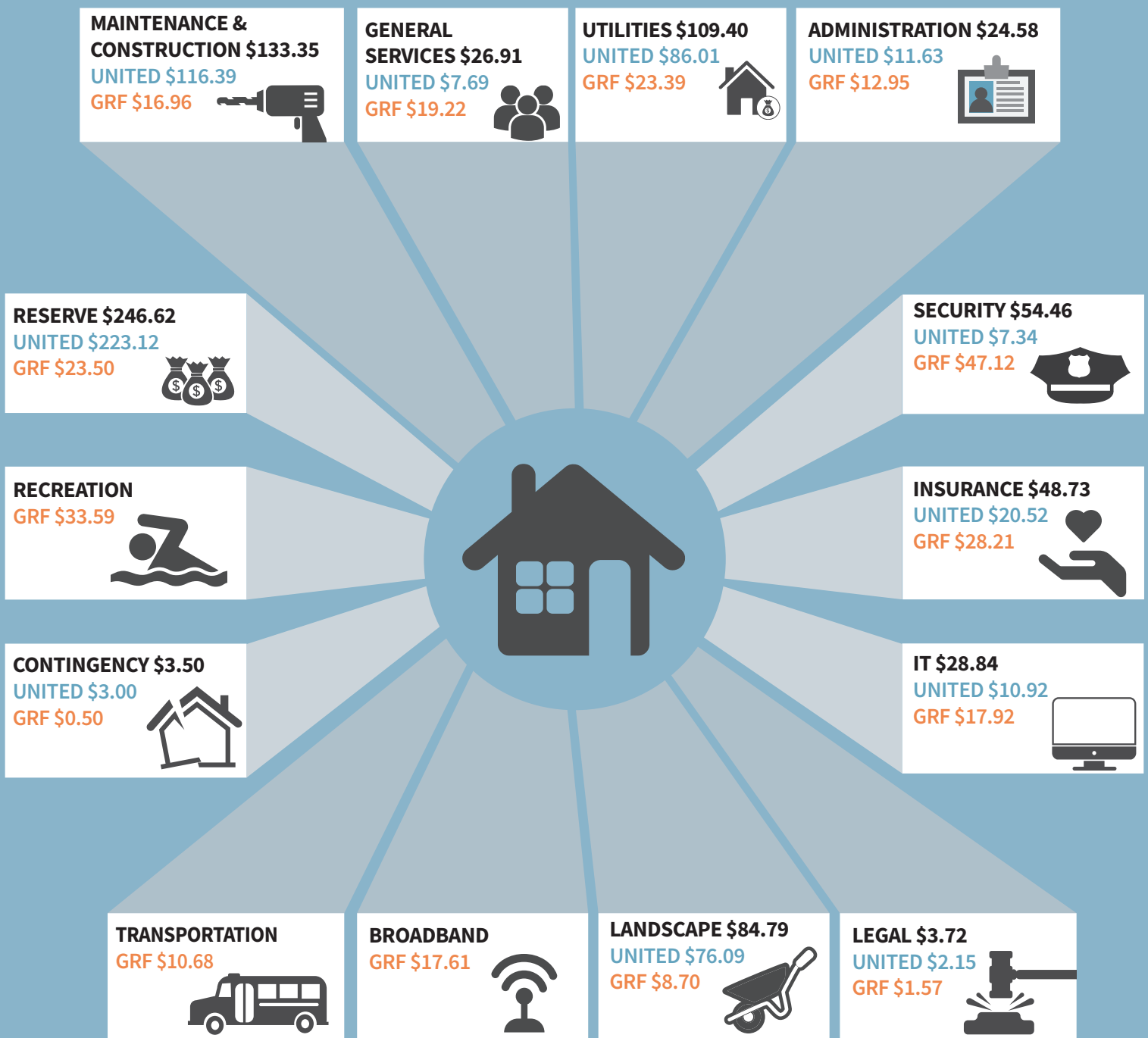


# UNITED LAGUNA WOODS MUTUAL

## 2026 ASSESSMENT WITHOUT TAXES

HOW \$826.78 IS SPENT MONTHLY

**\$564.86 FOR UNITED • \$261.92 FOR GRF**





## ANNUAL INSURANCE DISCLOSURE AND POLICY SUMMARY - October 1, 2025

### PROPERTY INSURANCE (Renewed on 6-1-25)

Blanket property insurance for fire and special form with Lloyd's of London and various other insurance companies insures residential, common and community buildings and business property owned by the Mutual (no coverage for improvements, alterations, additions or other member or tenant property).

Policy Limit: \$225,000,000 per occurrence

Deductible: \$100,000 per occurrence

Key Exclusions: Earthquake, landslide, (and others)

### COMMERCIAL GENERAL LIABILITY INSURANCE

The commercial general liability insurance for the Housing Mutuals and Golden Rain Foundation (GRF) is with Philadelphia Insurance Companies, insuring against liability arising out of the ownership and use of common areas.

Policy Limits: \$1,000,000 per occurrence  
\$2,000,000 aggregate

Deductible: \$25,000

There is also an Umbrella Liability policy with Great American and AXA XL Insurance Company.

Policy Limit: \$25,000,000 per occurrence

Deductible: Excess over General Liability insurance policy

### CRIME/FIDELITY INSURANCE

United Mutual & GRF have a crime/fidelity policy with Beazley and Berkley Insurance.

Policy limits: \$20,000,000 Employee Theft, Computer & Fund Transfer Fraud  
\$5,000,000 Theft, Robbery & Depositor Forgery

Deductible: \$25,000

### EARTHQUAKE INSURANCE

United Laguna Woods Mutual has a Difference in Conditions insurance policy with Westchester Insurance Company for earthquake insurance on residential and common area buildings.

Policy limit: \$5,000,000      Deductible for earthquake: 15% of the building value, \$50,000 minimum

GRF has a Difference In Conditions (DIC) insurance policy with QBE Specialty and Trisura Specialty Insurance Companies including earthquake and flood for GRF facilities such as clubhouses, streets and the cable system.

Policy limit: \$15,000,000  
Deductible for flood: \$50,000

Deductible: \$25,000 per occurrence except earthquake and flood  
Deductible for earthquake: 5% of the building value, \$50,000 minimum

**This summary of the Association's policies of insurance provides only certain information, as required by Section 5300 of the Civil Code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any Association member may, upon request and provision of reasonable notice, review the Association's insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the Association maintains the policies of insurance specified in this summary, the Association's policies of insurance may not cover your property, including personal property or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.**

**The total amount of insurance was discussed with the insurance broker and the Board followed their guidance.**

### **For questions regarding proof of insurance coverage have your escrow company or trust contact:**

AJ Gallagher Insurance Services (Property, Crime and Earthquake): Email: [Southwest.InterimCerts.GGBUS@ajg.com](mailto:Southwest.InterimCerts.GGBUS@ajg.com)  
(All requests for certificates must be sent via email and cannot be fulfilled over the phone. Standard turnaround time for issuance is within 24 hours and any request that is indicated as a "Rush" in the subject line is fulfilled same day if received by 12:00 p.m. PST. Requests should have "United Laguna Woods Mutual" in the subject line)

If you have questions about the Mutual's insurance policies, please call Risk Management 949-597-4202.

The following insurance information should be discussed with your personal insurance agent.

## UNITED LAGUNA WOODS MUTUAL INSURANCE DISCLOSURE AND POLICY SUMMARY

**THE INSURANCE CARRIED BY UNITED MUTUAL AND GRF DOES NOT COVER YOUR PERSONAL LIABILITY OR ITEMS THAT ARE YOUR PERSONAL RESPONSIBILITY** such as additions and alterations, personal property, or loss of use. **MEMBERS SHOULD PURCHASE “CONDOMINIUM OWNERS” (HO-6) INSURANCE POLICY** to protect against unexpected expense in the event a loss occurs. This is also a requirement for many lenders. **Please remind tenants/lessees that they should purchase “renters” insurance** for their personal liability, personal property, and loss of use.

### **SOME\* ITEMS YOU SHOULD CONSIDER WHEN REVIEWING YOUR OWN PERSONAL INSURANCE:**

- ♦ **Members are responsible for damage to improvements, alterations and additions** (custom built-ins, wall or window coverings, wood or other upgraded floor coverings, heat pumps, air conditioners, patio or balcony enclosures, etc.) whether they were installed by you or previous members or residents. These should be insured as unit owners building items. **Repair of damage to such items, or other member or tenant property, including personal property, from a loss, such as a plumbing failure in your manor or an adjacent manor, is the responsibility of the member or tenant.** The Mutual's property insurer does not accept claims for damage to such items.
- ♦ **Members are responsible for damage to Mutual property** caused by the Members' misuse or neglect, by additions or alterations, or by guests or lessees. If the damage is your responsibility, United Mutual can charge you for the repairs (Occupancy Agreement-Article 5 & 11). If the repair costs exceed the deductible on the Mutual's insurance, currently \$100,000, a claim will be submitted to the Mutual's property insurer. In such cases, both the Mutual and its property insurer reserve the right to charge the Member to recover the costs, including the Mutual's deductible. Your own insurance may help cover your obligations, although some homeowner's insurance companies will not cover the Mutual's deductible. Consult with your agent about your insurer's practices and increasing your policy limits accordingly.
- ♦ **Personal Property/Contents insurance** for items such as appliances, furniture, clothing, household goods and for special property like jewelry, coins, artwork, antiques, furs, silver and collectibles.
- ♦ **Personal Liability insurance** for your actions and responsibilities both inside and outside your manor. Everyone should have liability insurance to protect their equity and retirement savings.
- ♦ **Loss of Use or Additional Living Expense insurance** if your manor/building is damaged and cannot be lived in until repaired, in accordance with the Davis-Stirling Act Civil Code §4775(c) members, residents and lessees are responsible for paying to live elsewhere while work is done. Monthly assessments must still be paid during this time.
- ♦ **Loss Assessment insurance** to protect against a special assessment from your Mutual for damage. While there has not yet been this type of assessment in Laguna Woods Village, we are required to tell you that there is this possibility. (Show your agent/broker the limits listed in this disclosure.)
- ♦ **Earthquake and/or Flood insurance** for additions, alterations, personal property and loss of use.
- ♦ **Earthquake Loss Assessment insurance** to protect against a special assessment from the Mutual for damage caused by an earthquake.
- ♦ **Automobile insurance** on your car, truck, van, motorcycle or motor home.
- ♦ **Liability and Physical Damage insurance** for your golf cart.

### **Please report building damage to:**

Resident Services (Monday-Friday, 8:00 AM to 5:00 PM)

Resident Services e-mail address:

phone: (949) 597-4600

[residentservices@vmsinc.org](mailto:residentservices@vmsinc.org)

### **After business hours, or to report personal injury, please call:**

Security Dispatch: phone: (949) 580-1400

**In an emergency: CALL 911**

\* The above list is not exhaustive. Please discuss insurance questions with your agent or broker.

# UNITED LAGUNA WOODS MUTUAL INSURANCE DISCLOSURE AND POLICY SUMMARY

## PROPERTY INSURANCE – Continued

### **Primary \$10,000,000**

Sutton Specialty Ins Co., Limit: \$2,000,000

### **Primary \$50,000,000**

National Fire & Marine Ins. Co., Limit: \$3,850,000

Ironshore Specialty, Limit: \$2,500,000

Westchester Surplus Lines Ins. Co., Limit: \$2,500,000

Allied World National Assurance, Limit: \$3,000,000

Lexington Ins. Co., Limit: \$5,000,000

Canopus US Insurance, Limit: \$5,000,000

Everest Indemnity Ins. Co., Limit: \$5,000,000

Lloyd's of London, Limit: \$13,625,000

### **\$40,000,000 Excess of \$10,000,000**

Aspen Specialty Ins. Co., Limit: \$2,500,000

Evanston Ins. Co., Limit: \$4,375,000

### **\$50,000,000 Excess of \$50,000,000**

Endurance American Specialty, Limit: \$2,500,000

Arch Specialty Ins. Co., Limit: \$5,000,000

Starstone Specialty Ins. Co., Limit: \$5,000,000

Kinsale Ins. Co., Limit: \$5,000,000

Steadfast Ins. Co., Limit: \$5,000,000

Princeton Excess & Surplus Lines, Limit: \$10,000,000

Starr Surplus Lines Ins. Co., Limit: \$10,000,000

Lloyd's of London, Limit: \$10,000,000

### **\$25,000,000 Excess of \$100,000,000**

Landmark American Ins. Co., Limit: \$2,500,000

Kinsale Ins. Co., Limit: \$2,500,000

Evanston Ins. Co., Limit: \$2,500,000

Crum & Forster Specialty Ins. Co., Limit: \$5,000,000

Starr Surplus Lines Ins. Co., Limit: \$5,000,000

Nautilus Ins. Co., Limit: \$6,250,000

### **\$100,000,000 Excess of \$125,000,000**

Axis Surplus Ins. Co., Limit: \$5,000,000

Ironshore, Limit: \$5,000,000

Lloyd's of London, Limit: \$5,500,000

Lloyd's of London, Limit: \$13,900,000

Landmark American, Limit: \$22,500,000

Princeton Excess & Surplus Lines, Limit: \$35,000,000

Starr Surplus Lines Ins. Co., Limit: \$12,500,000





# HO-6

## Insurance *and* You

What's covered,  
what's not and  
how to avoid  
over-insuring.

BY MICHAEL EVANS

**C**ondominium units require a special type of insurance protection that a homeowner's policy can't provide. Since condos reside within a community, you'll need a policy that covers just your individual unit and the personal belongings within it that make it a home.

HO-6 policies are designed specifically for the coverage needs of condominium owners. These flexible policies allow you to customize your coverage, to provide just the right amount of protection, while avoiding over-insuring your property.



### What is HO-6 insurance?

HO-6 policies, commonly called condo insurance, cover condominium units, co-ops and townhouses. The HO-6 form covers named perils, including:

- Accidental discharge of steam or water
- Aircraft
- Explosions
- Falling objects
- Fire and lightning
- Riots
- Smoke
- Theft
- Weight of ice, sleet or snow
- Vandalism
- Vehicles
- Volcanic eruptions
- Wind and hail

Named-peril policies only cover losses caused by those

specifically listed on the policy. For example, if a thief burglarizes your condo, your HO-6 policy will pay to replace stolen property. However, if your kitchen pipes freeze and burst, your condo insurance won't cover the damage because freezing isn't included as a covered peril.

Condo policies are different from homeowners' policies because certain elements of condominium units are covered by a policy purchased by the condominium association, while others are covered by the unit owners' HO-6 policy. Purchasing condo insurance requires you to strike a delicate balance between what your community's policy will cover and the additional protection you need from HO-6 coverage. To make things simpler, this article should help you sort out the details.

### Who needs HO-6 insurance?

Anyone who owns a condo, co-op or townhouse needs an HO-6 policy. No other type of policy can cover these types of housing units. Condo policies offer protection for your unit and personal belongings, which you'll need if a storm or fire destroys your unit.

The lender will require you to purchase an HO-6 policy if you take out a mortgage on your condo. Lenders require condo owners to insure their units as a means of mitigating risk. If you didn't carry condo insurance and a disaster totaled your unit, you would be stuck with

ongoing mortgage debt and no home.

### What does HO-6 insurance cover?

Most HO-6 policies provide similar coverages as homeowners insurance policies, including the following:

- **Dwelling coverage:** Dwelling coverage – also called building property coverage – pays to rebuild elements of your condo's interior, like ceilings, floors and walls. For example, if smoke damages your living room, this type of coverage will pay to replace ruined flooring and sheetrock. Dwelling coverage will also pay to repair or replace attached additions you add to your condo's original structure.
- **Loss of use coverage:** Following a major covered loss, you'll likely need to move out during reconstruction. Loss of use coverage can help pay living expenses such as hotel rooms and meals. Typically, the coverage only pays the difference between your normal expenses and temporary living expenses. For instance, if you usually spend \$500 per month for groceries, but must pay \$900 for restaurant meals during your home's reconstruction, your loss of use coverage would pay the \$400 difference, based on your policy limit, minus deductible.
- **Medical payments coverage:** If a guest stumbles down the stairs in

your condo during a birthday party, medical payments coverage will help pay the medical bills. This type of coverage only pays the medical expenses of someone outside your household. If you sustain an injury in your home, you'll have to rely on your health insurance.

- **Personal liability coverage:** When a guest sustains an injury in your condo and sues you for damages, your personal liability coverage can help pay your legal expenses. Personal liability coverage can pay a wide range of expenses, from attorney's fees to court or settlement costs.
- **Personal property coverage:** Disasters can destroy more than your condo's interior — they can also ruin your belongings. Personal property coverage pays to replace items such as artwork, clothing, computers, furniture and sports equipment. The personal property coverage in some HO-6 policies also provides protection for items in storage units.

### What's covered by the condo association or HOA master policy?

Condominium associations carry insurance policies that cover the entire complex. These policies are called HOA policies, or master policies, and provide two types of protection, including:

- **Liability coverage:** The liability coverage of an HOA policy covers medical expenses if a non-resident sustains an injury in a common area of the property. For example, if a guest slips and falls at the community swimming pool, the master policy's liability coverage can help pay the medical expenses. And, if the injured party sues the condominium association, the liability coverage can help cover legal costs.
- **Property coverage:** Generally, an HOA policy's property coverage pays to repair or rebuild common elements of the community. This can include exterior walls of condos, fences and gates, clubhouses and features such as swimming pools and tennis courts. For instance, if a tree falls on the community grounds and crashes through an office, the master policy's property coverage will pay to repair or rebuild the structure.

