



## New Resident Orientation Agenda

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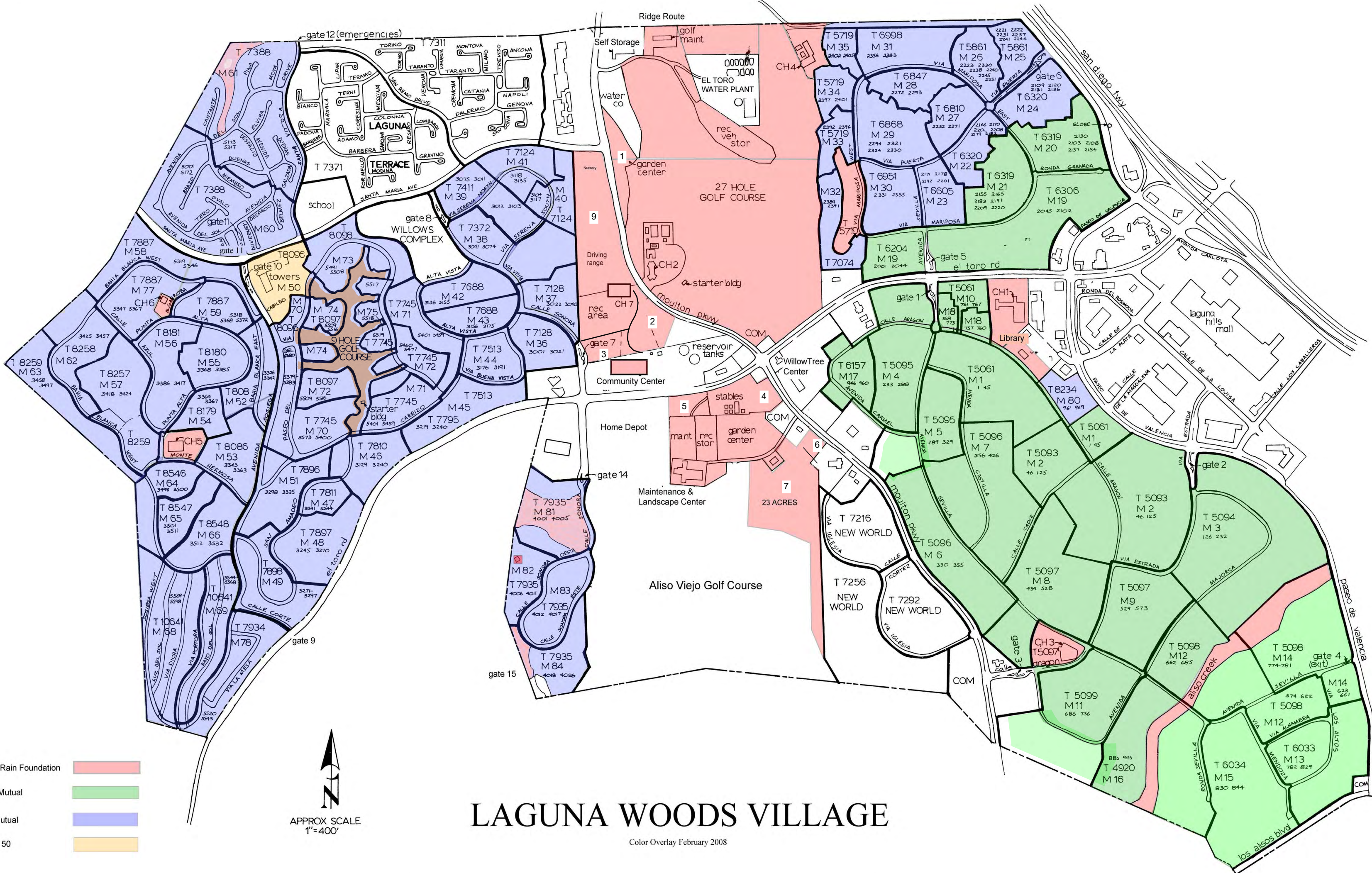