Condominium associations have three types of HOA policies to choose from:

- **All-in coverage:** This provides the most coverage for individual condo units. It covers the structures of condos, including fixtures within each unit, as well as the structural elements of common areas. For example, if a fire destroys several condominiums and a pool house, an all-in policy will pay to rebuild all affected structures.
- **Bare walls coverage:** Bare walls master policies provide the least coverage for unit owners. This type of policy only covers exterior structural elements of a condo unit, like its exterior walls and roof. A bare walls policy may also cover damage to systems such as wiring and plumbing.
- **Single entity coverage:** A single entity policy covers everything a bare walls policy does, plus a bit more. This type of coverage also pays to repair or replace built-in fixtures in individual units. For instance, if a car smashes through the wall of a condominium and destroys a built-in bookcase, a single entity HOA policy would pay to repair the wall and replace the bookcase. This type of policy often limits coverage to original built-in fixtures and won't cover elements added by a unit owner.

### What does HO-6 insurance not cover?

Like homeowners' policies, condo policies exclude certain types of damage, including:

- **Earthquake damage:** Most standard condo policies don't cover losses to a condo's structure, or personal property, caused by an earthquake. Many major carriers offer separate earthquake policies. Those who live in areas prone to tremors should purchase this important type of coverage.
- **Exterior damage:** An HO-6 policy won't cover damage to exterior walls. Only the master policy covers exterior damage to common areas and individual units. If a covered peril destroys an exterior wall and some of your personal property, the HOA policy would pay to rebuild the wall, while your condo policy would replace your personal items.



- **Flood damage:** Most HO-6 policies won't cover structural damage or loss of personal property caused by a flood. Some major insurance providers will facilitate the purchase of separate flood insurance policies through FEMA's National Flood Insurance Program, or you can obtain it from a private flood insurer. Flood policies may cover:
  - Air conditioning and heating systems
  - Appliances
  - Built-in bookcases and cabinets
  - Debris removal
  - Electrical systems
  - Flooring
  - Plumbing systems
  - Wall coverings
- **Policyholder's medical expenses:** Although the medical expenses coverage of an HO-6 policy will pay the medical bills of a guest who slips and falls in your home, it won't pay yours. If you sustain an injury in your condo, you will need to file a claim with your health insurance company to recoup your medical expenses.
- **Roof damage:** HOA policies cover roof damage, but HO-6 policies don't. If a calamity causes additional damage within your unit, the HOA policy would cover some losses, while your condo policy would cover your personal damage. For example, if a limb damages your unit's roof and incoming rainwater destroys your sofa and chairs, the HOA policy would repair the roof and your condo policy's personal property coverage could help pay to replace the furniture.

### How much HO-6 insurance do I need?

HO-6 policies are flexible, enabling you to design one to fit your needs. The amount of coverage you need will depend on the value of your personal property and the type of policy your condominium association carries. For instance, if your community carries an all-in master policy, you won't need much dwelling coverage. But, if it holds a bare walls policy, you'll need to carry enough dwelling coverage to pay to rebuild all the interior elements of your unit, like sheetrock, flooring and fixtures.



To determine the amount of personal property coverage you need, take an inventory of your belongings and calculate how much it will cost to replace them. Similarly, determine the amount of personal liability coverage you need based on your lifestyle. If you're a homebody who rarely entertains guests, you can probably get by with a minimum amount of liability coverage. But, if you like to throw parties or have kids who like to host sleepovers, you'll need a higher level of liability protection.

A bit of extra protection is good, but if you over-insure your condo, it will drive up the cost of your insurance premium.

### **Choosing an HO-6 insurance policy**

You need an HO-6 policy that fits your personal needs. First, consider the level of personal property coverage that a standard condo policy can offer. Standard policies limit the amount of coverage for certain types of belongings. If you own expensive jewelry, musical instruments or sports equipment, you may need to add riders to increase the coverage level for those items.

HOA and HO-6 policies must work hand-in-hand. Oftentimes, a calamity can cause damage to the exterior and interior of a condominium unit. It's important to know the type of coverage your community carries – all-in, bare walls or single entity. This will help you determine the amount of dwelling and personal property coverage you need.

Most standard condo policies

**According to Lendingtree.com, the national average cost of condo insurance is \$488 per year. In California, the average monthly rate is \$42, and the average annual rate is \$501.**

only pay actual cash value for your personal property. In other words, the insurance company will only pay a depreciated value of items such as computers and electronics. However, major carriers offer optional replacement cost coverage, which pays to replace personal property at today's prices.

People who work from home must always carefully examine the exclusions of their HO-6 policies. Many condo policies exclude or limit the amount of payment for office equipment. If you operate a home-based business, you may need to buy a business policy to cover your office equipment and furnishings.

### **The takeaway**

- HO-6 policies cover condominiums, co-ops and townhouses.
- Condo insurance protects your condominium unit and your personal belongings, and covers medical expenses and legal costs if a guest sustains an injury in your unit.
- HO-6 policies work in conjunction with your community's master policy.
- The amount of coverage you need will depend on the value of your personal

property and the level of coverage provided by your community's HOA policy.

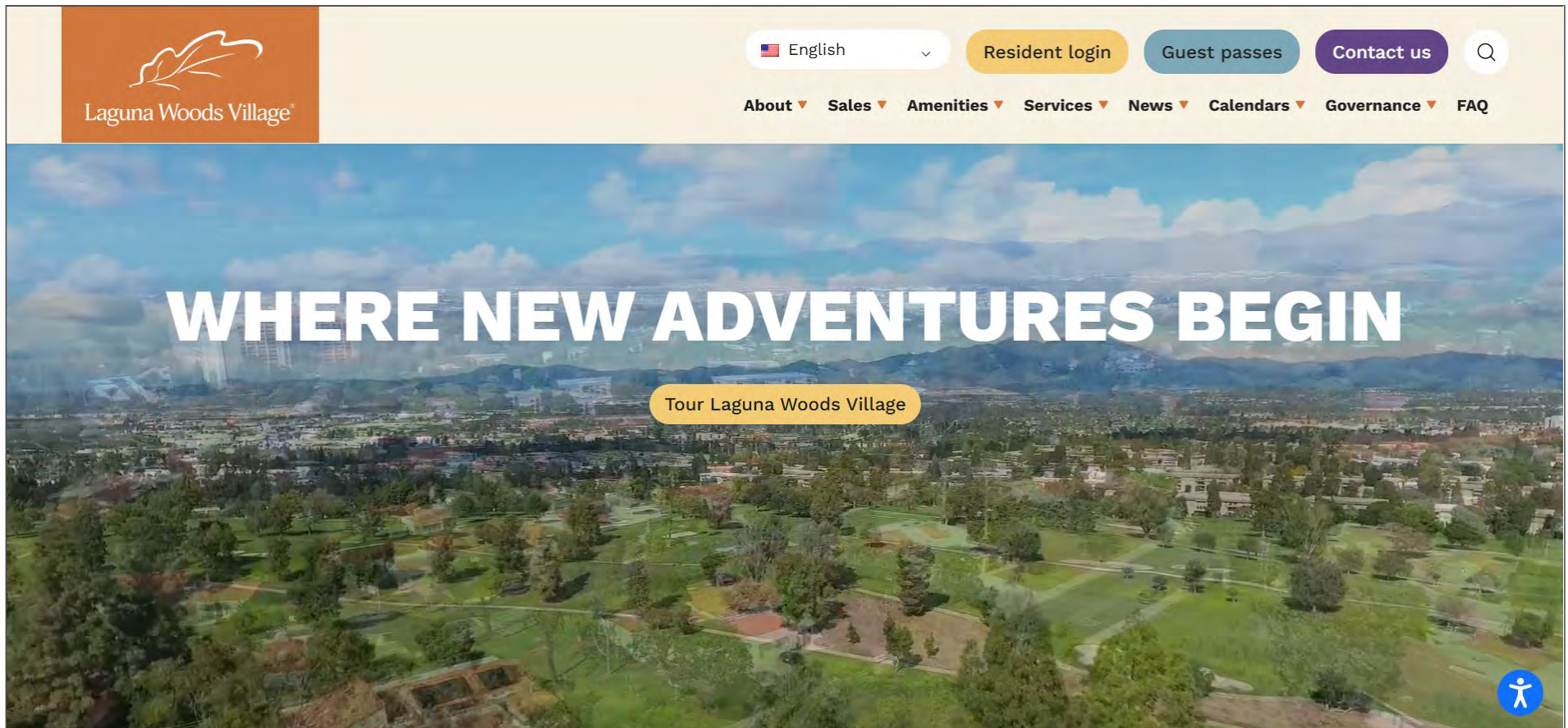
If you own a condominium, you need the protection that only an HO-6 policy can provide. Condo policies cover elements of your unit's interior and your personal belongings, which is excluded from most HOA policies. They also come into play when a visitor sustains an injury in your condo, or if someone sues you over an incident that occurs inside your unit.

Before shopping for an HO-6 policy, you need to know the type of coverage your condominium association carries. Your HO-6 policy should compensate for whatever level of coverage the HOA policy leaves vulnerable. By carefully weighing the amount of protection your community's HOA policy offers against the amount of coverage you need, you can rest assured that the HO-6 policy you purchase will effectively cover your valuable home.

*Michael Evans is an insurance writer for Coverage.com. He has written for the world's first online mortgage broker as well as Bankrate, Fox Business, International Living and Yahoo Finance. Coverage.com is a Red Ventures Company.*



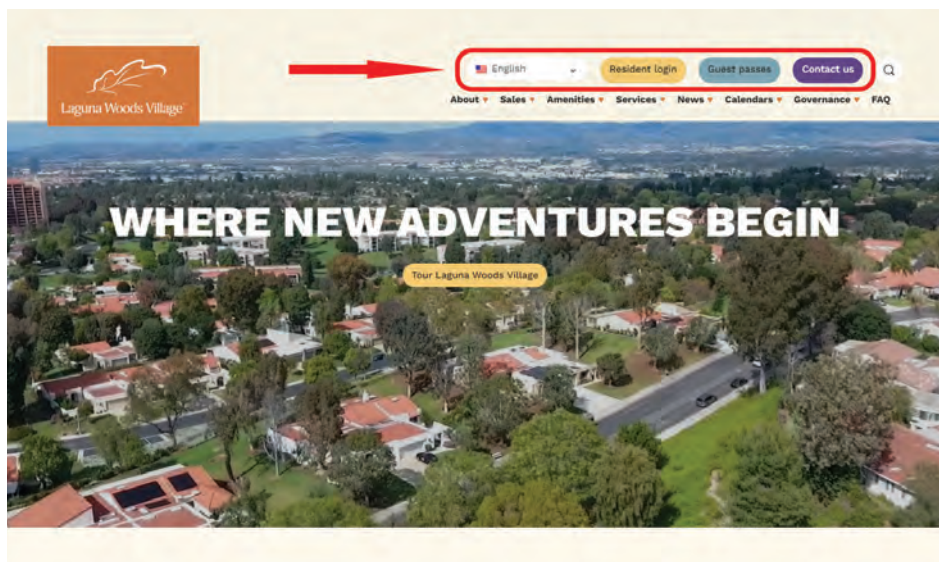
# lagunawoodsvillage.com



# ADVENTURE AWAITS

A handy guide to navigating  
the Village website

**A**t long last and by popular demand, our new website is live at [lagunawoodsvillage.com](http://lagunawoodsvillage.com). Please take your time, browse our pages and find what you need to fully embrace and enjoy Village living. Read on for a guide to the basic navigation.

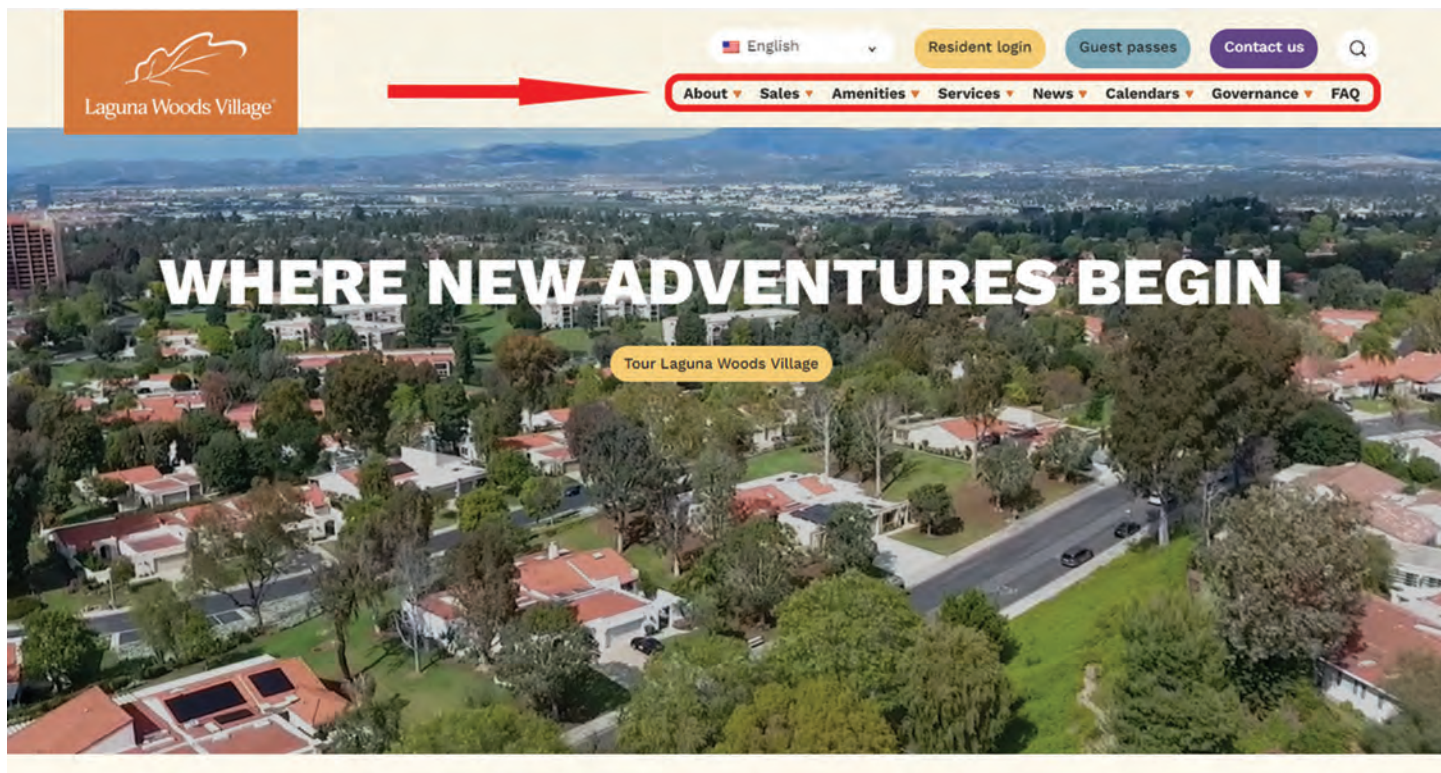


## IN THE HEADER

At the top of every page of the website, you will find a header with clickable links to select your preferred language, log in to the resident portal, register guests for gate entry and contact specific Village departments for needed services.

- **Enhanced language capability:** Click on the link to view the website in your native language, including Arabic, Chinese, French, Hebrew, Hindi, Japanese, Korean and Spanish.
- **Resident login:** One significant website update





is the protection of sensitive documents—such as agendas, minutes, reports and financials—behind a single sign-on. When you click the Resident login button at the top and log in, you will be directed to the resident portal at [portal.lagunawoodsvillage.com](https://portal.lagunawoodsvillage.com), where you can access your account balance and pay for services by credit card. If you're not already logged in and you click Governing Documents, you will be prompted to enter your usual resident portal credentials to get access to the secured governing documents. First-time resident portal users can click the Resident login button, click Register Account, and enter your email on file with Resident Services. Click Verify Email. If you don't know the email

address you have on file with Resident Services, or if you need resident portal log-in assistance, email [residentservices@vmsinc.org](mailto:residentservices@vmsinc.org).

- **Guest passes:** Click Guest passes to learn about ushering friends and family through the community gates. Learn to use dwellingLIVE, where users can register guests 24/7 via a smartphone, tablet or computer. Also find information about annual guest passes, RFID decals and more.
- **Contact us:** Click on Contact us, scroll to the Contact Us field and select the topic that best suits your needs, whether it be recreation, maintenance, security, general inquiry or something else, populate the fields, and VMS staff will follow up.

## IN THE MAIN MENU

Also in the header at the top of every website page, our main menu bar allows you to easily find information you are looking for.

- **About:** Here users can Discover Laguna Woods Village, Learn How the Village Operates, how to register for Village Living or New Resident Orientation events, and quickly view/download the Village Map.
- **Amenities:** Excitement awaits! Our Amenities menu includes all things Recreation and Fitness, Classes and Education for links to Village and Emeritus classes and ActiveNet. Click Village Clubs to browse alphabetically, filter by type, or search via a keyword. For a deeper dive, under Facilities, view Clubhouses, Garden Centers, Equestrian Center, Village Library, Village Greens and



19 Restaurant, Community Center, History Center, Performing Arts Center, and the U.S. Postal Service Unit in the Performing Arts Center parking lot.