- Golden Rain Foundation
- United Mutual
- Third Mutual
- Mutual 50



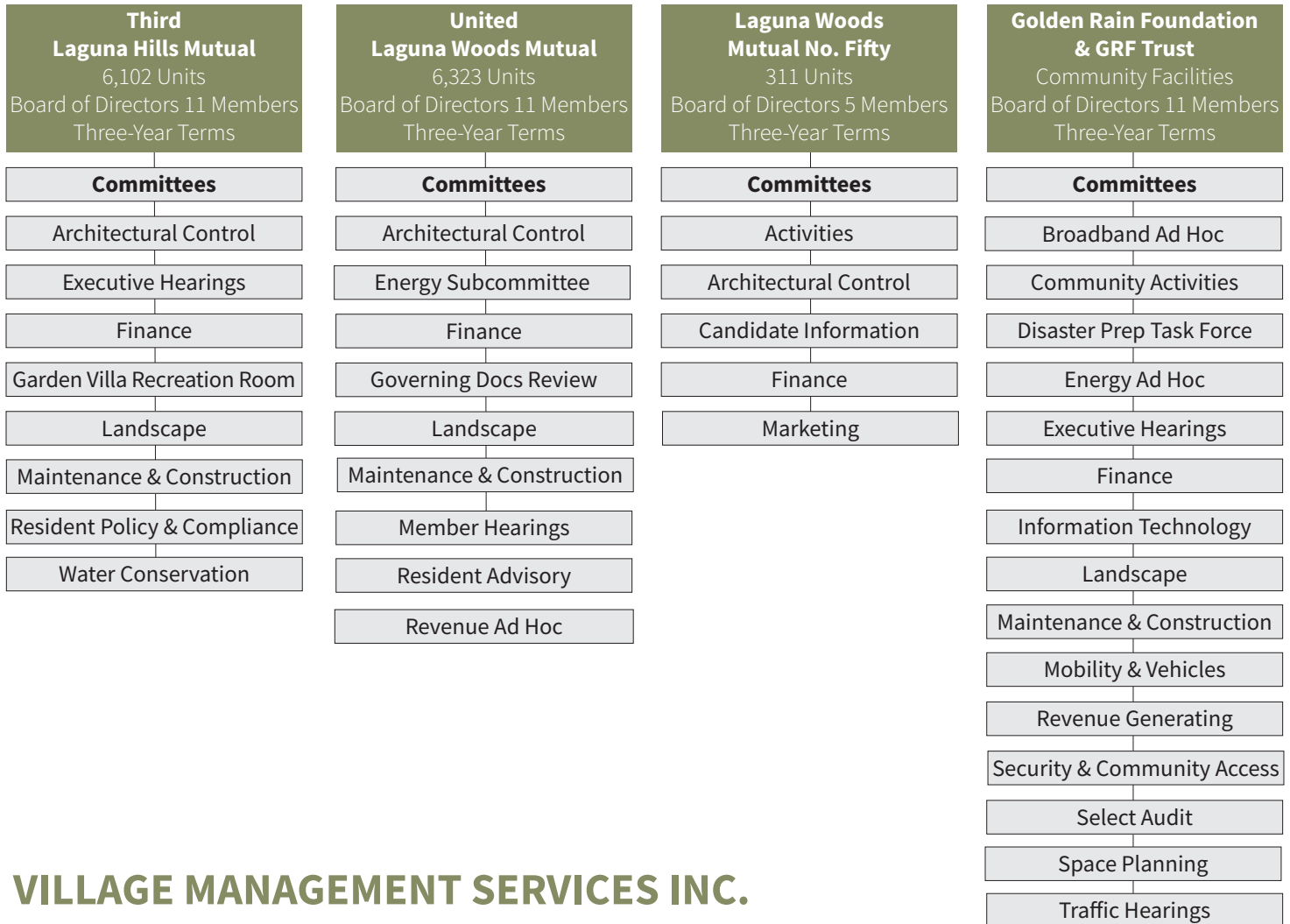
# LAGUNA WOODS VILLAGE

Color Overlay February 2008



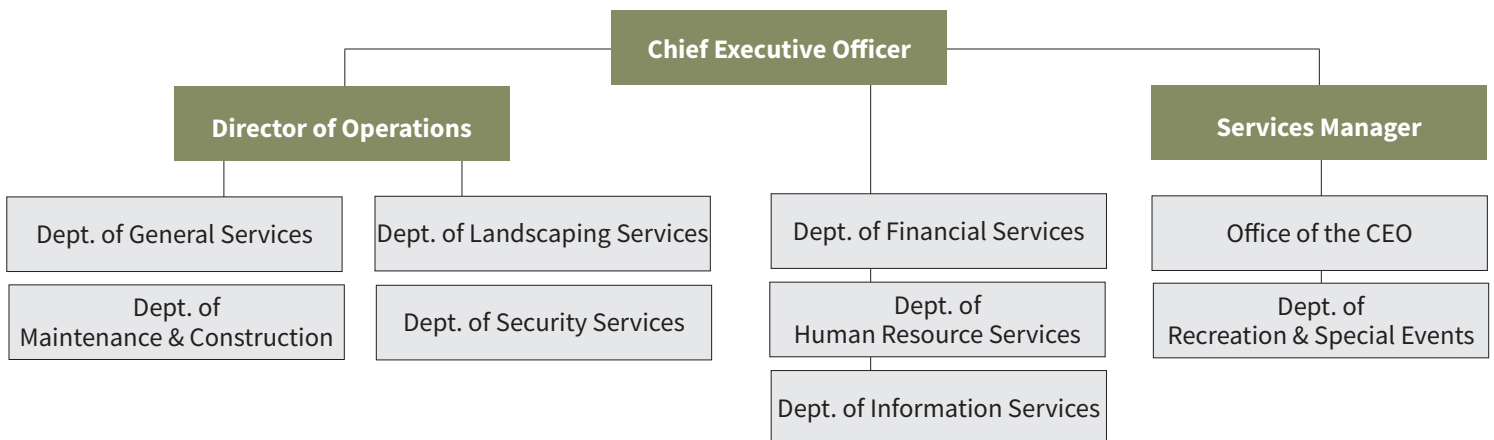


## CORPORATIONS AND COMMITTEES



## VILLAGE MANAGEMENT SERVICES INC.

- Board of Directors 9 Members
- Elected by mutual 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.

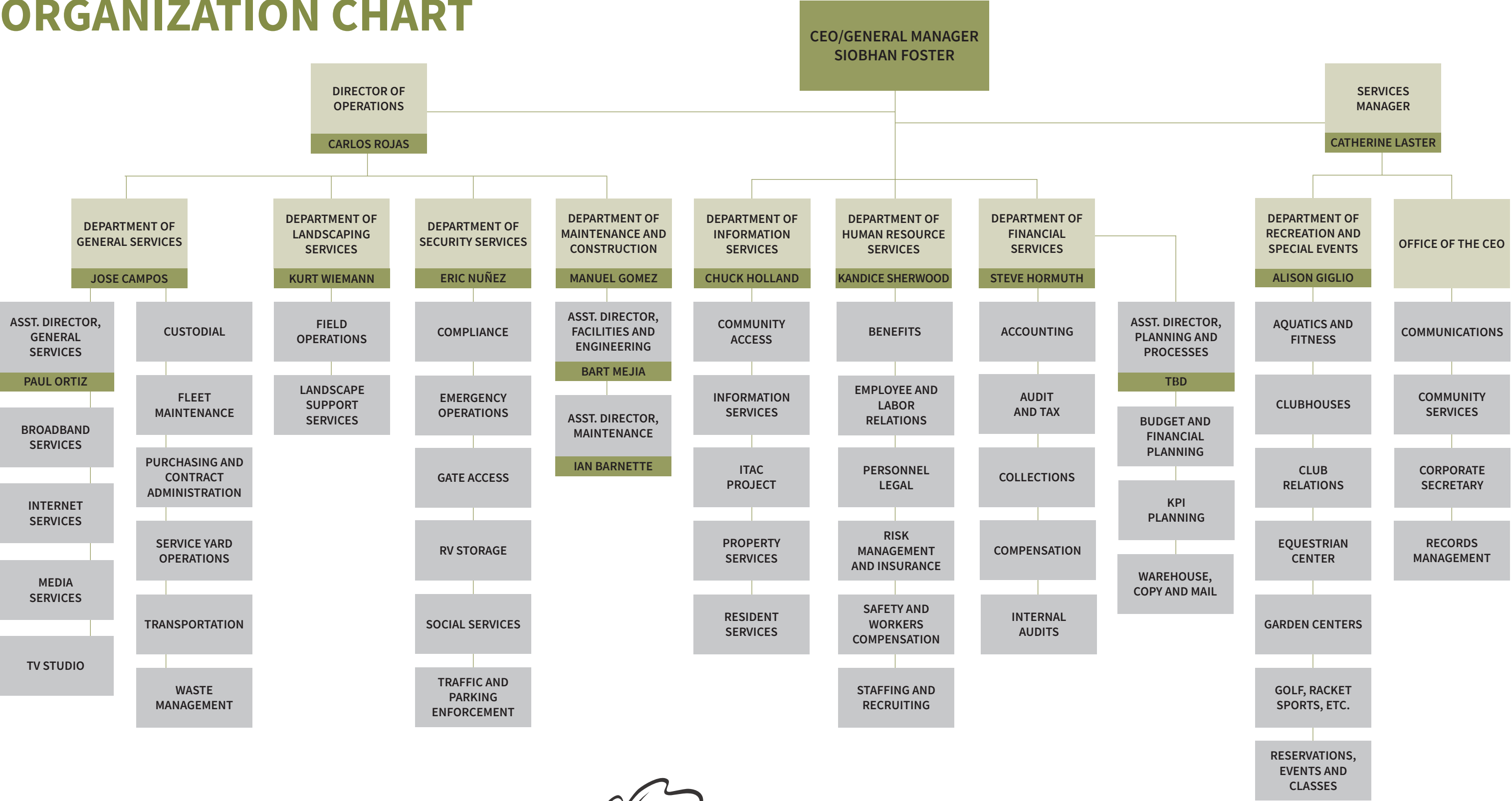
**OUR CORE VALUES** include mutual respect, safety, integrity and friendliness shared within our diverse community.



Village Management Services, Inc.

# ORGANIZATION CHART

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Laguna Woods Village®

Updated 07/01/2025





# AMENITY INFO

## 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 will resume at a later date.

## Clubhouse 1 | 949-597-4281

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

## Clubhouse 2 | 949-597-4285

- Open 8 a.m. to 5 p.m. Monday through Friday, 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

- Art studio, ceramics, glass studio, jewelry, lapidary, photo studio, quilting, sewing room, slipcasting, woodshop, machine shop
- Open Monday, Wednesday, Friday, Saturday and Sunday from 9 a.m. to 4 p.m.; Tuesday and Thursday from 9 a.m. to 8 p.m.
- Contact the clubhouse for specific studio days/times.

## Clubhouse 5 | 949-597-4382

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

## Clubhouse 7 | 949-268-2417

- Open 8 a.m. to 5 p.m. daily, 10:30 a.m. to 6:30 p.m. Monday through Friday, 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.

**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

**Library | 949-597-4274**

- Open Monday through Friday from 10 a.m. to 4 p.m. (6 p.m. Wednesday), Saturday from 10 a.m. to 1 p.m.

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

- 7 a.m. to 10 p.m. daily
- Tuesday, Thursday priority from 7 a.m. to noon
- First, third Saturdays priority from 7 a.m. to noon

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

- Open Monday through Friday 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**

- 7 a.m. to 10 p.m. daily
- Monday, Wednesday and Friday mornings priority from 7 a.m. to noon
- Second, fourth Saturday priority from 7 a.m. to noon

**Pools | 949-597-4273**

Check the most current pool schedule at [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > Amenities > Recreation and Fitness > Aquatics.

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

- Class schedule: [bit.ly/4fJhjRa](http://bit.ly/4fJhjRa)
- ActiveNet portal: [bit.ly/3eKhxts](http://bit.ly/3eKhxts)
- ActiveNet tutorial video: [bit.ly/2UDQmJF](http://bit.ly/2UDQmJF)

**Tennis | 949-268-2481**

- 7 a.m. to 10 p.m. daily
- 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 Court Reserve reservations, visit [bit.ly/3x0MMXj](http://bit.ly/3x0MMXj).

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

Visit [saddleback.edu/emergitus](http://saddleback.edu/emergitus) for the most current class schedule.





## **Get Involved in Clubs!**

**Visit [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > Amenities > Village Clubs**

In addition to myriad activities offered through the Recreation and Special Events Department, 250 active clubs, special interest groups and organizations offer residents a wealth of fun and entertainment.

**Browse by category or alphabetically, and find links/contact information/etc.**

- General interest
- Arts and crafts
- Cultural
- Dance
- Games
- Health and wellness
- Performing arts
- Political
- Religious and spiritual
- Science and technology
- Sports and fitness
- Support groups

### **Notice Regarding Clubs**

Clubs/organizations are not a part of or affiliated with Golden Rain Foundation of Laguna Woods (GRF). GRF does not endorse, approve or authorize any particular conduct or activity of any club/organization. Clubs/organizations are solely responsible for their own statements, actions, and/or failures to act, as well as those of their members and guests. Clubs/organizations are solely responsible for compliance with all applicable GRF rules and all applicable Federal, State, and local laws, statutes, codes, ordinances, and regulations. GRF, its managing agent, their directors, officers, and employees will not accept responsibility for a club/organization's failure to comply with any of the above. Refer to the GRF Recreation Policy document for more information.