- **Services:** Here, find information for all VMS Inc. departments and services, including Manor Alterations, Resident Services, Village Television, Transportation and more.
- **News:** Never miss important news or exciting events! At Village News, users can browse all news and events (or specifically recreation or club events), read the Village Breeze magazine online, view Upcoming Meetings and subscribe to “What’s Up in the Village” weekly e-newsletter.
- **Calendars:** Be in the know about what’s going on in your community. Under the Calendar menu, users can

view the recreation/activities calendar, maintenance schedules (carport cleaning and street sweeping) and landscaping schedules (mowing, shrub and weeding, slope work, tree trimming, etc.).

- **Governance:** Find everything you need to know about your boards of directors and related activity at the Governance menu. One important change: All sensitive documents, including agendas, minutes and reports, as well as financial documents, are protected from public view behind a single sign-on feature (a session and user authentication service that permits a user to use one set of login credentials).
- **FAQ:** At Laguna Woods Village FAQ, find answers to frequently asked questions,

including topics related to general information, sales and leasing, and prospective residents. Click the “plus” sign to the right of each topic to view answers. If you can’t find what you need, please email [info@vmsinc.org](mailto:info@vmsinc.org) or [residentservices@vmsinc.org](mailto:residentservices@vmsinc.org) for more information.

### IN THE FOOTER

In the footer at the bottom of every website page, users can sign in to Resident login (the resident portal) or click Service request to complete a Resident Services form to initiate a landscaping or maintenance ticket (residents can also initiate tickets/work orders at the resident portal). Users can also email VMS Inc. for general information, check out the VMS Inc. Careers page or enroll in Everbridge.



### Find answers to FAQs

Click below for answers to frequently asked questions about Laguna Woods Village.

[Learn more](#)



[Resident login](#)

[Service request](#)

#### Contact Us

[info@vmsinc.org](mailto:info@vmsinc.org)

(949) 597-4600

24351 El Toro Road  
Laguna Woods, CA 92637

#### Information

[Careers](#)

[Webmaster](#)

[Staff login](#)

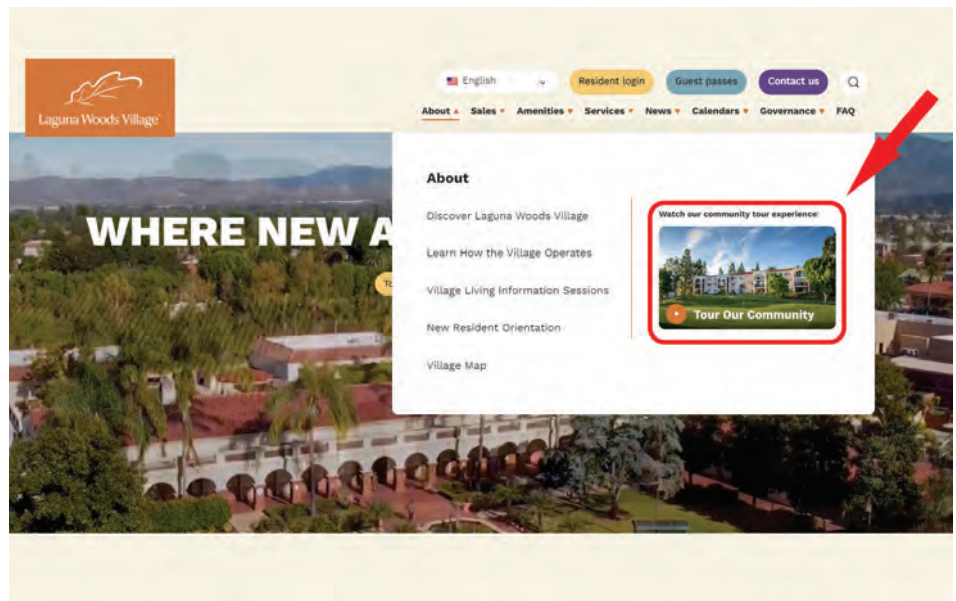
[Club webmaster login](#)



Enroll today to receive important notices or update your contact information.

[Sign up today](#)

- **Service request:** Click on Service request to initiate a work order/ticket for landscaping or maintenance needs. After completing the form, service request emails go directly to Resident Services, which begins processing these requests.
- **Everbridge:** Click on Everbridge to easily enroll in the community's emergency notification system.



## COMMUNITY TOUR

Whether you've lived in the Village for a while or are a new resident, check out our comprehensive video featuring most amenities, community information, service offerings and so much more. Click Tour Laguna Woods Village on the

homepage under "Where new adventures begin" or Tour Our Community under the About menu.

## SHARE YOUR FEEDBACK

Please note that as with any

new website launch, ongoing updates will occur behind the scenes to deliver the best user experience. If you have questions or comments, please email [webmaster@vmsinc.org](mailto:webmaster@vmsinc.org).



## Medicare Questions?

We've got answers.

If you have questions about Medicare and aren't sure which plan is right for you, we're here to help you learn about your options. Our Medicare specialist can help you navigate Medicare Advantage plans, Original Medicare, prescription drug plans and Medigap plans, and even assist you with finding a MemorialCare doctor.



Call (714) 640-7158 or scan the QR code to email our Medicare specialist.



# Stay in Touch!

*Use these frequently called numbers to seek assistance, find answers and more.*

## ADMINISTRATIVE OFFICES

General Information 949-597-4600  
[information@lagunawoodsvillage.com](mailto:information@lagunawoodsvillage.com)  
[info@vmsinc.org](mailto:info@vmsinc.org)

## AMENITIES AND RECREATION

General Information 949-597-4273  
[recreation@vmsinc.org](mailto:recreation@vmsinc.org)  
 19 Restaurant and Lounge 949-206-1525  
 Clubhouse 1 Office/Pool 1 949-597-4281  
 Clubhouse 1 Fitness Center 949-597-4284  
 Clubhouse 2 Office/Pool 2 949-597-4286  
 Clubhouse 4 Office/Pool 4 (Mon - Fri) 949-597-4291  
 Clubhouse 4 Office/Pool 4 (Sat & Sun) 949-597-4344  
 Clubhouse 5 Office/Pool 5 949-597-4382  
 Clubhouse 6 Office/Pool 6 949-597-4437  
 Clubhouse 7 Office 949-268-2417  
 Clubhouse Reservations 949-597-4227  
 Community Fitness Center 949-268-2275  
 Equestrian Center 949-597-4275  
 Golf and Village Greens 949-597-4336  
 Golf (Par 3 Course) 949-597-4334  
 Performing Arts Center 949-597-4289  
 Performing Arts Center Box Office 949-597-4288  
 Village Library 949-597-4274  
[lvvillagelibrary@yahoo.com](mailto:lvvillagelibrary@yahoo.com)  
 Village Television 949-597-4295

## COMMUNITY ACCESS

Community Access 949-597-4600  
 Gate Clearance 949-597-4301

## EMERGENCY AND MEDICAL SERVICES

Fire, Police, Medical Emergency 911  
 Care Ambulance Service 877-972-0999  
 MemorialCare Saddleback Hospital 949-837-4500  
 OC Fire Authority Public Information Line 800-545-5585  
 OC Sheriff's Nonemergency Dispatch 949-770-6011

## The Laguna Woods Village Community Center

24351 El Toro Road

Laguna Woods, CA 92637

[lagunawoodsvillage.com](http://lagunawoodsvillage.com)

949-597-4600

EMAILS PROVIDED WHERE AVAILABLE

## MISCELLANEOUS

Animal Services, City of Laguna Beach 949-497-0701  
 City of Laguna Woods 949-639-0500  
 Florence Sylvester Senior Center 949-380-0155  
 Foundation of Laguna Woods Village 949-268-2246  
 Laguna Woods Globe (subscriptions) 714-796-7777  
[lagunawoodsglobe@scng.com](mailto:lagunawoodsglobe@scng.com)  
 Laguna Woods History Center 949-206-0150  
[info@lagunawoodshistory.org](mailto:info@lagunawoodshistory.org)  
 Lost and Found 949-597-4435  
[lostandfound@vmsinc.org](mailto:lostandfound@vmsinc.org)  
 RV Storage 949-268-2284  
 Saddleback College Emeritus Institute 949-582-4835  
 The Towers 949-597-4278  
[care@pmpmanage.com](mailto:care@pmpmanage.com)

## RESIDENT SERVICES

Manor Alterations 949-597-4616  
[alterations@vmsinc.org](mailto:alterations@vmsinc.org)  
 Resident Services 949-597-4600  
[residentservices@vmsinc.org](mailto:residentservices@vmsinc.org)  
 Social Services 949-597-4267

## SECURITY

Compliance Hotline (anonymous) 949-268-2255  
 Department of Security Services (24/7) 949-580-1400  
 Disaster Preparedness Task Force 949-597-4237

## TRANSPORTATION

Village Bus System 949-597-4659

## UTILITIES

Broadband (Cable) 949-837-2670  
 CR&R Inc. (Trash) 949-625-6735  
[LagunaWoods-Recycles@CRRmail.com](mailto:LagunaWoods-Recycles@CRRmail.com)  
 El Toro Water District 949-837-0660  
 Southern California Gas Company 877-238-0092  
 Southern California Edison 800-655-4555  
 West Coast Internet Customer Service 949-487-3302



## Alerts and Emergency Notifications Powered by



Everbridge is Laguna Woods Village's official emergency notification system—a robust and widely used platform that enhances our ability to keep you informed via text, email and phone during critical events.

The Village Management Services Security Services Department and the Laguna Woods Village Disaster Preparedness Task Force encourage all residents to take a few minutes to ensure their contact information is up to date. Staying informed is essential for community safety—register today to receive critical alerts when they matter most.

Everbridge notifications cover alert and emergency situations, including:

- Critical power outages
- Earthquake emergency procedures
- Evacuations per the Orange County Fire Authority
- Gate or road closures
- Wildfire
- Other safety threats

### How to Submit Your Form or Enroll Online

Please complete the form on the reverse side and return it in person to the Laguna Woods Village Community Center front desk at 24351 El Toro Road or mail it to:

Village Management Services Inc.  
Attn: General Manager's Office  
24351 El Toro Road  
Laguna Woods, CA 92637

To enroll via the Laguna Woods Village website, visit [lagunawoodsvillage.com](https://lagunawoodsvillage.com), scroll to the Everbridge icon at the bottom of any page and click "Sign up today."

To enroll or customize your alert preferences on the resident portal: Visit [lagunawoodsvillage.com](https://lagunawoodsvillage.com) > **Resident login**. To customize alerts, log in to the portal, click "Update Your Info," scroll to "Contact Preferences," and select "I consent to receive official HOA communications via email."

All information provided for Everbridge notifications is kept strictly confidential and will only be used to contact you in the event of an emergency.

**Don't wait—sign up today to stay informed and prepared!**





## **Contact Information Form and Emergency Notification Record**

Manor is ☐ Leased ☐ Owner-occupied ☐ Vacant

Date \_\_\_\_\_

### Your Information

Resident ID	Manor	Name	
Email		Home phone	Cell phone
Non-occupant owner address		City, state, zip	

### Emergency Contact(s)

Name	Relationship	Home number
Email	Work number	Cell number
Address	City, state, zip	
Name	Relationship	Home number
Email	Work number	Mobile number
Address	City, state, zip	

### Additional Information

Attorney name	Phone
Power of Attorney/Trustee name	Phone
Pet care contact name	Phone
Doctor name	Phone

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

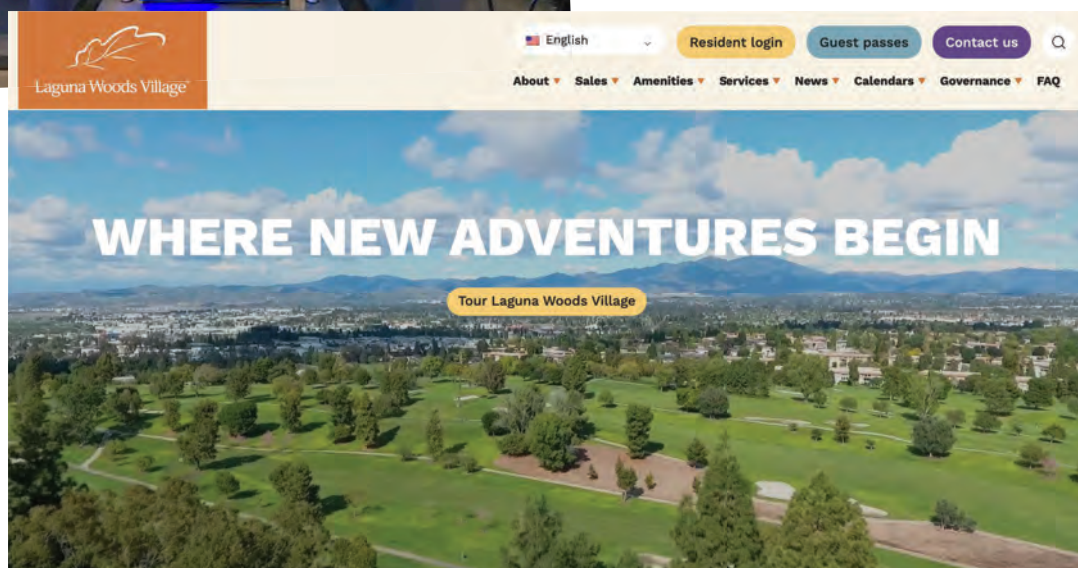
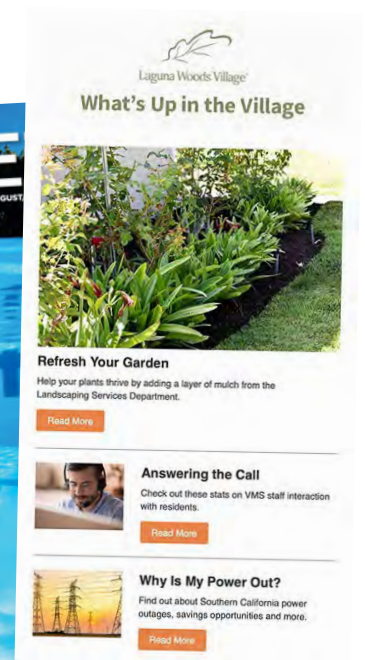
# VILLAGE COMMUNICATIONS

The Village Breeze bimonthly magazine, paid for through a partnership with Saddleback MemorialCare Hospital, is delivered to every manor.

“What’s Up in the Village” delivers a digital newsletter full of news, updates and events to your inbox every Friday. Visit [lagunawoodsvillage.com/news/subscribe-to-news/](https://lagunawoodsvillage.com/news/subscribe-to-news/) to subscribe.

Village Television (TV6) is community owned and features original programming, great films three days a week and much more!

The Village has its own YouTube channel and the Laguna Woods Globe, which is published by the Orange County Register and available via subscription.



# SIMPLE WAYS TO STAY INFORMED

## How to participate in board and committee meetings

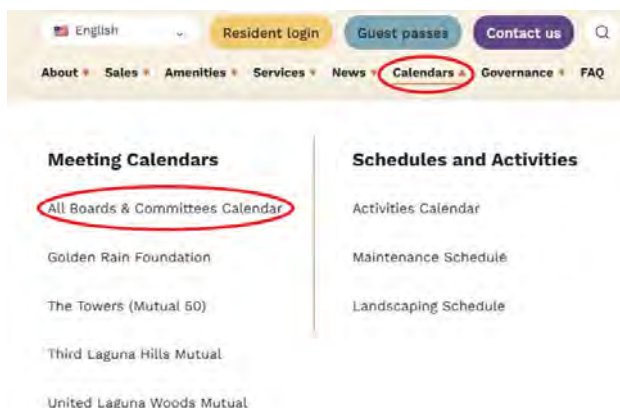
Attending open board and committee meetings is a great way to stay informed and participate in your community. Attend meetings in person, watch them online via Granicus or Zoom, and view live and recorded board meetings on TV6.

The GRF, United and Third boards meet the first, second and third Tuesday (respectively) of each month at 9:30 a.m. View the board and committee meeting schedule at [lagunawoodsvillage.com](http://lagunawoodsvillage.com)

> [Calendars](#) > [All Board & Committees Calendar](#) (sometimes referred to as TeamUp). All meetings are subject to change; ending times are approximate.

### BOARD AND COMMITTEE MEETINGS IN PERSON

Attend open meetings held in the Community Center board room at 24351 El Toro Road and speak about topics not on the agenda during the open forum



or about agenda items during the corresponding portion of the meeting. Members who wish to speak may fill out a card and turn it in to the corporate secretary basket located at the dais. Member comments are limited to three minutes.

### BOARD AND COMMITTEE MEETINGS VIA GRANICUS

Visit [lagunawoodsvillage.com/meetings](http://lagunawoodsvillage.com/meetings) to watch board and committee meetings online via Granicus. Meetings are listed by date, with the most recent at the top. Click Video to watch the meetings and view agenda documents, or click Agenda to see the documents and backup materials. Viewers also can locate agenda items by typing keywords into the Search box.

Members also are invited to submit comments by emailing [meeting@vmsinc.org](mailto:meeting@vmsinc.org) any time before or during the meeting. Include your name, unit number and the meeting on which you're commenting in the email subject field.

### BOARD AND COMMITTEE MEETINGS VIA ZOOM

Zoom allows attendees to virtually raise their hand, ask questions and speak to board and committee members in real time.

To attend virtual board or committee meetings, look for the Zoom meeting link in the Open Forum section of the respective board or committee agenda posted to [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > [Calendars](#) > [All Board & Committees Calendar](#). Click on the link a few minutes prior to the meeting to launch Zoom. Then select Open Zoom Meetings and Launch Meeting when prompted. No password or registration is required.

Members who wish to speak during the member comment agenda item may use the Raise Hand button on the Zoom screen. The corporate secretary will then enable members to speak in the order in which they have raised their hand.

### BOARD MEETINGS ON VILLAGE TELEVISION

The GRF, United and Third monthly board meetings are aired live on Village Television on the first, second and third Tuesdays (respectively) at 9:30 a.m. All board meetings are replayed on TV6 the following Thursday at 1:30 p.m. as well as the following week on Wednesday at 6 p.m.



## DON'T MISS COMMUNITY NEWS, EVENTS AND ANNOUNCEMENTS!

### Know What's Happening in the Village

Village Management Services' Media and Communications Division shares all the important Village news, events and activities residents need to know about. Don't miss out!

### Enroll to Receive Current Messaging Digitally

- **"WHAT'S UP IN THE VILLAGE"**: This every-Friday digital newsletter delivered straight to your email inbox highlights the Village's must-know current news, updates, events, schedules, how-tos and more, as well as news and notifications from outside the Village that affect your community.
- **TARGETED NEWS, ALERTS AND INFORMATION AS NEEDED**: Digital alerts concerning closures, openings, schedule adjustments and more, including special emails from the Golden Rain Foundation.

NAME \_\_\_\_\_

MANOR \_\_\_\_\_ HOUSING MUTUAL \_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

### Please Return This Form

- **In person**: Community Center Concierge at 24351 El Toro Road
- **Via US mail**: Media and Communications, 24351 El Toro Road, Laguna Woods CA 92637
  - **Via email**: Ask to enroll at [information@vmsinc.org](mailto:information@vmsinc.org)

**OR**

Visit [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > News > Subscribe to News





Laguna Woods Village®

# CONNECTIONS & PATHWAYS

Use this guide to find the best starting point for questions, information or feedback.

- 1. Attend open board and committee meetings** for United Mutual, Third Mutual or GRF. View meeting schedules at [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > **Calendars**. To submit feedback in advance, email [meeting@vmsinc.org](mailto:meeting@vmsinc.org). Include your name, unit number and the related meeting in the email subject line.
- 2. Contact board members.** A current board member contact list is available from the concierge or front desk staff at the Laguna Woods Village Community Center, 24351 El Toro Road.
- 3. Email general information.** Send questions to [info@vmsinc.org](mailto:info@vmsinc.org) or [info@lagunawoodsvillage.com](mailto:info@lagunawoodsvillage.com). Both are monitored continuously and answered daily.
- 4. Contact the General Manager.** Email [generalmanager@vmsinc.org](mailto:generalmanager@vmsinc.org), monitored continuously and answered daily, or call **949-597-4265**.
- 5. Mail the General Manager.** Address correspondence to the Laguna Woods Village Community Center, Attn: General Manager, 24351 El Toro Road, Laguna Woods, CA 92637.
- 6. Get answers to FAQs.** Visit [lagunawoodsvillage.com](http://lagunawoodsvillage.com) and click FAQ in the top main menu for information on general services, sales and leasing, billing, decals and passes, and more.
- 7. Submit a general inquiry online.** Visit [lagunawoodsvillage.com](http://lagunawoodsvillage.com) and click Contact Us in the top right corner. Scroll to the bottom of the page, complete all fields and click the blue Submit button.
- 8. Call for assistance.** Visit [lagunawoodsvillage.com](http://lagunawoodsvillage.com) and click Contact Us for a list of frequently used phone numbers. Not sure where to start? Contact Resident Services at [residentservices@vmsinc.org](mailto:residentservices@vmsinc.org) or **949-597-4600**.
- 9. Read “What’s Up in the Village.”** This weekly Friday email newsletter includes news, events, upcoming meetings and more. To subscribe, email [info@lagunawoodsvillage.com](mailto:info@lagunawoodsvillage.com) or visit [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > **News > Subscribe to News**.
- 10. Read the Village Breeze.** This bimonthly magazine is delivered to every manor by U.S. mail. Copies are also available at all clubhouse offices; the Community Center literature racks, fitness center and recreation office; the Equestrian Center, Garden Center 2, and par 3 offices; the tennis clubhouse; and the Village Library. It’s also online at [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > **News > Village Breeze**.
- 11. Check out the latest news online.** Visit [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > **News > News Home**.
- 12. Follow the Village Facebook page.** Leave feedback, like or comment on a post or ask a question at [facebook.com/LagunaWoodsVillage](https://facebook.com/LagunaWoodsVillage).
- 13. Watch “This Day” on Village Television (TV6).** This news program airs Monday through Saturday at 9 a.m. and is rebroadcast at 12:30 and 5 p.m.
- 14. View the TV6 message board and “crawl.”** Important messages are posted during TV downtime.
- 15. Attend a new resident orientation or Village Living session.** United and Third mutuals hold events that are beneficial to both new and existing residents. View schedules at [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > **About > New Resident Orientation** or > **Village Living Information Sessions**.



# IT'S NOT JUST FOR 'LIKES'

Join the Village Facebook community to stay informed, share experiences, and engage with fellow residents. By following, liking, commenting, and sharing, you can enjoy the following benefits:

- **Stay updated:** Access the latest news, updates, events, activities and important announcements happening in the Village.
- **Engage with neighbors:** Connect with other residents, share stories and contribute to building a stronger, more vibrant community.
- **Share your feedback:** Join discussions, provide input and engage with posts to help shape the community conversation.

Don't miss out on this simple and convenient way to stay connected and

informed. Visit [facebook.com/LagunaWoodsVillage](https://facebook.com/LagunaWoodsVillage) today and follow our Facebook community!





# LAGUNA WOODS LIVING

Are you looking to learn more about the community? Village Living might be the perfect event to fill that need. Held on the second Tuesday monthly, Village Living sessions welcome new and existing (and prospective!) residents into a friendly, casual environment to learn more about the Village and how to get the most out of community living. Events cover how to stay in contact, who to call, Village amenities and much more.

Events are from 1 to 2 p.m. in the Elm Room of the Laguna Woods Village Community Center, located at 24351 El Toro Road, Laguna Woods, CA 92637.

## More Details

Each event will be led by Village

ambassadors, committed resident volunteers with extensive knowledge of the community, and supported by Communications Division staff. Guests will have an opportunity to ask questions, and staff will provide helpful hard-copy information to help navigate the Village.

## RSVP Is Required!

Seating is limited to 25 guests, and each guest must RSVP separately, even if part of the same household. Interested attendees can RSVP at [lagunawoodsvillage.com/village-living](https://lagunawoodsvillage.com/village-living). A confirmation will be emailed to the address provided prior to the event.

## Please Note

**This event is not a new resident orientation**, which is led by board members of United and Third housing mutuals, and is a deeper dive into the specific workings of each mutual. For more information about new resident orientations, visit [lagunawoodsvillage.com/NRO](https://lagunawoodsvillage.com/NRO) or email [information@lagunawoodsvillage.com](mailto:information@lagunawoodsvillage.com).

This experience will act as an educational and engaging way to learn more about Laguna Woods Village, the West Coast's premier private community where active adults age 55 and older come for the utmost in recreation, entertainment and relaxation—and to live their very best lives!





## ASSESSMENTS MADE EZ

Automate your payments and enjoy peace of mind.

The Golden Rain Foundation and your housing mutual offer you the opportunity to make your monthly homeowner's assessment payments automatically through the auto-debit EZPay program. Simply provide written authorization to transfer funds from your checking or savings account, payments are made without fail—and there's no risk of a late fee – **unless your account does not have proper funds available!**

- **Withdrawal date.** EZPay withdraws on the sixth of every month, unless that date falls on a weekend or holiday, in which case it will withdraw on the next business day.
- **EZPay forms.** Find the EZPay authorization form at [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > **Services > Financial Services** or request one from a customer service representative in Resident Services at the Community Center. The form authorizes Laguna Woods Village to withdraw funds to pay your monthly assessment fee.
- **Set up a new EZPay account.** Complete and sign the EZ Pay authorization form and attach a voided check to the application.
- **Update current EZPay account information.** Complete an EZPay authorization form updating the information that has changed. If your account number has changed, provide a new voided check with the form.
- **Cancel your EZPay account.** Find the EZPay cancellation form at [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > **Services > Financial Services** or request one from a Resident Services representative at the Community Center. Complete and sign the form.
- **Turn in new or updated EZPay forms or cancellation forms.**
  - **Email** [ezpay@vmsinc.org](mailto:ezpay@vmsinc.org) (scan the voided check with the application)
  - **Mail:** Laguna Woods Village, Attn: Manor Payments, P.O. Box 2220, Laguna Hills, CA 92654-2220
- **In person:** Deliver it to a customer service representative at the Community Center or place the application and voided check (if required) in an envelope, and place the sealed envelope in the drop box located on the wall outside of Resident Services.
- **Turn-in date.** Forms must be turned in before or by the 25th of the current month to be effective the following month (i.e., turned in by September 25 to be effective October 1). If you are a new owner and escrow paid the first month assessment for the manor, EZPay will be effective the second month.
- **Confirmations.** Due to the volume of forms received each month for new and updated account information, the Financial Services Department cannot send out individual confirmations upon receiving forms. Assume that the application will be processed if you sent it in prior to the monthly deadline. If a payment was not withdrawn the following month after you turned in the form, please contact the accounts receivable specialist at **949-597-4217**. If you reach voicemail, please leave your name, phone number and manor number, and explain you are inquiring why an EZPay withdrawal was not made.
- **General EZPay inquiries.** Email [ezpay@vmsinc.org](mailto:ezpay@vmsinc.org) or call **949-597-4217**.



# The Four Seasons of **LANDSCAPING**

A guide to understanding seasonal landscape maintenance in the Village

*By Tameka Baccus, Landscaping Administrative Assistant*

Laguna Woods Village is home to a vibrant, dynamic landscape that changes with the seasons and the maintenance activities required to keep it healthy, attractive and functional. You may notice bursts of visible activity or quieter periods. These intentional cycles reflect the seasonal needs of the Village's plants. The maintenance schedule below shows why each phase matters.

## **FALL: TRANSITION AND CLEANUP**

Fall is a transitional season in the landscape. Crews shift their focus to removing fallen leaves while cutting back plants to prepare them for winter dormancy. Replanting operations begin.

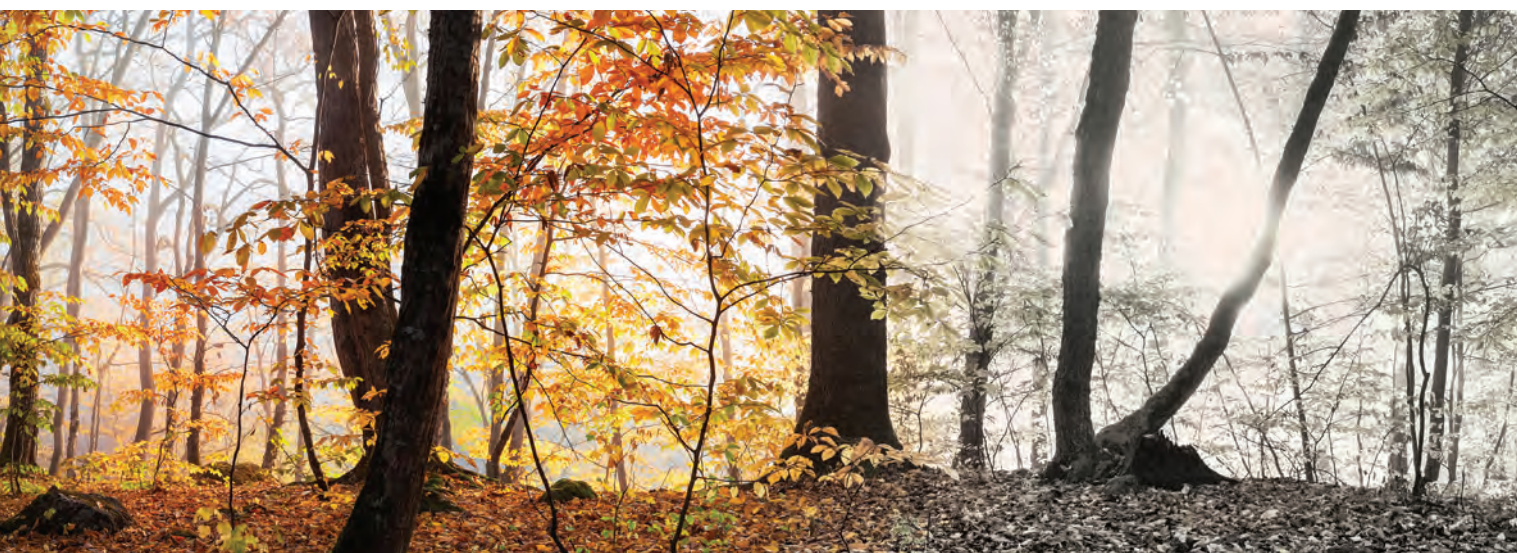
**Why it may look mixed:** Some areas begin to slow down, while others are being planted or cleaned. Seasonal color changes are a highlight, while tree trimming continues as scheduling allows. Mowing is slowed to twice monthly to match the growth of the turf.

## **WINTER: PREPARATION AND PROTECTION**

During the cooler months, crews focus on selective pruning of shrubs, especially those that are dormant or less vulnerable to stress during this time. Winter is also the safest time to perform major tree trimming, as many trees have dropped their leaves, allowing for clearer structural visibility.

Crews also begin inspecting and repairing irrigation and drainage systems, preparing for spring demands while conserving water





during naturally wetter months. Landscape crews apply mulch to planter beds to suppress weeds, retain soil moisture and regulate temperature around roots.

**Why it may seem quiet:** Growth slows considerably in winter, so mowing and trimming are reduced. Mowing is reduced to monthly. However, this is a critical time for long-term health and structure management of trees and shrubs.

### **SPRING: RENEWAL AND GROWTH**

As temperatures rise and daylight increases, plants emerge from dormancy. Spring is the time for fertilization, giving the turf and plants the nutrients needed to thrive.

Irrigation systems are reactivated and calibrated to meet increasing water needs.

**Why it looks busy:** You will notice increased activity as

mowing resumes, flowers are planted and mulching is applied across the Village.

### **SUMMER: MAINTENANCE AND MONITORING**

With rapid plant growth and warmer weather, the focus shifts to routine mowing, weeding and trimming to maintain mutual standards. Water management becomes a top priority, especially during drought-prone summers, so irrigation systems are actively monitored and adjusted for efficiency.

Staff watches for signs of pests or disease, which are more prevalent in hot weather, and may apply targeted treatments as needed.

**Why the pace varies:** While mowing and trimming continue regularly, planting slows, and other visible changes may be less frequent. Work may also occur earlier in the day to avoid high-heat exposure for crews.

### **YOUR PATIENCE AND UNDERSTANDING MATTER**

Every activity in the seasonal maintenance cycle is planned to promote long-term plant health, conserve water, and maintain the beauty and safety of Laguna Woods Village.

Some tasks, like soil treatments or irrigation repairs, may be less visible but are equally essential. Other times, you may notice temporary overgrowth or delays due to weather, staffing or environmental conditions, all of which are considered in the scheduling process.

If you have questions about specific areas or activities, visit the Landscaping webpage [lagunawoodsvillage.com/services/landscaping](https://lagunawoodsvillage.com/services/landscaping) where you can find schedules, documents and landscape manuals.

Your awareness helps us support a healthier, more beautiful community for everyone.



# Non-Emergency Maintenance Chargeable Services

The Board of Directors of the United Laguna Woods Mutual passed Resolution 01-23-62 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.

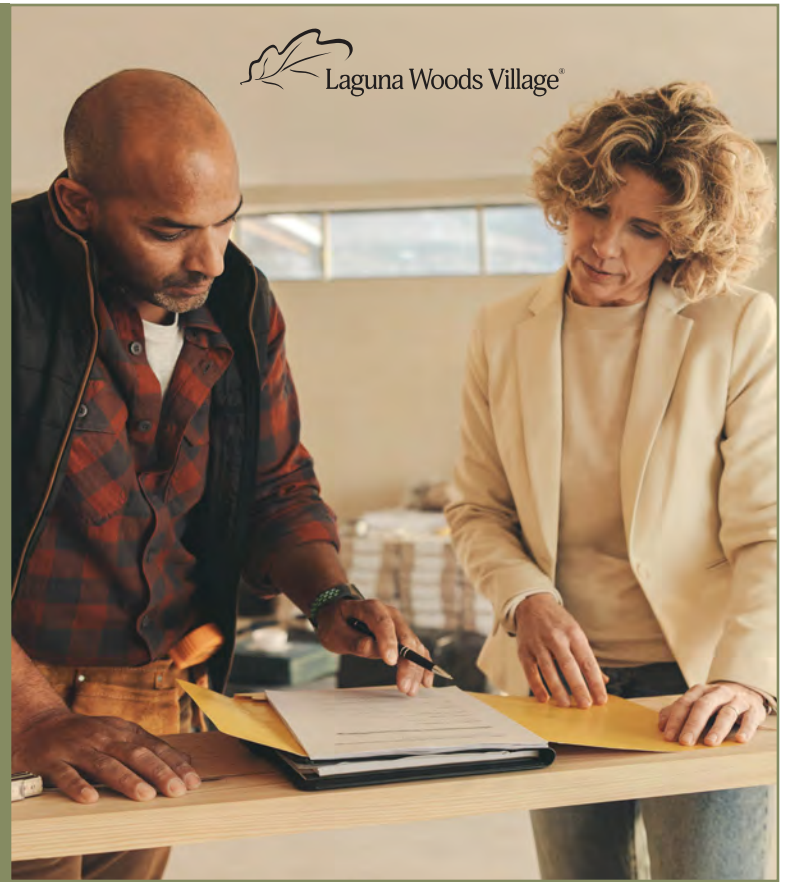
Trade	Description of Service	*Limitations	*Cost
<b>Appliance</b>	Install Alteration Dishwasher (Plug-in Only, No Modifications)	Resident Supplied	\$195.00
	Install Alteration Stove Top (Hard Wired, No Modifications)	Resident Supplied	\$160.00
	Install Alteration Oven (Hard Wired, No Modifications)	Resident 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.		