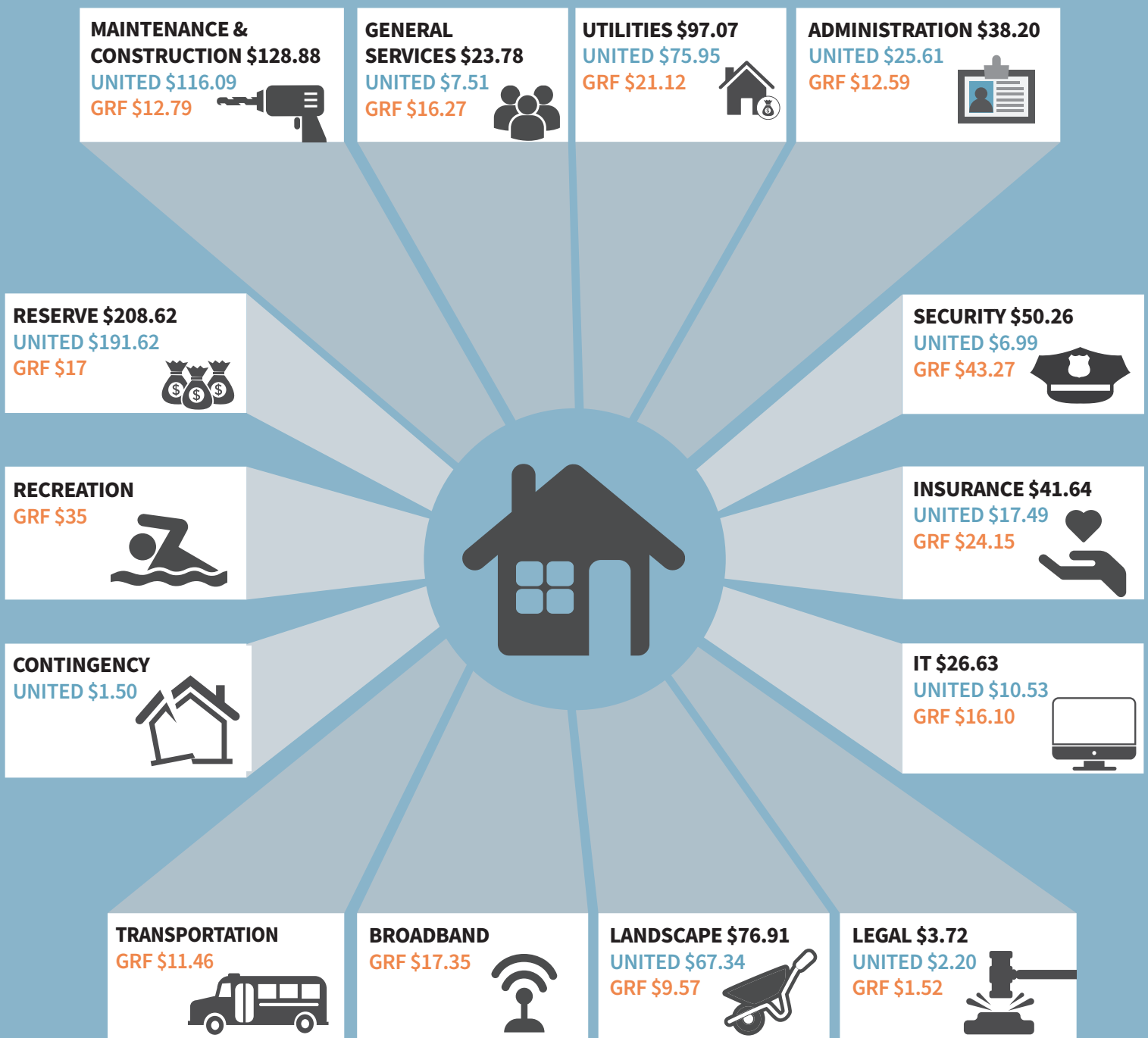


# UNITED LAGUNA WOODS MUTUAL

## 2025 ASSESSMENT WITHOUT TAXES

HOW \$761.02 IS SPENT MONTHLY

**\$522.83 FOR UNITED • \$238.19 FOR GRF**







# MONEY MATTERS

Helpful hints for paying your assessment from your Financial Services Department

The VMS Financial Services team enjoys talking to the many residents from Laguna Woods Village. Often, when residents come in with a question or a dilemma related to finances, we can sense their stress and concern. The number-one issue that brings residents to meet with staff is paying the monthly HOA assessment. In this issue, we hope to simplify the payment process for you.

There are several ways to pay your monthly assessment. Our most popular method is the EZPay program—more than 75% of owners use this fee-free payment method. Read “Assessments Made EZ” for details.

For more information from VMS’ Financial Services Department, including facility and service fees, budgets and financial statements, reimbursement forms and procedures, and more, visit [lagunawoodsvillage.com/services/financial-services](https://lagunawoodsvillage.com/services/financial-services).

## **YOUR BANK’S BILL-PAY PROGRAM**

Arrange automatic payments through your bank for any day of the month. Enter your manor number exactly as it is shown on your assessment coupon (including the dash) as the account number in your bank’s bill pay system. Do not use your resident ID number as the account number. If bill pay is not set up correctly, the bank may issue a paper check, which delays processing, which could lead to your payment posting after the due date. Bank bill pay programs may use a third party to transmit funds, which can result in up to a 10-day delay from the withdrawal from your bank account to your payment posting into Laguna Woods Village’s bank account. Your bank may charge you a fee for this service. The EZPay program does not have any processing delay or fee.

## **CHECK OR MONEY ORDER WITHOUT A COUPON**

Bring a check or money order to Resident Services in the Community Center (24351 El Toro Road) and pay in person at the window or place a check or money order in a sealed envelope in the drop box on the wall opposite the concierge desk. You may also mail the check to Laguna Woods Village, P.O. Box 2220, Laguna Hills, CA 92654-2220. Please write your manor number in the memo line on your check or money order.



The most popular way to pay your monthly assessment is via the EZPay program. Read “Assessments Made EZ” on the next page for details.

### CHECK WITH A COUPON

Send the coupon with a check for the **exact** amount of the assessment to the lockbox address on the coupon. Do not round the amount up or down to get an even dollar amount. The lockbox only processes payments if the check is for the same amount listed on the coupon. If there is a different amount between the two documents, payment takes longer to process.

### ONLINE PORTAL

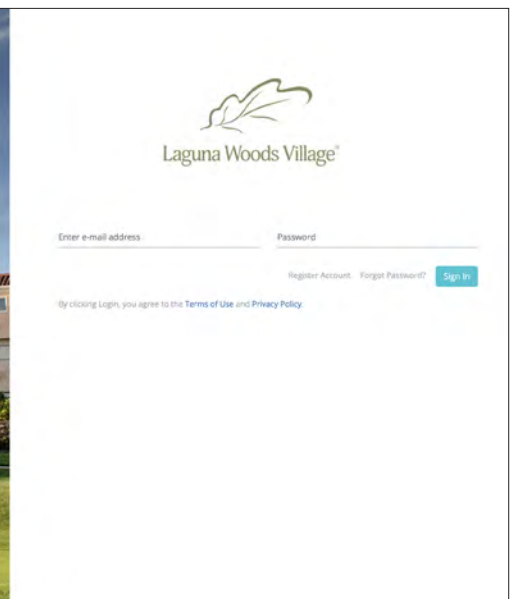
Make payments online using a credit card through the resident portal. Remember that all HOA assessment payments incur a 3.5% convenience fee. The fee is collected by the third-party vendor we use for the portal. GRF does not receive any portion of the convenience fee.

### CASH

Although we prefer you use one of the other payment methods listed, you can pay your HOA assessment at Resident Services in the Community Center with cash (U.S. dollars) at a window with a customer service representative. **Do not place cash in the drop box on**

**the wall.** After completing the transaction, take your receipt from the customer service representative and keep it for reference. It is best to have exact change, as there is limited change in Resident Services.

Remember to make all payments by the due date to avoid a late fee, which will be added to the account for all payments received after the 16th of every month. Late fee pricing varies by mutual.