# 6 TIPS

## Before Hiring a Contractor



Laguna Woods Village®

- 1** Verify with the Contractors State Licensing Board that any contractor you are considering is licensed by visiting **[cslb.ca.gov](http://cslb.ca.gov)** or by calling **800-321-CSLB (2752)**.
- 2** Contact Manor Alterations at **[alterations@vms.org](mailto:alterations@vms.org)** or **949-597-4616** to confirm whether your proposed alteration requires a mutual consent.
- 3** Secure at least three bids from contractors and check their references.  
Online resources include:
  - **[homeadvisor.com](http://homeadvisor.com)**
  - **[thumbtack.com](http://thumbtack.com)**
  - **[porch.com](http://porch.com)**
- 4** Obtain a paper copy of the contract.
- 5** Beware contractor-endorsed financing.
- 6** Resist pressure to waive your five-day right to cancel.

Learn more at **[bit.ly/ContractorHires](http://bit.ly/ContractorHires)**

## RECREATION OFFICE COMMUNITY CENTER

24351 El Toro Road  
**949-597-4273**  
**recreation@vmsinc.org**

Visit **lagunawoodsvillage.com > Amenities** for activities, classes, fitness and sports, golf, facilities, clubs and more. For registration, visit the Recreation office or the facility where the class/event is held.



## LIBRARY AND HISTORY CENTER

The Library and History Center are located adjacent to each other at 24266 Calle Aragon.

### Library Hours

Monday to Friday: 10 a.m. to 4 p.m.

Saturday: 10 a.m. to 1 p.m.

Sunday: Closed

**949-597-4274; lwvillagelibrary@yahoo.com**

### History Center Hours

Monday through Friday: 11 a.m. to 1 p.m.  
or by appointment

**949-206-0150; info@lagunawoodshistory.org;**  
**lagunawoodshistory.org**

## RECREATION AND SPECIAL EVENTS FREQUENTLY CALLED NUMBERS

RECREATION OFFICE **949-597-4273**

BRIDGE ROOM **949-268-2420**

### CLUBHOUSES

- Clubhouse Reservations **949-597-4227**
- Clubhouse 1/Pool 1 **949-597-4281**
- Clubhouse 2/Pool 2 **949-597-4285**
- Clubhouse 3/Performing Arts Center  
**949-597-4289**
- Performing Arts Center Box Office  
**949-597-4288**
- Clubhouse 4/Pool 4 **949-597-4344**
- Clubhouse 5/Pool 5 **949-597-4382**
- Clubhouse 6/Pool 6 **949-597-4437**
- Clubhouse 7 **949-268-2417**

EQUESTRIAN CENTER **949-597-4275**

### FITNESS CENTERS

- Clubhouse 1 Fitness Center **949-597-4284**
- Clubhouse 5 Fitness Center **949-597-4382**
- Community Fitness Center **949-268-2275**

GARDEN CENTERS **949-268-2387**

### GOLF

- Golf and Village Greens **949-597-4336**
- 19 Restaurant and Lounge **949-206-1525**
- Par 3 Course **949-597-4334**

HISTORY CENTER **949-206-0150**

LAWN BOWLING **949-951-3027**

LIBRARY **949-597-4274**

PC WORKSHOP **949-268-2262**

MAC LEARNING CENTER **949-268-2263**

SADDLEBACK EMERITUS OFFICE **949-582-4835**

TENNIS CENTER **949-268-2481**

VIDEO LEARNING CENTER **949-470-0965**



## GET MOVING

Visit [lagunawoodsvillage.com](https://lagunawoodsvillage.com) > **Amenities** > **View All Amenities** to learn more about the Village's resort-style amenities.

- View a list of amenities, location, contact information, registration process and more.
- Consider taking one or more of the almost 20 classes currently offered, including mat/chair yoga, ballroom dance, English or Spanish language classes, cycling, aquatic classes and more.
- Check out the schedule of current recreation classes at [bit.ly/3YmE59C](https://bit.ly/3YmE59C).



## CLUB LOVE

In addition to the many amenities and activities offered through the Recreation and Special Events Department, 250 clubs, special interest groups and organizations offer residents a wealth of fun and entertainment. With so many clubs to choose from, there's sure to be like-minded new friends to make.

Visit [lagunawoodsvillage.com](https://lagunawoodsvillage.com) > **Amenities** > **Village Clubs** to browse clubs, including arts and crafts, cultural, dance, games, health and wellness, performing arts, political, religious and spiritual, science and tech, sports and fitness, support groups and more.



## PERSONAL TRAINERS WORK WITH YOU

Get in a good workout led by a personal trainer at the Community Fitness Center or Clubhouse 1 Fitness Center. Five 30-minute sessions cost \$200; 10 30-minute sessions cost \$400. Call the Community Fitness Center at **949-268-2275** or Clubhouse 1 Fitness Center at **949-597-4284** for more information.





# EQUESTRIAN CENTER

Our charming and unique equestrian facility offers boarding for resident-owned/lesson horses and a riding program for residents and their sponsored guests. In addition, riders and non-riders alike enjoy various events at our facility, including summer barbecues, the Taste of Country, Easter at the Equestrian Center and horse shows.

## LOCATION

24312 El Toro Road  
Laguna Woods, CA 92637

**949-597-4275**

## HOURS

**Business hours:** Wednesday through Sunday from 9 a.m. to 3 p.m.

Tour hours: Wednesday and Thursday at 2 p.m.; Friday, Saturday and Sunday at 12:30 and 2 p.m.

**Riding program:** Wednesday through Sunday; contact the Equestrian Center office for lesson schedules.

**Tours and riding program** are closed Monday and Tuesday.

## HORSEMANSHIP CLASSES

Horsemanship classes at the Equestrian Center are all about developing the horse-man relationship. Horsemanship is a journey rather than a destination. In these group classes, staff combines lectures,

handouts, herd observation and hands-on education in the care of and communication with horses. It's a great opportunity for those who would like to someday own a horse or for those who just want to learn how to work with horses.

Six-session drop-in classes are offered Sunday at noon.

Those who graduate Level 1 are invited to join Level 2. Call or drop by the Equestrian Center for more information.

## SPONSOR A GRF HORSE

The Equestrian Center is one of the happiest places in the Village—thanks to its many wonderful horses. Let's work together to keep that joy alive—please consider sponsoring a GRF horse!

### Sponsorship Benefits

- You and your sponsored horse will be thanked in the equestrian newsletter.
- A special sign on the horse's stall door sporting the horse's and sponsor's names: "Sebastian is generously sponsored by Jane Smith."
- Receive an 8-by-10-inch color photo of your sponsored horse.
- Visit your special horse once a month to pet and take pictures during business hours.

### Sponsorship Rules

- Handling, grooming or riding are not permitted.
- Giving food or treats may not be given without staff approval.
- Horses must remain in their stalls/paddocks.
- Staff must supervise visits.

### Sponsorship Rates Per Horse

- \$650 monthly
- \$3,500 six months
- \$6,500 yearly

Sponsorship includes a percentage of the total board, feed and farrier costs for the care and maintenance of a GRF horse.

We truly are grateful for the generosity of those who sponsor our GRF horses. Please contact the equestrian supervisor for details on sponsorship.

Call **949-597-4275** for more information.



**Schedules subject to change without notice.**

**Clubhouse Reservations | 949-597-4227**

Schedule reservations for Clubhouses 1, 2, 5 or 7; the Village Greens; the Performing Arts Center; or the Community Center at the recreation office, Monday through Friday, 8 a.m. to 5 p.m.

- Reservations may be scheduled through December 31, 2025.
- Schedule reservations for the Performing Arts Center (PAC) auditorium with the PAC supervisor.
- Clubhouse 6 reservations Monday through Friday 8 a.m. to 10 p.m.

**Clubhouse 1 | 949-597-4281**

- Open daily 8 a.m. to 10 p.m.
- Fitness center open Monday, Wednesday, Friday 7 a.m. to 7 p.m., Tuesday, Thursday 7 a.m. to 5 p.m., Saturday, Sunday 8 a.m. to 2 p.m.
- Indoor mini-gym (badminton, pickleball, volleyball, basketball)
- Archery
- Shuffleboard
- Bocce
- Billiards
- Game room
- Drop-in lounge

**Clubhouse 2 | 949-597-4285**

- Open Monday through Friday 8 a.m. to 5 p.m., with extended hours to accommodate reservations; weekend hours vary based on reservations
- Video lab and studio, card room, lawn bowling

**Clubhouse 4 | 949-597-4344**

- Open daily from 9 a.m. to 4 p.m., except Tuesday and Thursday which have extended hours until 8 p.m. Closed on all major holidays.
- Contact the clubhouse for specific studio hours. All studios open only when a volunteer supervisor is present: art studio, ceramics, glass studio, jewelry, lapidary, photo studio, quilting, sewing room, slipcasting, woodshop, machine shop

**Clubhouse 5 | 949-597-4382**

- Open daily 8 a.m. to 5 p.m. and extended hours to accommodate reservations
- Game room
- Fitness center open daily 5:30 a.m. to 9 p.m.

**Clubhouse 7 | 949-268-2417**

- Open daily 8 a.m. to 5 p.m., Monday through Friday 10:30 a.m. to 6:30 p.m., with extended hours to accommodate reservations; weekend hours vary based on reservations
- Bridge games Monday through Friday from 12:30 to 4 p.m.
- Bridge class schedule varies

**Community Center | 949-597-4273**

- Concierge, Resident Services Monday through Friday from 8 a.m. to 5 p.m.
- Table tennis: Monday through Friday from 8 a.m. to 9 p.m.; Saturday, Sunday from noon to 5 p.m.
- Mac learning center: Monday through Friday from 9 a.m. to 3 p.m.; **949-268-2263**
- PC workshop: Monday through Friday from 10 a.m. to 4 p.m.; **949-268-2262**
- Community fitness center Monday through Friday from 7 a.m. to 7 p.m.; Saturday and Sunday from 8 a.m. to 2 p.m.

**Equestrian Center | 949-597-4275**

- Business hours Wednesday through Sunday 9 a.m. to 3 p.m.
- Tours Wednesday and Thursday 2 p.m.; Friday through Sunday 12:30 and 2 p.m.
- Call to inquire about riding program.

**Garden Centers | 949-268-2387**

- Daily sunrise to sunset
- Call **949-268-2387** to schedule a tour.
- Website: **bit.ly/4elZ83E**

**Golf | 949-597-4336**

- 27-hole course open daily 7 a.m. to 6 p.m.
  - Online reservations only; see pro shop to create account.
- Driving range open 7 a.m. to 3:30 p.m.
- Par 3 course open 7:30 a.m. to 5:30 p.m.
- Call the course condition hotline at **949-597-4373** for course updates.

**History Center | 949-206-0150**

- Open Monday through Friday from 11 a.m. to 1 p.m. or by appointment

**Lawn Bowling | 949-951-3027**

- Open daily 7 a.m. to 7 p.m.
- Morning social games Tuesday, Wednesday, Thursday and Saturday at 10 a.m. (October-June) and 9 a.m. (July-September)
- Afternoon social games Tuesday, Wednesday and Thursday at noon
- Evening social games Sunday, Monday and Wednesday at 3 p.m. (November-February), 4 p.m. (March-May and October) and 5 p.m. (June-September)
- Competitive game Friday at 9 a.m.
- Free lessons for residents and their guests Tuesdays at 3:30 p.m. (September-March), 5:30 p.m. (April-August) and Saturdays at 8:45 a.m. or by appointment
- Website: **lwlbc.org**

**Library | 949-597-4274**

- Open Monday through Friday from 10 a.m. to 4 p.m., Saturday from 10 a.m. to 1 p.m.

**Paddle Tennis | 949-597-4273**

- Daily 7 a.m. to 10 p.m.
- Tuesday, Thursday priority 7 a.m. to noon
- First, third Saturday priority 7 a.m. to noon

**Performing Arts Center | 949-597-4289**

- Open daily from 9 a.m. to 5 p.m., with extended hours to accommodate reservations
- Box office open Monday through Friday from 9 a.m. to 5 p.m.; **949-597-4288**
- Auditorium open for scheduled shows; dates and times vary

**Pickleball | 949-597-4273**

- Daily 7 a.m. to 10 p.m.
- Monday, Wednesday, Friday mornings priority 7 a.m. to noon; second, fourth Saturday priority 7 a.m. to noon

**Pools | 949-597-4273**

- Check the most current pool schedule at **bit.ly/4l8PdAX**.

**Recreation Coordinated Classes | 949-597-4273**

- Class schedule: **bit.ly/4fJhjRa**
- ActiveNet portal: **bit.ly/3eKhxts**
- ActiveNet tutorial video: **bit.ly/2UDQmJF**

**Shuffleboard | 216-905-7051**

- Open daily 8 a.m. to 10 p.m.
- Club play: Mondays at 9:30 a.m., Tuesdays at 9:30 a.m. and 3 p.m., Thursdays at 5:30 p.m., Fridays at 1 p.m.
- Website: **bit.ly/4jDyO5Y**

**Tennis | 949-268-2481**

- Daily 7 a.m. to 10 p.m.
- No reservations required for courts 1 to 7, 7 a.m. to 4:30 p.m.
- Court Reserve reservations required for courts 8 to 10, 7 a.m. to 4:30 p.m.
- Court Reserve reservations required for courts 6 and 7, 4:30 to 9 p.m. (lighted)
- For CourtReserve reservations, visit **bit.ly/4hl3bNS**.

**Saddleback Emeritus | 949-582-4835**

- Visit **saddleback.edu/emmeritus** for class schedule.





# YOUR GATEWAY TO SERVICE

Resident Services makes Village life easier.

*By Ellyce Rothrock*

Just inside the doors of the Laguna Woods Village Community Center is a vital resident support hub: Resident Services, a bustling division of Village Management Services that is the first stop for thousands of residents seeking answers, assistance or connection.

While the walk-in experience is always met with a smile, many services offered by Resident Services are available without ever leaving home. Whether you're looking to pay your monthly assessment, submit a work order or register a guest, Resident Services is more accessible than ever—online, over the phone or via email.

## **SKIP THE WAIT: GO ONLINE**

Avoid lines and reduce call wait times by using the Laguna Woods

Village resident portal at **portal.lagunawoodsvillage.com**. From the comfort of your couch, you can:

- Submit service requests
- Pay assessments or other charges
- Review account balances and billing statements
- Update emergency contact information
- Check resident and vehicle information
- Print account statements

Need help getting started? Access a helpful portal tutorial at **bit.ly/4937s4U**.

## **PREFER TO CALL? USE THE CALLBACK OPTION**

Weekday mornings can be the busiest time to call Resident Services. Instead of waiting on hold, choose the callback

option to hold your place in line without staying on the phone. A representative will return your call as soon as possible. For general, nonemergency inquiries, you can also email [residentservices@vmsinc.org](mailto:residentservices@vmsinc.org).

### URGENT ISSUE AFTER HOURS?

If you're experiencing an urgent issue like a plumbing backup or a leak outside regular business hours—including nights, weekends or holidays—call **949-580-1400** to reach the Security Services Department. Their team will quickly assess the situation and dispatch appropriate help.

For medical, police or fire emergencies, always dial **9-1-1**.

### GUEST ACCESS, PASSES MADE EASY

Planning to have visitors? The dwellingLIVE app is the fastest, most efficient way to register guests and issue day passes or overnight parking permits. Download the app from Google Play or the App Store, or visit [lagunawoodsvillage.com/passes](http://lagunawoodsvillage.com/passes) for added convenience.

Passes are required for all vehicles parked within the Village. Create overnight parking permits for up to two weeks using dwellingLIVE or call Gate Clearance at **949-597-4301**. For stays longer than two weeks—or to request an annual pass—please contact Resident Services.

View online tutorials at [bit.ly/48c2ql8](http://bit.ly/48c2ql8), [bit.ly/3uglrnJ](http://bit.ly/3uglrnJ) and [bit.ly/42tZf7c](http://bit.ly/42tZf7c).

Helpful classes specific to Village technology are held at the Bob Sellards PC Club Learning Center in the Community Center. Visit [thepcclub.org](http://thepcclub.org) to register on the PC Club website and select Class Registration in the left menu, or visit the PC Club Learning Center from 10 a.m. to 4 p.m., Monday through Friday.

### MAINTENANCE AND LANDSCAPING REQUESTS

To report a maintenance issue or request landscaping services, simply email or call Resident Services to start a work order.

Got yard clippings? The Village offers free garden waste pickup every Friday morning. Just email or call Resident Services by noon on Thursday, provide your address and place your green waste by the curb (but not until Thursday evening).

### BROADBAND SUPPORT

Resident Services also handles customer service for Broadband Services, which provides cable television to the community. Call **949-837-2670** or visit in person with questions.

### TRASH, RECYCLING AND BULKY ITEMS

Trash, recycling, organics collection and bulky-item pickup is managed by CR&R Inc. Place unwanted bulky items out by your shared trash enclosure or on the curb where your personal trash and recycling carts are collected on your area's collection day between 7 p.m. the night before and 8 a.m. the day of your pickup.

For assistance with bins, service schedules or general waste-related questions, contact CR&R at **949-625-6735** or [LagunaWoods-Recycles@CRRmail.com](mailto:LagunaWoods-Recycles@CRRmail.com).

### WE'RE HERE TO HELP

Whether you stop by, call, email or log in, Resident Services is your one-stop resource for managing the day-to-day logistics of Village life. Behind every interaction is a dedicated team of professionals who care deeply about providing prompt, helpful and courteous service.

### RESIDENT SERVICES

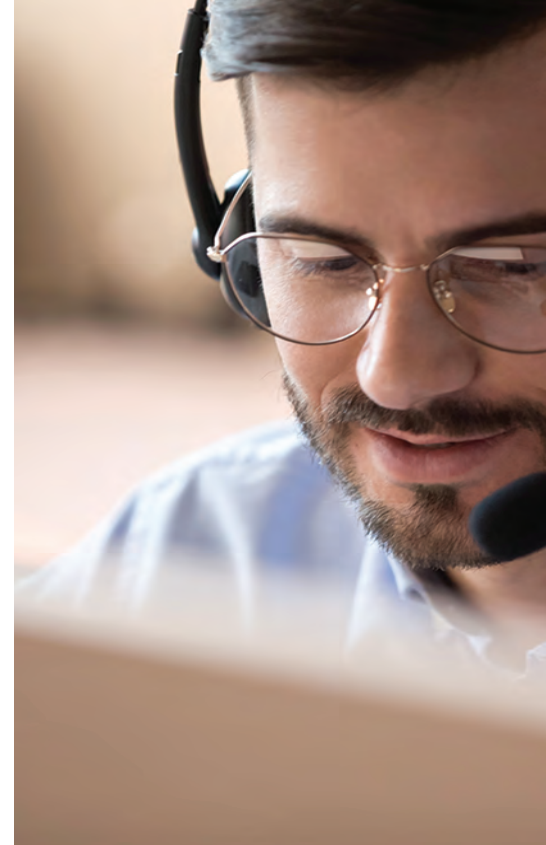
Laguna Wood Village Community Center  
24351 El Toro Road  
Laguna Woods, CA 92637  
Monday - Friday, 8 a.m. to 5 p.m.  
**949-597-4600**

[residentservices@vmsinc.org](mailto:residentservices@vmsinc.org)  
[lagunawoodsvillage.com/residents](http://lagunawoodsvillage.com/residents)



# WHO—AND WHEN— YA GONNA CALL?

## A guide to contacting **Resident Services**



Water intrusion or some similar urgent situation after normal business hours or on weekends is enough to send anyone into a panic. Here we share guidelines on what department to call in a nonlife-threatening emergency after hours in the Village, as well as when to call Resident Services—and when not to.

### **After-Hours Resources**

Resident Services call-in hours are Monday through Friday from 8 a.m. to 5 p.m., except major holidays. The Resident Services main line is **949-597-4600**.

After normal business hours, calling that same number will offer you the option to be transferred to the Security Services Department (**949-580-1400**).

### **When to Call Resident Services**

Peak call hours for the Resident Services call center are from 9 a.m. to 1 p.m. Monday through Friday. If you can't reach a representative at that time, try again from 1 to 4 p.m. Also, consider calling during mid-week versus on Monday morning, when call volume is the highest.

- Broadband services
- Chargeable service disputes
- Appliance reimbursements
- Landscaping
- Maintenance requests:
  - Carpentry, rodents, termites, etc.
  - New-move electrical
  - Plumbing
- New move in (decals, passes, RFIDs)
- Resident education on mutual responsibility
- Staff complaints/compliments
- Trash and bulky-item pickup
- Vehicle registration

### **When NOT to Call Resident Services**

- Accounting (HOA/Assessment fees): **949-597-4221**
- Compliance/Violations: **949-268-2255**
- Leasing, ID cards: **949-597-4323**
- Manor Alterations Division: **949-597-4616**
- Occupancy applications: **949-268-2393**
- Property taxes: **949-597-4208**
- Recreation: **949-597-4273**
- Resale inspections: **949-597-4636**
- Resale membership requirements: **949-597-4219**
- RV lot space: **949-268-2284**
- Security: **949-580-1400**
- Social Services: **949-597-4267**
- Transportation: **949-597-4659**



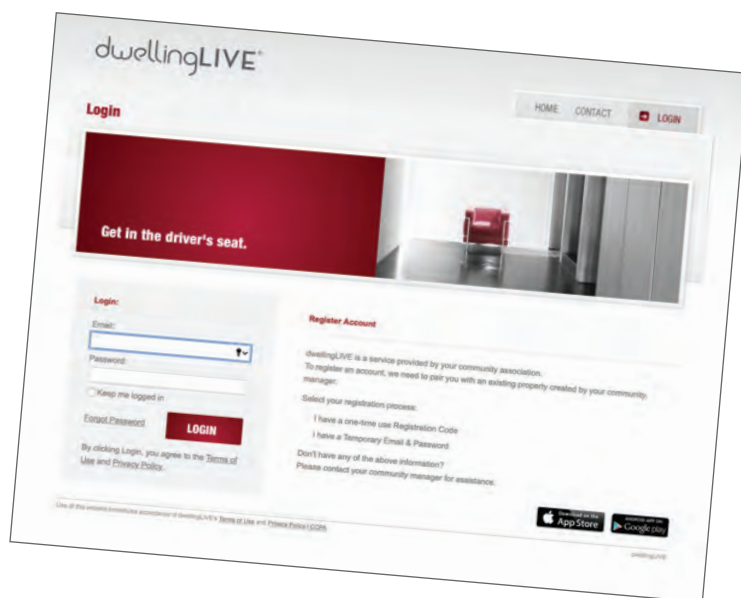
# DwellingLive IS YOUR FRIEND

**ENROLL** to simplify guest access and overnight parking.

Did you know you can register guests online, and print access and overnight parking passes (OPP) 24 hours a day, seven days a week, using a computer, tablet or smartphone? It's easier than you think!

## Guest Passes via DwellingLive

- Visit [lagunawoodsvillage.com](http://lagunawoodsvillage.com) on your computer, tablet or smartphone.
- Click on the Guest Passes tab at the top right corner of the home page.
- Follow the onscreen instructions to call Gate Clearance or register a guest online.
- Use your email and resident ID to log in.
- First-time DwellingLive users can enroll by following the registration instructions.
  - Use your email address of record and default password (your resident ID number).
  - If you don't know your email address on file, or you want to change your information, contact Resident Services at [residentservices@vmsinc.org](mailto:residentservices@vmsinc.org) or call 949-597-4600.
- Once you are logged in, select guest and pass type, and fill in the appropriate information.
- Click Save.
- Your guests are now entered into the system and will be cleared when they come through the gate.
- Download the DwellingLive app for iPhone and iPad at the App Store, and for Android devices at Google Play.

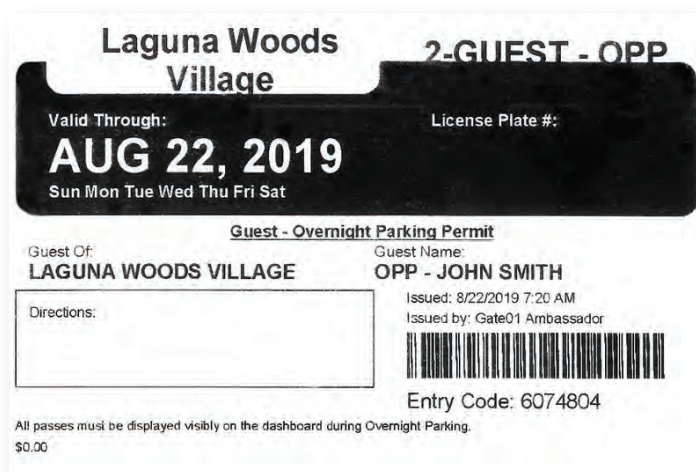


## Overnight Parking Passes (OPP) via DwellingLive

Overnight guests, even those who have a multiday pass or are on your annual guest list, still need an Overnight Parking Pass (OPP) for every night they park in the Village. Even if guests have already cleared the gate with an annual pass and later decide to stay the night, you still must call and request an OPP.

If either an OPP or annual pass is lost or forgotten, printing a new pass renders the old pass invalid.

Easily register guests online with DwellingLive at your convenience 24 hours a day.





## ANNUAL GUEST PASSES

Annual guest pass applications and nonresident owner applications are available at all clubhouses, the Towers, the Laguna Woods Village Library and the Community Center. Online applications are available at [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > **Services > Resident Services > Resident Services forms and documents > Community Access > Annual Guest Pass**

**Application.** A maximum of five annual passes can be issued per manor. For questions, please call Resident Services at **949-597-4600** or email [residentservices@vmsinc.org](mailto:residentservices@vmsinc.org).

Return applications to: Laguna Woods Community Center, Attn: VMS Inc. Resident Services, P.O. Box 2220, Laguna Hills, CA 92654, along with a legal-sized, self-addressed, stamped envelope.

Before giving a pass to your guest, please print in large, legible letters the first and last name of the passholder on the line provided. **Only the named passholder may use the pass.** Any pass presented without the passholder's name properly printed will be confiscated and the passholder immediately escorted out of the Village.

As a courtesy reminder, you are responsible for the conduct of your guests. For everyone's enjoyment and quality of life, please be sure your guests know and comply with all community rules.

- Laguna Woods Village is private property. Violation of community rules can result in immediate removal from the premises and permanent revocation of guest privileges.
- Pass must be presented to gate staff when entering Laguna Woods Village and upon request of any security officer, other staff or a resident.
- Passholders are not authorized to clear other vehicles through the gates.

All commonplace traffic rules must be observed in Laguna Woods Village, including:

- Park only in designated parking spaces.
- Do not park on sidewalks.
- The speed limit is 25 MPH on streets and 15 MPH in cul-de-sacs.
- While in Village common areas, guests must remain in the immediate company of their resident sponsor, except as allowed by specific Recreation and Special Events Department rules.
- **Absolutely no solicitation** is allowed inside Laguna Woods Village.
- **Issuance of this pass does not authorize the passholder to reside in Laguna Woods Village at any time.**
- Passes are property of the Golden Rain Foundation of Laguna Woods and must be relinquished upon notification. When moving out of the community, it is the responsibility of resident sponsors to collect all passes from all guests and return them to Community Access. A fee may be imposed for each pass that is not returned.
- There is a \$15 nonrefundable fee to replace any pass other than at the annual renewal (lost, altered or destroyed passes).

# RESIDENT PORTAL

The Laguna Woods Village resident portal provides you with a faster, more secure and user-friendly way to manage household tasks and stay connected to the community. From submitting maintenance requests to viewing upcoming events, the portal brings everything you need into one convenient place.

Here's what to expect:

- Enjoy a modern, mobile-friendly design that works on any device.
- Log in securely.
- View multiple properties easily.
- Submit and track maintenance requests with real-time updates.
- View your account balance and make secure online payments.
- Verify vehicle registrations and emergency contact information.
- Customize your communication preferences, including opt-ins and opt-outs.
- Use direct links to recreation calendars, board meetings and maintenance schedules.
- Purchase Performing Arts Center tickets.
- Access external booking tools for tee times, guest registration and facility reservations.



To help smooth the transition, the portal includes a built-in tutorial that walks you through features and each page step by step. Whether you're comfortable with technology or learning something new, the system is designed to be easy to use for everyone.

This launch represents a significant step forward in our commitment to providing high-quality, resident-focused digital services. The new resident portal was shaped by feedback from the community and built to support the unique needs of our Village.

For those who prefer hands-on support, instructional classes are offered by the PC and Mac Clubs. Find details at [thepcclub.org](https://thepcclub.org) or [themacclub.org](https://themacclub.org).





## **Key File Program – Authorization Form**

The Community Access Department maintains keys to manors within the Community for the convenience of Laguna Woods Village residents. The Key File Program is completely voluntary and is not a requirement. Members are encouraged to file keys for their Manors with Community Access in order that,

1. Should an emergency maintenance repair be required during a resident's absence, access can be made to the Manor to affect repairs, and
2. A residing member can obtain the key(s) to the Manor to gain access when they have misplaced or otherwise cannot locate their keys.

Any keys that may have been on file prior to the purchase of your manor have been distributed to the real estate broker for disposition. Currently, there are no keys in the Key File Program for your Manor.

**To submit keys for your Manor into the Key File Program, please visit the Community Access department located in the Laguna Woods Village Community Center, 24351 El Toro Road, Laguna Woods, CA.**

# SECURITY SERVICES



## DISASTER PLAN

Working with the city to effectively support the community

*By Chief Eric Nuñez*

Although Laguna Woods Village has a comprehensive emergency plan in the event of a disaster, the City of Laguna Woods has jurisdiction of actual emergency declarations, resource allocation and funding reimbursement to mitigate the event. The City coordinates this through Orange County's operational area, which is part of the California Governor's Office of Emergency Services Standardized Emergency Management System. Our emergency operation plan (EOP) has been modeled to effectively support our community. It facilitates reporting to the City of Laguna Woods emergency operations center by providing information on our status, resources and specific needs.

The Laguna Woods Village emergency operations plan aligns with industry standard protocols and addresses the specific threats the Village may face. The plan conforms to both FEMA's National Incident Management System and the USDA's Incident Command System, and has received the Excellence in Disaster Preparedness award from the American Red Cross. The information contained in the plan details the guidelines and protocols that are essential for handling a disaster as effectively and efficiently as possible.

The Village's robust Disaster Preparedness Task Force, key VMS employees and the network of committed, volunteer Good Neighbor

captains have participated in annual Great ShakeOut drills to prepare for most types of emergencies including earthquake, fire and flood.

### STORM WATCH

Before, during and after rain events, staff members review their respective roles in the rain event action plan and familiarize themselves with maps of high-priority areas and catch basins located throughout the Village. To prepare for storms, crews are on standby and are prepared to report to work after hours or on weekends when needed.

### EVERBRIDGE

VMS continually monitors municipal and government information sources and communicates any potential danger to residents via the Everbridge emergency notification system. In the event of an emergency or the need to broadcast critical time-sensitive news, Everbridge transmits brief, urgent messages to Village residents as quickly as possible via phone, text or email.

If you are not already enrolled in Everbridge, visit [lagunawoodsvillage.com](https://lagunawoodsvillage.com), click the black and blue Everbridge icon at the top left-hand corner and fill out the form.

### SOCIAL SERVICES ON DUTY

In addition, the Social Services Division is always on alert when it comes to resident safety and acts as a vital resource for

# HOW TO USE A FIRE EXTINGUISHER

Small blazes aren't that uncommon in the modern household. Fortunately, fire extinguishers can help fires from escalating.

Keep at least one fire extinguisher near your kitchen, where most common house fires start. Another near the exit of your home can ensure a safer getaway if flames are close to your house's entry points.

According to the Orange County Fire Authority (OCFA), multi-purpose, or ABC, extinguishers are recommended for home use.

OCFA urges homeowners to remember the PASS technique for using a fire extinguisher:

- Pull the pin
- Aim at the base of the fire
- Squeeze the lever slowly
- Sweep from side-to-side

Watch a video from OCFA on fire extinguisher use at [vimeo.com/51149098](https://vimeo.com/51149098). View OCFA flyers on fire safety, available in multiple languages at [bit.ly/43GLQsU](https://bit.ly/43GLQsU).

Last but not least, always call **9-1-1** and make sure you have a clear exit route before using an extinguisher.

those coping with the aftermath of a frightening and stressful event. For more information, call **949-597-4267** or visit [lagunawoodsvillage.com/residents/social-services](https://lagunawoodsvillage.com/residents/social-services).

## LOCAL RESOURCES

The Orange County Sheriff's Department offers helpful resources, as well:

- Visit [bit.ly/3M7nP74](https://bit.ly/3M7nP74) for resources before a disaster.
- Visit [bit.ly/45DSgZn](https://bit.ly/45DSgZn) for resources during a disaster.
- Visit [bit.ly/48YHSy5](https://bit.ly/48YHSy5) for resources after a disaster.

Visit [ocgov.com/about-county/emergency](https://ocgov.com/about-county/emergency) to sign up for Alert OC or sign in to your account.



## Need Help With Medicare?

Attend a complimentary class.

If you have questions about Medicare and aren't sure which plan is right for you, learn about your options at a free Medicare class. Our Medicare specialists will discuss Medicare Advantage plans, Original Medicare, prescription drug plans and Medigap plans, along with eligibility guidelines and how to apply.



For class dates and times, please visit [memorialcare.org/MCEvents](https://memorialcare.org/MCEvents) or call Jose at (714) 640-7158.





# HIDE IT, LOCK IT OR LOSE IT

Reduce your risk of becoming a victim of theft.

Although we all enjoy a protected sense of security inside the gates of Laguna Woods Village, our community sees many visitors. With the increased activity comes an increase in petty theft. Residents have reported items stolen from carports, open patios and even from some of the garden plots.

The first line of defense is to keep valuable possessions, especially bicycles, golf accessories and garden tools, secured and out of sight. It can't be a temptation if no one knows where you have stored it. If you notice irregular behavior from individuals you do not recognize, call Security Dispatch at **949-580-1400**.