## 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!**

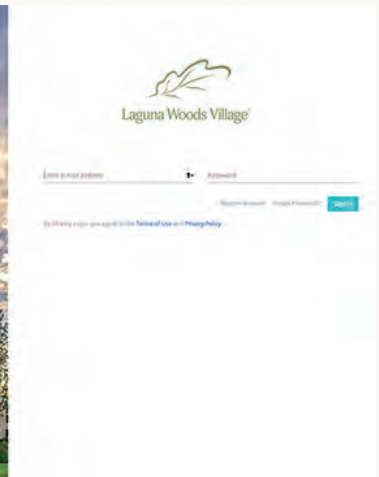
- **Withdrawal date.** EZPay withdraws on the sixth of every month, unless that date falls on a weekend or holiday, in which case it will withdraw on the next business day.
- **EZPay forms.** Find the EZPay authorization form at [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > **Services** > **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**.

# HOW THE RESIDENT PORTAL CAN HELP YOU

Submit service order requests, view work orders and more online.

The Village website resident portal allows residents to submit service requests and view scheduled, opened and completed work orders, view account balances, view and print assessment statements, pay assessments or chargeable services via credit card, and enter emergency contact information.

For more information, call Resident Services at **949-597-4600**.



1. From the Laguna Woods Village website main page, click Resident Login in the upper right-hand corner, next to Guest passes.
2. For a first-time login, register your account.
3. Enter the email you have on file with Resident Services. Click Verify Email. If you don't know the email address you have on file, contact Resident Services at **949-597-4600**.
4. Check your email account for an email from the Village that contains a prompt to reset your password. Then return to the Login/Sign In page of the Village website. Enter your email and password.
5. After entering your email and password and clicking Sign In, you will be taken to the Dashboard Page for account details. A dropdown menu is available for Residents who own more than one property. Your personal information will appear in each field. Navigate the Dashboard Page using the left-hand full menu or the icon menu.
6. Select Payments from the left-hand menu to visit the Payments Page, where you can view assessments and other charges. Click Pay Now to pay any charges. You will be taken to Payment Details.
7. Under Payment Details, enter your credit card information and click Submit Payment.
8. Select the Statements Page to download and view current and past statements (pdf format) for your property/properties.
9. Select Work Order to view Scheduled Work Order, Open Work Order or Completed Work Order, or Create New Work Order for your property/properties.





## ANNUAL INSURANCE DISCLOSURE AND POLICY SUMMARY - October 1, 2024

### PROPERTY INSURANCE (Renewed on 6-1-24)

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: \$5,000

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(b) 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)      phone: (949) 597-4600  
Resident Services e-mail address:      [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**

## UNITED LAGUNA WOODS MUTUAL INSURANCE DISCLOSURE AND POLICY SUMMARY

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

### PROPERTY INSURANCE – Continued

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

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

#### **Primary \$35,000,000**

National Fire & Marine Ins. Co., Limit: \$4,500,000

Lexington Ins. Co., Limit: \$3,500,000

Lloyd's of London, Limit: \$20,000,000

#### **\$25,000,000 Excess of \$10,000,000**

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

#### **\$15,000,000 Excess of \$35,000,000**

Lloyd's of London, Limit: \$5,625,000

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

General Star Indemnity Company, Limit: \$2,500,000

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

Westchester Surplus Lines Ins. Co., Limit: \$1,875,000

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

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

Swiss Re Corporate Solutions, Limit: \$5,000,000

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

Lloyd's of London, Limit: \$7,500,000

Swiss Re Corporate Solutions, Limit: \$5,000,000

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

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

Princeton Excess & Surplus Lines, 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

Lloyd's of London, Limit: \$7,500,000

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

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

Lloyd's of London, Limit: \$2,500,000

Crum & Forster Specialty Ins. Co., Limit: \$2,500,000

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

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

QBE Specialty Ins. Co., Limit: \$1,812,500

Princeton E&S, Limit: \$1,812,500

General Security Indemnity of AZ, Limit: \$1,812,500

Steadfast Ins. Co., Limit: \$937,500

Traverse Specialty, Limit: \$1,812,500

Lloyd's #1458, Limit: \$1,812,500

Lloyd's, Limit: \$1,250,000

Hamilton Ins. DAC, Limit: \$1,250,000

Ironshore, Limit: \$4,750,000

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

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

Lloyd's of London, Limit: \$14,750,000

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





# 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.

# THE VALUE OF AN HO6 POLICY

An HO6 policy will protect:

- Alterations and improvements made by you
- Your own personal property
- Temporary living expenses
- Your equity/assets
- Special assessments

United's policy has always covered the outside building structure and commons areas but never modified areas.

We recommend as part of your HO6 policy that you purchase \$100,000 loss assessment coverage.

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.

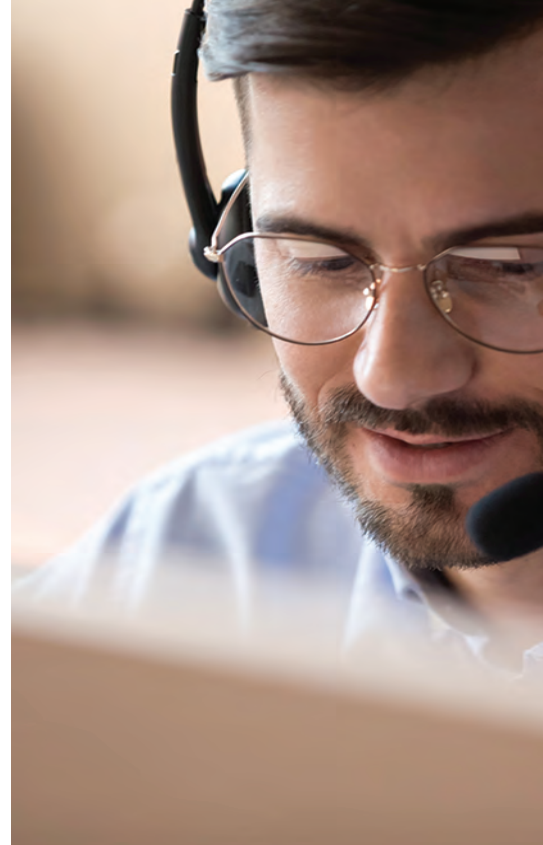
If you own a condominium, you need the protection that only an HO-6 policy can provide. Condo policies cover elements of your unit's interior and your personal belongings, which is excluded from most HOA policies. They also come into play when a visitor sustains an injury in your condo, or if someone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