Our Security Department has a strong partnership with the Orange County Sheriff's Department, which allows for effective sharing of information regarding increased theft activity in the Village. Security personnel encourage all community members to stay alert and remember the motto, "See Something, Say Something."

Taking an extra 3 or 4 seconds to secure vehicles, garages, carports and cabinets, and keeping valuables out of plain sight, will keep our Village the safest community in the region. Reduce the risk of becoming a target by taking the steps listed below to conceal and secure your property both within and outside the Village.

- Remove cell phones, cameras, laptop computers, briefcases, backpacks, wallets and purses from unattended vehicles. Do not leave giftwrapped packages or other valuable items lying on the seat. Lock all other valuables in the trunk or glove compartment, or take them with you.
- Always close your windows and lock your vehicle and garage doors.
- Secure your carport cabinets with heavy-duty locks.
- Don't leave your vehicle in unattended parking lots for extended periods. A car is five times more likely to be stolen from an unattended lot than from the street or an attended lot.
- Never attach a tag with your name and address to your key ring. If the keys are lost or stolen, the tag will lead the thief directly to your car and home. If you have to leave your keys with a parking attendant, leave only the ignition key.
- Park your car near or under a street light at night.
- Consider adding a car alarm system. Always set your alarm if so equipped.

# SECURITY SERVICES, COMPLIANCE DIVISION

## SHARE OUR SPACES

Enjoy a clutter-free community.

*By Francis Gomez, CMCA, Operations Manager*

It's always a great time to refresh and renew—not just inside our homes, but throughout our shared spaces too. A tidy, clutter-free environment isn't just easier on the eyes—it helps keep our community clean, safe and welcoming for everyone.

Whether you live in United or Third Mutual, keeping common areas such as patios, balconies, breezeways and walkways neat and well-maintained is part of being a good neighbor. To support a more attractive and harmonious community, here are a few helpful tips and reminders.

### CLUTTER-FREE LIVING: TIPS FOR EVERYONE

- **Potted plants:** Use proper pots with appropriately sized saucers to catch excess water. To avoid water pooling or spilling onto neighbors' property, place pots on sturdy platforms with casters and monitor how much you water.



- **No indoor furniture outdoors:** Keep sofas, recliners and other indoor-only items where they belong—inside.
- **Skip the veggie garden:** Patios and walkways aren't the place for herbs, tomatoes or other crops.
- **Avoid nuisances:** Please refrain from placing items like wind chimes, refrigerators or food and water for wildlife in common areas.
- **Resolve neighbor concerns peacefully:** A friendly conversation can often clear up misunderstandings before they escalate.
- **Use your storage:** Store personal items in your assigned cabinets. Need extra storage? Contact Manor Alterations at **949-597-4616** or email **[alterations@vmsinc.org](mailto:alterations@vmsinc.org)** for more info. Permitted loose items in carports include shopping carts, brooms, dustpans, bikes and emergency kits.

If you're concerned about potential clutter violations, we encourage you to report them by calling the Compliance Hotline at **949-268-2255** or emailing **[compliance@vmsinc.org](mailto:compliance@vmsinc.org)**.

To view United Mutual's official clutter policy (Resolution 01-18-104), visit **[bit.ly/4iVikqb](https://bit.ly/4iVikqb)** (see page 3 of 7).

Let's all do our part to keep our community beautiful, functional and neighborly!



## BROADBAND



# EXPLORE YOUR DIGITAL WORLD

What to expect during the Ting Internet installation process

**A**s technology advances, the benefits of high-speed internet become increasingly vital in our daily lives, connecting us to friends, family and information. For many, the thought of setting up new equipment can seem daunting. However, with the arrival of Ting Internet and a technician ready to help, there's no need to worry. This article will guide you through the process of welcoming this new technology into your home and understanding the benefits it brings.

### WHAT IS TING INTERNET?

With your Ting Internet two-gigabit connection, you will have speed and reliability. With this level of service, you can enjoy seamless streaming of your favorite movies, quick downloading of important documents and smoother video calls with your loved ones. The technician who visits your home will ensure that Ting Internet, the Eero router and two wireless devices will be set up so you can enjoy these benefits without a hitch.

### NOTIFICATION SCHEDULE

Residents can expect to receive notifications of their installation approximately 60 days and 30 days before the scheduled installation. A 21-day, three-day and one-day reminder will follow.

Correspondence will come from a dedicated email address and telephone number:

- Email notifications will come from **lagunawoodsvillage@ting.com**.
- Texts and telephone calls will come from **714-263-1826**.



## PREPARING FOR THE TECHNICIAN'S VISIT

Before your technician arrives, please take a few simple steps to make the setup go smoothly:

- Clear a space near your existing modem or router.
- Make sure an electrical outlet is available nearby.
- Think about which device you'd like connected to your new Wi-Fi, such as a smartphone, tablet, laptop or smart home device.

A little preparation will help speed up the installation and get you online in no time.

## DURING THE INSTALLATION

The technician will first assess your current internet setup. There is no need to disconnect your pre-existing internet service. The technician will then set up your new modem and router, ensuring they are properly connected to your new Ting Internet service. Ting's advanced technology will help your devices get online quickly

and efficiently. Before the Ting technician leaves, your internet and two wireless devices will be working on the Ting network. The technician will ensure your cable television is working properly.

Throughout the process, don't hesitate to ask questions! Technicians are happy to explain what they're doing and how each piece of equipment works. Understanding your technology can make you feel more comfortable using it.

## CONNECTING YOUR WIRELESS DEVICES

Once the router is set up, the technician will assist you in connecting two of your wireless devices. You will need to know your Wi-Fi network name (SSID) and password. The technician will provide this information and guide you step-by-step to connect each device to your new network. Most devices have an easy-to-follow process for joining a Wi-Fi network.

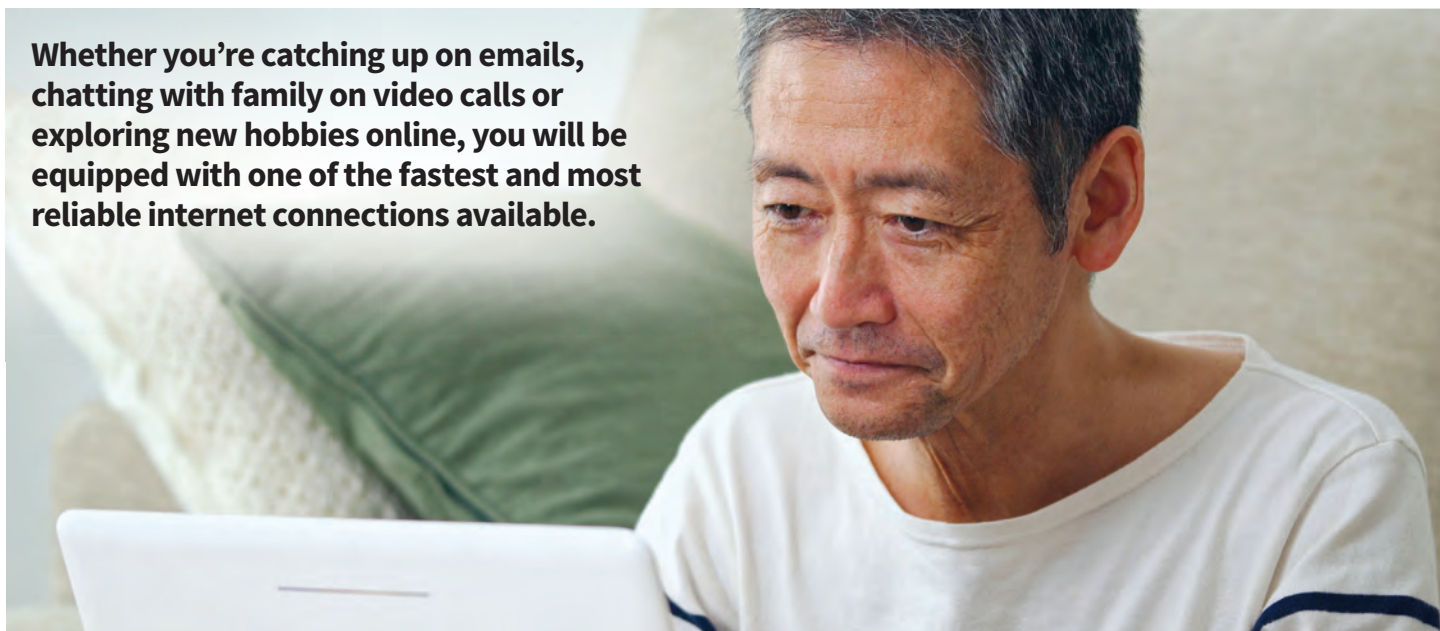
## ENJOY THE BENEFITS OF YOUR NEW CONNECTION

With your Ting Internet service up and running, you're now equipped with one of the fastest and most reliable internet connections available. Whether you're catching up on emails, chatting with family on video calls or exploring new hobbies online, you can do so with greater ease and confidence.

Remember, you're not alone in this process. Ting technicians are not only experts in setup but also friendly guides who are happy to answer your questions and ensure everything is working just right before they leave. And should you ever need support in the future, visit [tinginternet.com/lagunawoodsvillage](https://tinginternet.com/lagunawoodsvillage).

Welcoming Ting Internet into your home means embracing a smoother, more connected lifestyle without the stress. Once you're all set up, take a moment to explore the digital world at your fingertips.

**Whether you're catching up on emails, chatting with family on video calls or exploring new hobbies online, you will be equipped with one of the fastest and most reliable internet connections available.**



# TALKING LOTS OF TRASH

Everything you need to know about organics recycling, bulky-item pickup, prunings pickup and box disposal

The topics of trash and organics recycling have been “recycled” many times, but they are messages that bear repeating. Here’s how you can be a good trash neighbor.



## ORGANICS RECYCLING

**Keep it simple, keep it clean.**

**C**onvenient compostable bags can simplify the organics recycling job and help keep the appropriate bins cleaner, resulting in reduced bin odors.

Find various compostable bags at [Amazon.com](https://www.amazon.com), [HomeDepot.com](https://www.homedepot.com), [Walmart.com](https://www.walmart.com) and similar websites. Compostable bags degrade to humus,

CO<sub>2</sub> and water within 180 days when placed in a standard compost pile. Simply dispose of your organic waste in a compostable bag, and place the bag in your organics recycling bin within three days (an especially important step when disposing of high acidic/alkaline organic waste).

### ORGANICS RECYCLING BEST PRACTICES

- Don't place plastic bags in organics recycling carts. The use of compostable bags is strongly recommended.
- To ensure everyone can participate in the organics recycling program and use the carts for accepted waste, please don't fill them with garden/lawn prunings. Instead, email Resident Services at [residentservices@vmsinc.org](mailto:residentservices@vmsinc.org) or call at **949-597-4600** any time before noon on Thursday, and your garden waste will be picked up on Friday morning. Just provide your address. Place clippings or garden waste close to the curb, but not until Thursday evening.
- Don't move organic waste recycling carts from their intended locations. Carts will not be serviced in areas where they are not assigned. If a cart has been moved, email [LagunaWoods-Recycles@CRRMail.com](mailto:LagunaWoods-Recycles@CRRMail.com).



For all trash, traditional recycling and organics recycling questions, please email CR&R at [LagunaWoods-Recycles@CRRmail.com](mailto:LagunaWoods-Recycles@CRRmail.com) or call **949-625-6735**, or visit [cityoflagunawoods.org/lwvorganics](http://cityoflagunawoods.org/lwvorganics).

- Consider storing your organics in the freezer and disposing of them on Tuesdays, right before Wednesday pickups, to minimize odors.
- Close the lid to the organics carts completely after use to prevent insect and rodent access.
- Find your nearest organics cart at [bit.ly/3NoVmrB](http://bit.ly/3NoVmrB) and access an interactive or printable map.

BUILDING NUMBER	BULKY-ITEM COLLECTION DAY
1-125	Tuesday
126-232	Monday
233-528	Tuesday
529-756	Monday
757-773	Tuesday
774-945	Monday
946-969	Tuesday
2001-2405	Wednesday
3000-3325	Thursday
3326-3532	Friday
4001-4026	Thursday
5001-5372	Friday
5373-5465	Thursday
5468-5519	Thursday
5520-5598	Friday
24055	Thursday
24299	Tuesday
24300	Thursday

## BULKY-ITEM PICKUP

**No call to Resident Services is necessary.**

**P**lace unwanted bulky items out by your shared trash enclosure or on the curb where your personal trash and recycling carts are collected on your area's collection day **between 7 p.m. the night**

**before and 8 a.m. the day of your pickup.** CR&R will collect the items by the end of the day.

Please only place bulky items at the enclosures you typically use to discard your trash and recycling. If you have a personal cart, only place bulky items at the curb where you normally place trash and recycling carts for collection. Do not block access to any enclosure, containers in any enclosure or vehicle travel.

To learn what bulky items are accepted, visit [bit.ly/4cnyhCa](http://bit.ly/4cnyhCa).



## THE BREAKDOWN

**Free space in traditional recycling bins for others.**

**T**o optimize the space in recycling container(s), always break down your cardboard waste.

Follow these steps:

- Turn the box upside down. Cut along the center bottom seam, through the packing tape.
- Repeat this under the two flaps on each end of the box, freeing the tape at the edges.
- Pull all four flaps straight up so that all edges on either end move freely up and down.
- Lightly push and twist until the box collapses on itself—flattened and ready to be stacked in your container.

In addition to breaking down boxes, you must remove miscellaneous plastic, Styrofoam and other packing material, which are not recyclable, and place these materials in the regular trash bin.



# Residential Organics Recycling

Residents are encouraged to dispose of their organic waste in any of the green lid carts (“organic carts”) located throughout Laguna Woods Village.



Green lid carts are for organic waste

## What is considered organic waste?

The following waste can be placed in organic carts:

- Food (e.g., breads, coffee grounds, dairy, eggs/eggshells, fats, fish, fruits (pits too!), grease, meat (including bones), nuts/nutshells, oils, shellfish/shells, and vegetables)
- Food soiled paper (e.g., paper coffee filters, napkins, plates, tea bags, and towels, as well as pizza boxes (bottoms only; tops should be recycled!) and wooden chopsticks)
- Pet food (e.g., birdseed, cat food, and dog food)

Cardboard, glass, metal (aluminum/tin), and plastic should be placed in regular recycling containers. Polystyrene should be placed in trash containers.

If an organic cart is full or unavailable for any reason, waste may be placed in a nearby trash container.

## What about green waste?

The Laguna Woods Village Landscape Services Department offers a weekly service to pick up residential green waste. Please place your green waste close the curb, in a single pile; staff cannot go into the back of units or pick up multiple piles. All requests must be made through Laguna Woods Village Resident Services at [residentservices@vmsinc.org](mailto:residentservices@vmsinc.org) or (949) 597-4600 by Thursday at Noon for pick-up on Friday (holidays may affect these hours). If you submit your request after the deadline, your request will be fulfilled as soon as possible the following week. As a reminder, green waste is not permitted to be placed in the regular trash, recycling, or organic containers located throughout Laguna Woods Village.

## Can organic waste be bagged before being placed in an organic cart?

Organic waste may be bagged in compostable or paper bags, or wrapped in newspapers, before being placed in an organic cart. Consider asking for paper bags when shopping for groceries; after groceries are unpacked, those same bags can be used to collect and dispose of organic waste.

## Why is residential organics recycling required? What are the benefits?

In 2016, Governor Brown signed into law Senate Bill 1383, which aims to reduce methane, hydrofluorocarbon gas, and anthropogenic black carbon emissions in a statewide effort to combat climate change and improve public health. Senate Bill 1383 mandates residential organics recycling.

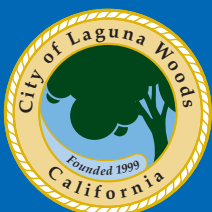
Organic waste in landfills emits 20% of California's methane, a climate super pollutant 84 times more potent than carbon dioxide, as well as air pollutants like PM<sub>2.5</sub>, which contributes to asthma and other health conditions<sup>1</sup>. By lessening the amount of new organic waste disposed of in landfills, residential organics recycling will reduce the impacts of harmful emissions.

## What happens to organic waste once collected?

Organic waste collected in Laguna Woods is transported to an anaerobic digestion facility where it is converted to renewable natural gas and/or organic compost.



<sup>1</sup> State of California. California's Short-Lived Climate Pollutant Reduction Strategy, 23 Nov. 2021, <https://www.calrecycle.ca.gov/organics/slcp>.



**CR&R**  
INCORPORATED

environmental services

the face of a greener generation

For assistance locating your nearest organic cart, please call CR&R Incorporated at (949) 625-6735 or visit [www.cityoflagunawoods.org/LWVorganics](http://www.cityoflagunawoods.org/LWVorganics).

# ORGANICS

## R E C Y C L I N G

*Bag waste in compostable  
or paper bags, or wrap  
in newspaper*

**YES**

### FOOD

Bones  
Breads  
Coffee Grounds  
Dairy  
Eggs/Eggshells  
Fats  
Fish  
Fruits  
(pits too!)  
Grease  
Meat  
Nuts/Nutshells  
Oils  
Shellfish/Shells  
Vegetables

**YES**

### FOOD SOILED PAPER

Coffee Filters  
Napkins  
Plates  
Tea Bags  
Towels  
Pizza Boxes  
(bottoms only; tops  
should be recycled!)

Wooden Chopsticks

### PET FOOD

Birdseed  
Cat Food  
Dog Food



**NO**

NO  
CARDBOARD

NO  
GLASS

NO METAL  
(ALUMINUM/TIN)

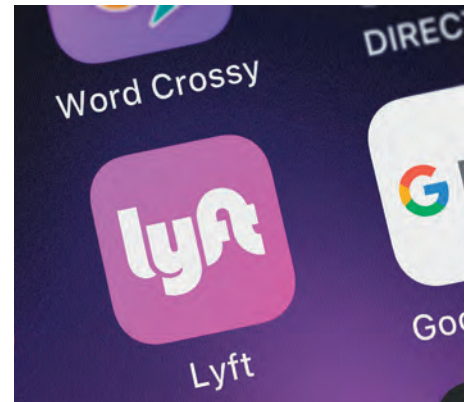
NO  
PET WASTE

NO  
PLASTIC

NO  
POLYSTYRENE

**NO**

# BUS RIDER INFO



## **BOOST (LYFT)**

Boost (provided by Lyft) provides Laguna Woods Village residents with a transportation option (within determined parameters) when the Easy Rider fixed-route system is not in service. Boost covers basic economy rides only. Some wait times may take up to 30 minutes.

Schedule Boost one of two ways: Call Transportation Transportation at **949-597-4659** or download the Lyft app to your smartphone and add the promotional code LWVBOOST.

Service is available Monday through Friday from 7 to 9 a.m. and from 5 to 10 p.m., Saturdays from 7 a.m. to 10 p.m. and Sundays from 7 a.m. to 5 p.m.



**Scan me for Boost (Lyft)!**

## GET AROUND

Laguna Woods Village strives to ensure that residents receive unparalleled opportunities to enjoy the utmost in active living, which includes helping them arrive at local shopping destinations, important appointments, exciting Village events and more.

### **EASY RIDER FIXED-ROUTE SERVICE**

Laguna Woods Village's bus transportation service exclusively for residents features six neighborhood-based fixed routes, two commercial routes to popular shopping destinations and one wellness route to local medical facilities. All buses depart and return to Clubhouse 1 every half hour (Route 1 operates hourly).

Service is available Monday through Friday from 9 a.m. to 5 p.m., with the last run of the day at 4:30 p.m. No service is available Thanksgiving Day, Christmas Day and New Year's Day, and minimum service only is offered on all other observed holidays.

### **JOURNEY**

This shared-ride paratransit service is available to qualified applicants who are unable to use the Easy Rider fixed-route service.

Service is available seven days a week (except Thanksgiving Day, Christmas Day and New Year's Day) from 8 a.m. to 4 p.m. Medical appointments must be scheduled at least seven days in advance; nonmedical appointments require at least three days' notice.



*For travel between July 1, 2025 and June 30, 2027.*



The **Senior Mobility Program** subsidizes the cost of taxi travel for Laguna Woods residents who are at least 60 years of age.

Made possible, in part, with the generous support of the Orange County Transportation Authority and Orange County's Measure M2 (OC Go) half-cent sales tax, the Senior Mobility Program promotes lifelong mobility through the provision of affordable, older adult-oriented transportation services.

- **NO ENROLLMENT FEE**
- **UP TO TWO GUESTS RIDE FREE**  
*(when picked up with an enrolled resident)*
- **WHEELCHAIR ACCESSIBLE TAXIS AVAILABLE**



**City of Laguna Woods**

For more information,  
please call City Hall at  
(949) 639-0500.



*Enrolled residents receive an identification card that reduces regular California Yellow Cab fares to the following co-pays, for all trips starting or ending in Laguna Woods:*

**\$0**

to or from  
**Laguna Hills Transportation Center, Irvine Station, and Santa Ana Regional Transportation Center**

**\$8**

for trips  
**up to 10 miles within Orange County**  
*(each way)*

**\$18**

for trips  
**between 10.1 and 15 miles within Orange County**  
*(each way)*

**\$28**

for trips  
**over 15 miles within Orange County**  
*(each way)*

for trips to or from  
**VA Long Beach**

**\$40**

for trips to or from  
**John Wayne Airport**

# HOW IT WORKS

## 1 **Enroll in the Senior Mobility Program**

City Hall is located at  
24264 El Toro Road, Laguna Woods, CA 92637.

## 2 **Call California Yellow Cab at (714) 948-2040**

to schedule your trip and let them know you are enrolled in the Senior Mobility Program.

**Please have your valid Senior Mobility Program identification card ready before you call.**

*(scheduling trips at least 24 hours in advance is strongly recommended)  
(wheelchair accessible taxis are available on request)*

## 3 **Grant access to the taxi**

If you live in Laguna Woods Village, **use DwellingLive** or **call Gate Clearance at (949) 597-4301** to let them know a taxi will be picking you up.

## 4 **Show your valid Senior Mobility Program identification card**

to the taxi driver at the start of your trip.

## 5 **Pay your co-pay**

when you arrive at your destination.

*(pay by cash, Visa, Mastercard, American Express, or Discover)  
(tipping is optional)*



# Coyote Awareness in Laguna Woods

*Coyotes (*Canis latrans*) are native to California and can be seen everywhere from densely populated urban areas to more rural, wilderness-type settings. While most encounters with coyotes are non-threatening, coyotes can exhibit aggressive behavior and attack people and pets. Climate-related reductions in wilderness sources of food and water, as well as the presence of “attractants” such as off-leash dogs, dogs on long leashes, free-roaming cats, food and water left outside, and fallen and low-hanging fruit, may increase coyote activity.*



# What is Being Done?

Laguna Beach/Laguna Woods Animal Services works throughout the year to prevent and respond to instances of aggressive coyote behavior. Our approach is multifaceted and includes:

- **Public Education**

Animal Services Officers are available to speak with you in-person or remotely. Arrangements can also be made for Animal Services Officers to speak at club events or neighborhood gatherings. For more information, please leave a message on the Non-Emergency Coyote Hotline at (949) 639-0501 or email [coyotes@lagunabeachcity.net](mailto:coyotes@lagunabeachcity.net).

- **Hazing**

Animal Services Officers use sound, visual, and tactile stimuli (e.g., non-lethal water balls) to frighten coyotes and discourage their presence.

- **Habitat Management**

Animal Services Officers work closely with property owners to eliminate “layups,” dens, and other areas where coyotes might hide, lurk, rest, or breed.

- **Abatement**

Lethal coyote abatement is undertaken as conditions warrant. While targeted abatement to address habituated coyotes that have become a public safety problem can be helpful in disrupting aggressive behavior, research shows that more extensive efforts can actually increase reproductive rates and result in even greater numbers of coyotes.

***Who should  
I contact  
and when?***



## When Should I Call 9-1-1?

- If you or someone else are in imminent danger or under attack

## When Should I Contact Animal Services?

(949) 497-0701 (Press 0) or  
[coyotes@lagunabeachcity.net](mailto:coyotes@lagunabeachcity.net)

- If you encounter a coyote exhibiting aggressive behavior (**non-aggressive coyote sightings should be reported to the Non-Emergency Coyote Hotline**)
- If you have knowledge of a coyote attack
- If you observe off-leash dogs (except at the City of Laguna Woods' dog park)
- If you observe dogs on leashes longer than 6 feet
- If you observe anyone actively feeding wildlife

## When Should I Contact the Non-Emergency Coyote Hotline?

(949) 639-0501 (leave a voicemail) or  
[code@cityoflagunawoods.org](mailto:code@cityoflagunawoods.org)

- If you observe pet food or water bowls left outside
- If you observe fallen or low-hanging fruit
- If you observe ground-level vegetable plants (except in designated garden centers)
- If you observe bird seed on the ground
- If you observe overgrown vegetation providing habitat for coyotes

# What Can Individuals Do?

## ✓ Obey leash laws

Keep your dog on a leash when outdoors. Allowing dogs to be off leash for even “just a moment” (e.g., while bringing in the mail, unloading groceries, or at the end of a walk) greatly increases the risk of a coyote attack. When returning home from a walk, do not remove your dog’s leash until you are inside with the door securely closed behind you. **Allowing dogs to be outdoors without a leash is illegal and carries fines and penalties!** (*Laguna Woods Municipal Code Section 5.14.010*)

Walk your dog using a leash of six feet or less. The greater the distance between you and your dog, the more likely a coyote is to attack. **Walking dogs using a leash longer than six feet is illegal and carries fines and penalties!** (*Laguna Woods Municipal Code Section 5.14.010*)

If you would like your dog to be able to play outside off leash, consider visiting the City of Laguna Woods’ “A Place for Paws” Dog Park at 23190 Ridge Route Drive, Laguna Woods, CA 92637. There are also several nearby public dog parks in other cities that would welcome you and your dog.

## ✓ When you walk your dog, walk safely

Walk your dog with a friend or in a group, whenever possible. If you encounter a coyote, stand tall, shout, flail your arms in a defiant manner, and throw rocks or other small objects. Consider carrying a whistle, air horn, or other noisemaker.

Avoid walking your dog near Aliso Creek. Aliso Creek spans nearly 20 miles from the foothills to the ocean and is a natural habitat and source of water for coyotes and other wildlife. While there are no “coyote free” areas, choosing to walk your dog in such close proximity to wildlife is unnecessarily risky.

Consider purchasing coyote-deterrent vests and other protective armor for your dog to wear when outdoors. Check with your pet supply store or veterinarian for recommendations.

## ✓ Keep cats indoors

Free-roaming cats are easy prey for coyotes, no matter the size or breed. Keep your cat inside your home to ensure its safety and avoid emboldening coyotes.

## ✓ Keep pet food and water bowls indoors

Pet bowls are convenient sources of food and water for coyotes. Keep pet bowls indoors at all times. Doing so will also help to ensure your pet is alert and not distracted by eating or drinking when outdoors.

## ✓ Do not feed wildlife

Though often well intentioned, feeding wildlife draws coyotes closer to populated areas where they can lose their natural fear and caution, making them a threat to both people and pets. **Feeding wildlife is illegal and carries fines and penalties!** (*Laguna Woods Municipal Code Section 5.20.070*)



**DO NOT allow your dog to be off-leash.**



**Walk your dog in groups!**



**Keep your cats indoors.**



**DO NOT feed wildlife.**



**Remove fallen and low-hanging fruit.**



**Keep bird feeders clean.**



**Report aggressive coyote behavior.**

## ✓ Remove fallen and low-hanging fruit, as well as ground-level vegetable plants

Coyotes are omnivores and will eat nearly anything, including fruit and vegetables. To prevent fruit trees and vegetable plants from becoming sources of food for coyotes, pick up fallen fruit and remove fruits and vegetables within three feet of the ground.

The City of Laguna Woods discourages the planting of new fruit trees and vegetable plants outside of designated garden centers.

## ✓ Keep bird feeders clean

Even small amounts of bird seed that finds its way to the ground may attract rodents and other animals that are easy prey for coyotes.

## ✓ Report aggressive coyote behavior

Too often, individuals fail to report encounters with aggressive coyotes or make reports to entities other than Laguna Beach/Laguna Woods Animal Services. As your animal services provider, we are only able to act on reports that we actually receive.

# What Can't Be Done?

## ✗ Coyotes cannot be completely eradicated

It is not possible to eradicate all coyotes due to their breeding and territorial patterns, nor would it be wise given ecosystem implications (e.g., predator-prey cycles). Research shows that, often times, when coyotes are aggressively eradicated, their reproductive rates increase, with breeding occurring earlier and in greater numbers.

## ✗ Coyotes cannot be relocated

There are no known locations that accept relocated coyotes. Just as it would be unlawful for others to abandon coyotes in Laguna Woods, it would be unlawful for Laguna Woods to abandon coyotes elsewhere.

## ✗ Coyotes cannot be poisoned or sterilized

It is generally illegal to use poisons or toxicants to control coyotes.

There are no large-scale sterilization methods available for coyotes.



### City of Laguna Woods

24264 El Toro Road  
Laguna Woods, CA 92637

(949) 639-0500

TTY (949) 639-0535

[www.cityoflagunawoods.org](http://www.cityoflagunawoods.org)

*This publication is provided for informational purposes only. It is not all-inclusive, and it does not contain or constitute legal advice. There may be information in this publication that is inaccurate, incomplete, or no longer current for your specific situation. The City of Laguna Woods makes no warranty, express or implied, about the reliability or accuracy of the information in this publication.*



# BE WILDFIRE READY

Practical tips to help you prepare, stay informed and respond safely.

As wildfire season approaches during the dry summer months, it's important to be ready. The California Department of Forestry and Fire Protection (CAL FIRE) recommends the following wildfire preparedness steps:

## BE PREPARED

- Know your fire extinguishers: where they are, how to use them and check expiration dates.
- Learn how to safely shut off gas, electricity and water.
- Prepare a “go bag” with three-day supply of nonperishable food, water, medications, batteries and a flashlight, and pet food. Include copies of important documents.
- Create a wildfire action plan with evacuation routes, meeting spots and family communication plans.

Find more tips at [fire.ca.gov/prepare](https://fire.ca.gov/prepare).

## STAY INFORMED

- AlertOC: Enroll in the county's mass notification system at [ocgov.com/about-county/emergency](https://ocgov.com/about-county/emergency). Receive time-sensitive messages at home or on your mobile phone with options for text and email notifications. AlertOC is the official source for real-time updates from OCFA and other emergency agencies.
- OC Fire Authority (OCFA): Visit [OCFA.org](https://ocfa.org) or follow OCFA on social media at [@OCFireAuthority](https://twitter.com/OCFireAuthority) for fire updates.
- Statewide fire info: Visit [fire.ca.gov/incidents](https://fire.ca.gov/incidents).

## CODERED FROM VMS

Residents are strongly encouraged to enroll at [alertoc.org](https://alertoc.org) to receive critical alerts during fire, weather and public safety emergencies.

To supplement countywide updates, Village Management Services (VMS) uses the Everbridge notification system to share brief, community-specific alerts when needed. Everbridge messages may include urgent local instructions or reinforce guidance from county agencies.

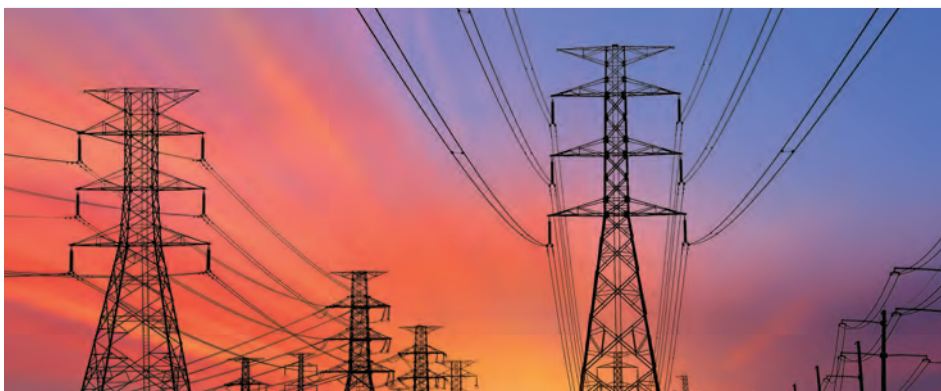
Sign up at [lagunawoodsvillage.com](https://lagunawoodsvillage.com), click “Sign up today” under the Everbridge icon (bottom right of any page), or register via the resident portal.

## AIR QUALITY ALERTS DURING WILDFIRE INCIDENTS

Wildfires can affect air quality, especially for those with heart or lung problems.

- Stay indoors with windows closed
- Use A/C on “recirculate”
- Drink plenty of water
- Seek medical attention for serious symptoms

Check current air quality information at [aqmd.gov](https://aqmd.gov).



# WHY IS MY POWER OUT?

**Find out about Southern California power outages, savings opportunities and more.**

To ensure you have as much information as possible about Southern California Edison (SCE) and why your power might be out, visit [sce.com](http://sce.com) to find answers.

If you are suddenly without power or wish to know when SCE may schedule an outage for maintenance call/visit:

- Customer support: **800-655-4555**
- Outage information: **800-611-1911**; [sce.com/outagecenter](http://sce.com/outagecenter)

For general resources, customer programs, emergency preparedness, maintenance/repair/rotating outages, wildfire mitigation plan and more, from the [sce.com](http://sce.com) main page, click Menu at the top of the page.

For customers with a heightened need for power to support medical devices, Southern California Edison (SCE) invites you to consider the following three steps:

- Visit the SCE Medical Baseline landing page at [sce.com/residential/assistance/medical-baseline](http://sce.com/residential/assistance/medical-baseline) to find out whether you qualify for a medical baseline allowance that may translate into savings for you.
- Contact SCE to advise of your critical care/medical needs and to have your account designated as such. This will enable SCE to identify the potential need in your community and collaborate with local government during large-scale emergency events.
- Update your contact information so SCE may be able to deliver critical information, particularly during emergency events.



## HOUSEHOLD HAZARDOUS WASTE DISPOSAL SERVICES

Home-generated sharps waste disposal, household hazardous waste collection, and medicine waste disposal services are provided by WM Curbside Inc., under contract with the City of Laguna Woods.

Laguna Woods residents are able to schedule free door-to-door collections of household hazardous waste on an as-needed basis.

To make arrangements for a door-to-door collection of household hazardous waste, call WM Curbside at **800-449-7587**. For more information about City of Laguna Woods waste programs, visit [cityoflagunawoods.org/wasteservices](http://cityoflagunawoods.org/wasteservices).