# 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**





## RESIDENT SERVICES

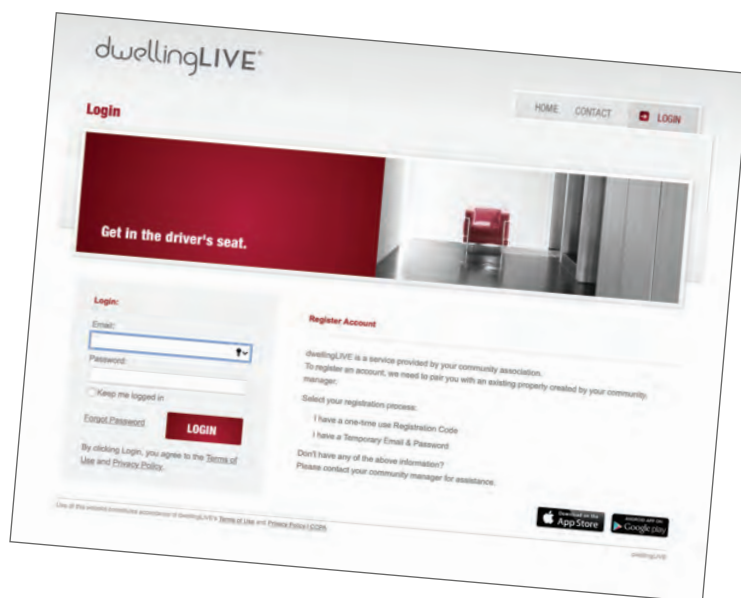
# DwellingLive IS OUR FRIEND

**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.

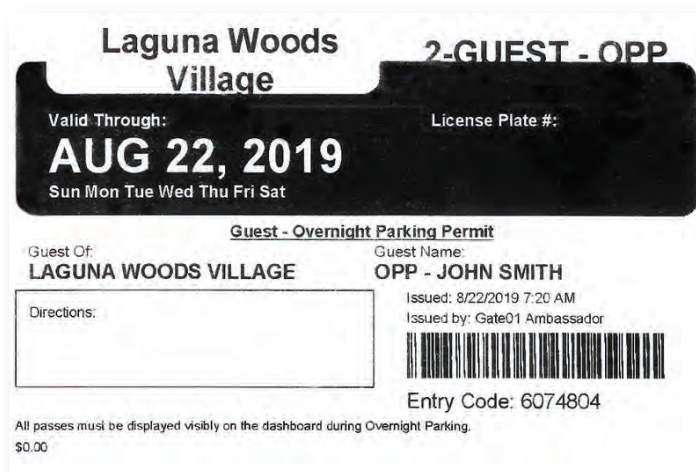


### Overnight Parking Passes (OPP) via DwellingLive

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).



## **Electric Vehicles**

Congratulations on owning an electric vehicle! Laguna Woods Village strives to be a green community, and supports your decision to reduce your vehicle's carbon footprint.

In the Village, there are a limited number of circuits available, so we highly encourage cooperation.

When too many vehicles charge at the same time, whether golf carts or electric cars, the circuit breakers can be overloaded, disabling charging capability for all vehicles in a bank of carports.

Below are recommended guidelines for electric vehicle charging, so that everyone can share power without interruption:

1. Golf carts generally charge during daylight hours. Therefore, electric cars should limit their charging time to between dusk and dawn. Refer to your manufacturer's vehicle manual for specifics on how to set the appropriate charging times.
2. It is important for you to limit the amount of electricity you draw during charging. We recommend you reduce the current draw to no more than eight amps. By doing so, this should allow two electric cars to charge simultaneously in the same bank of carports. In the event additional cars plug into a circuit, the amperage should be reduced to five amps or less.

Please communicate with your neighbors to coordinate ways to stagger charging. This is also a great way to meet your neighbors.

Electric vehicle owners must obtain a decal from Resident Services for an annual cost of \$240 before charging. A decal on your electric vehicle must be in sight in order to avoid any notice of violation or fine.

Call us at Resident Services at 949-597-4600 if you have any questions.



# **LAGUNA WOOD VILLAGE GOLF CART RULES AND REGULATIONS**

This is a summary of the Rules and Regulations regarding golf cart ownership and usage within the Laguna Woods Village Community.

1. **REQUIREMENTS:**

Pursuant to Resolution Numbers U-81-120 and M3-81-1187, all members of the United and Third Laguna Hills Mutual are required to register all golf carts and pay, as applicable, the electric fees associated with an electric golf cart. Other requirements apply to carport parking and usage on the Golf Course.

2. **WINDSHIELD DECAL:**

**All golf carts, whether owned by a resident of United Laguna Hills Mutual, Third Laguna Hills Mutual or Mutual 50, and, whether gas or electric, must display a Golden Rain Foundation windshield decal.** This decal permits entry through the perimeter gates and provides a means by which to identify the vehicle. There is no fee to obtain a windshield decal for your golf cart. Simply bring your cart to the Community Access Department in the Community Center Building and show your Laguna Woods Village identification card to register the cart. Should you change or give up your golf cart for any reason (sell, trade, total, in an accident, etcetera) it is your responsibility to notify Community Access, so they can remove the golf cart from record. There is a non-refundable fee for not returning the decal.

3. **TRAIL DECAL:**

If you operate your golf cart on any golf course in Laguna Woods Village, you are required to obtain and properly display a trail permit. This trail permit currently costs \$60.00 per year and allows use of a private golf cart on the Laguna Woods Village Golf Course. This permit can be obtained at the Laguna Woods Village Pro Shop located via Gate 12.

If you want to use your cart on the Golf Course, you may pay a \$6.00 fee at the Pro Shop for each usage. If you use your private cart on the Course, without the "Trail" decal or paying the daily fee, you will be subject to being cited by the Course Marshall.

If you have any questions regarding the Trail Permit, contact the Pro Shop at 597-4337.

4. **USE AND OPERATION OF A GOLF CART:**

License plates and registration, with the State of California, are not required to operate a golf cart upon private property within the confines of Laguna Woods Village. Roads outside of the community, however, are under County and State jurisdiction and any operation of golf carts on such roads is restricted by State law.

Unlicensed/unregistered golf carts are permitted to cross the County roadways, only at certain designated locations, in order to reach other phases as well as the golf course. The City of Laguna Woods has approved only the following locations for such crossings:

1. **El Toro Road between Security Gates Seven and Fourteen.**
2. **Santa Maria Avenue between Security Gates Ten and Eleven.**
3. **Moulton Parkway at the signal intersection of the driving range and Security Gate Twelve at Clubhouse Two.**

In addition, Laguna Woods Village provides a golf path tunnel under El Toro Road between Security Gates One and Five in order to pass between these two locations.



## **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

# DON'T LAND IN THE DOGHOUSE

Rules and regs regarding dogs in the Village



When the weather gets warmer, many residents enjoy the outdoors by walking their dogs. In order to ensure community safety (and peace), the Department of Security Services would like to remind all Village dog owners to please follow these guidelines for dogs.

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## IMPORTANT SECURITY CONTACTS

Compliance Hotline (Anonymous) - **949-268-CALL**

Lost & Found Message Line - **949-597-4435**

RV storage inquiries - **949-268-2284**

Security (24/7) - **949-580-1400**

Visit [lagunawoodsvillage.com/services/security-services](https://lagunawoodsvillage.com/services/security-services) for more information regarding security services including reporting a community rule violation, the community emergency operations plans, RV storage and more.

### Do

- Keep your dog on leash (not to exceed 6 feet long) at all times while outside of the home
- Pick up dog waste and dispose of it in a proper waste container
- Take action to mitigate dog barking

### Don't

- Let your dog bark continuously and disturb the peace and comfort of neighbors
- Allow your dog to be aggressive in the community
- Leave your dog unattended in the community, including common areas, balconies and patios

Residents may register dog complaints with the Compliance Division at **949-268-CALL** or [compliance@vmsinc.org](mailto:compliance@vmsinc.org) or with the Security Department at **949-580-1400**.

### Why Scoop That Poop

- It's the law—many urban and suburban areas require it
- It can contaminate groundwater
- It may contain harmful organisms such as *Giardia*, *Salmonella* and *E. coli* that can be transmitted to humans and other animals
- It may contain roundworms and hookworms (deposited by infected animals) that can live in the soil for long periods and transmit to humans and other animals
- It can attract rodents
- It's the right thing to do



# COYOTES AND OUR COMMUNITY

Common-sense safety minimizes nuisances and prevents pet loss.

Coyotes are very comfortable living in close proximity to—and without fear of—humans. Sightings in the Village are common, as we are located adjacent to their natural habitat. Knowing how to handle an encounter is important. During the first few months after birth of pups, female coyotes tend to be more protective of their young.

While not normally a danger to us, coyotes will display defensive behaviors if threatened or cornered, which is why it's important to leave a comfortable distance between you and a coyote. If you do encounter one that behaves aggressively, you probably are too close to its prey or family and need to increase the “comfort zone” between you and the animal.

According to OC Community Resources, OC Animal Care and other animal and wildlife government agencies, eradication and/or relocation of urban coyotes is ineffective. However, by practicing defensive measures, you can minimize the nuisance and prevent small pet losses caused by coyotes.

## INFORMATION AND RESOURCES

The Laguna Beach Police Department's Animal Services Division will respond to situations in the Village regarding any coyote that is exhibiting aggressive behavior; is sick, injured or dead; or has had physical contact with humans or domestic animals. To report encounters, call **949-497-0701** or email [coyotes@lagunabeachcity.net](mailto:coyotes@lagunabeachcity.net). Visit the City of Laguna Beach's coyote information web page at [bit.ly/41MgxN1](http://bit.ly/41MgxN1).

## PLEASE DON'T FEED VILLAGE WILDLIFE

Feeding wildlife is illegal in California. Here in the Village, both mutuals also prohibit feeding or attracting animals. In Third, Resolution 03-16-117, Care & Maintenance of Patios, Balconies, Breezeways & Walkways states “... Items that constitute a nuisance to one's neighbors should not be placed in common areas or limited common areas. Examples are ... food or water, which will attract birds, insects, or other animals ...”

In United, Resolution 01-03-134, Care & Maintenance of Patios, Balconies, Breezeways & Walkways states, “Items that constitute



a nuisance to one's neighbors should not be placed in common areas or limited common areas. Examples are, but not limited to, intrusive wind chimes, reflective objects, food or water that could attract birds, insects, rodents or other animals.”

If you see neighbors feeding wildlife, please call Security at **949-580-1400**. Complaints may be anonymous.

Take the following steps to protect yourself, your pets and your property from coyotes and other wildlife:

- Don't ever feed coyotes or any wild animal
- Eliminate potential food and water sources, such as fallen fruit and standing water
- Feed pets indoors
- Keep cats and small dogs indoors or supervise closely when outdoors
- Store trash in covered heavy-duty containers
- Keep yard areas and patios free from potential shelter, such as thick brush and/or weeds



### **The Dos and Don'ts of Visitors**

Per the governing documents, visitors are permitted to stay overnight for a maximum period of 60 days per a 12-month period per guest solely in conjunction with the occupancy by an approved qualifying resident.

To maintain the status of a senior citizen housing development under California Civil Code 51.3, a person at least 55 years of age must occupy each home as a qualifying resident. A co-occupant who seeks to reside with a qualifying resident shall be at least 45 years of age, or a spouse of a qualifying resident, or a cohabitant of a qualifying resident, or a provider of primary physical support to a qualifying resident.

To ensure these restrictions are met, the board of directors must approve for occupancy any person who is seeking to reside in the unit.

Additionally, vehicles parked in Laguna Woods Village between 12 and 6 a.m. require an overnight parking permit (OPP). Permits can be printed at home via DwellingLIVE, obtained at any gatehouse or at the Laguna Woods Village Community Center.

Members are personally responsible for ensuring that the rules, regulations and policies are followed by anyone they allow into the community. This includes any co-occupant, lessee, contractor, caregiver or guest.

Any complaints or alleged violations can be filed with the Compliance Division by at [compliance@vmsinc.org](mailto:compliance@vmsinc.org), 949-268-2255 or to Compliance Division, PO Box 2220, Laguna Hills, CA 92654.

#### **United Laguna Woods Mutual**

Bylaws Article III, Section 3, states: "Guest occupancy is permitted for a maximum period of 60 days per 12-month period per guest solely in conjunction with the occupancy by a qualifying resident or co-occupant."

Article 5 of the United Mutual occupancy agreement states: "... a guest of a member may occupy the dwelling unit for no more than 60 days per 12-month period ..."

# 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  
ET WASTE

NO  
PLASTIC

NO  
POLYSTYRENE

**NO**





## SOCIAL SERVICES

# YOUR MENTAL WELL-BEING



## WHEN IN NEED, SOCIAL SERVICES HAS YOUR BACK

The Village Social Services Division connects residents to community programs and services—such as caregiver services, transportation, meal delivery programs, mental health programs, dementia care programs, social engagement programs and much more—to help those residents maintain independence and enhance their quality of life.

The team offers comprehensive in-home assessments administered by a licensed clinical social worker (LCSW), a master of social work (MSW) or a master of social work intern (MSWI).

Short-term, goal-driven counseling services focus on immediate needs within six to eight sessions, and a referral to long-term counseling services is provided if necessary.

A variety of support groups offered throughout the year focus on caregiver support, bereavement, healthy aging, women's issues, anxiety and mindfulness, as well as workshops and seminars on timely health and wellness topics for successful aging.

The Friendly Visitor volunteer program, which trains active Village residents to become companions to less-active residents, helps prevent social isolation.

The division assists residents in planning for future needs, and it has partnered with the Foundation of Laguna Woods Village to provide temporary emergency financial assistance to qualifying Village residents.

### WHAT IS A SOCIAL WORKER?

Social workers are trained for direct practice with individuals, families, groups and the community in an effort to enhance social functioning and overall well-being.

- Call Social Services at **949-597-4267** or click on the Social Services tab under **Services** at **[lagunawoodsvillage.com](http://lagunawoodsvillage.com)**.

# THE FOUNDATION OF LAGUNA WOODS VILLAGE

There are many residents in the Village who are unaware of the many kinds of help available if they encounter hard times. And hard times seem to be around more now, with inflation impacting older adults who have more limited and often fixed incomes.

With the help of Social Services, a resident can access a range of assistance that can get them through a difficult period. Key among the help available is temporary financial assistance that can pay for caregiver services, an unexpected prescription not covered by insurance, a high electric bill, dental services or medical care, or hearing aid repair and more. Also available for those experiencing difficult times are grocery and gas cards.



There are additional special ways the foundation can help those who qualify financially. Earthquake disaster kits can be obtained, a CARE ambulance contract might be arranged or an emergency response device can be rented for residents who are fall prone but financially challenged. For those who live alone, an emergency response device can save the life of someone who falls.

How do you find out if you qualify for financial assistance or can benefit from one of the foundation's specialty programs? A resident only has to visit Social Services, which is located in the rear of the Community Center (24351 El Toro) on the first floor. Trained staff who will explain how to qualify for such temporary emergency assistance can also be reached at **949-597-4267**. Privacy is ensured, and all requests are kept confidential. If financial assistance is provided, the foundation pays the bill directly for the resident.

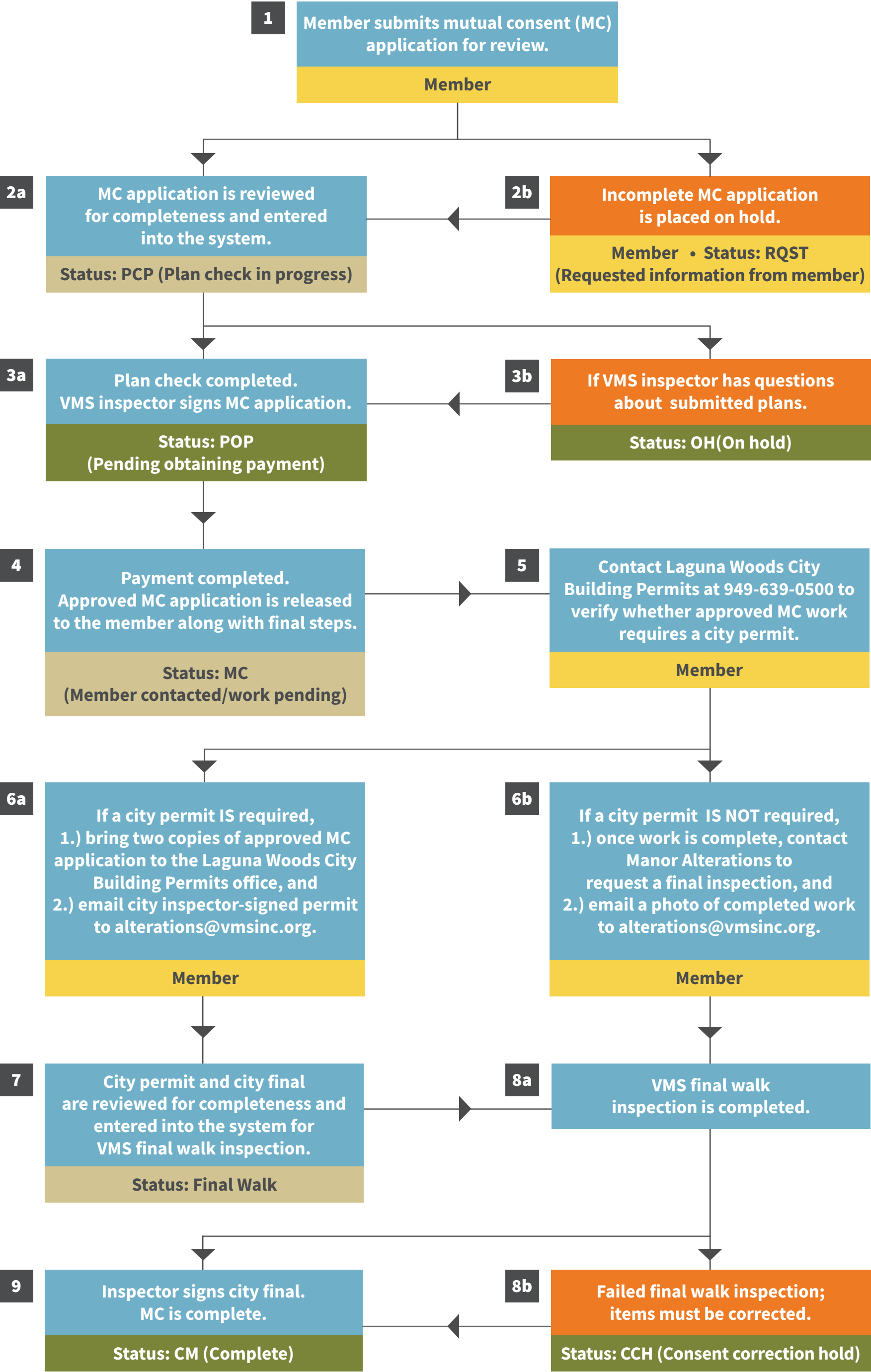
If you would like a foundation representative to speak to your group or if you have a way we can reach more people with this information, please contact the foundation at **949-268-2246** or **[thefoundation@comline.com](mailto:thefoundation@comline.com)**.

For more information about the Foundation, please visit **[foundationoflagunawoodsvillage.org](http://foundationoflagunawoodsvillage.org)**. Please note that donations can always be made using PayPal on the foundation website.



# MANOR ALTERATIONS

## MUTUAL CONSENT PROCESS MAP





# 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.  |                   |                 |



## **POLICY REGULATING PASSIVE HOME BUSINESSES**

The governing documents of Third Laguna Hills Mutual and United Laguna Woods Mutual state that members shall use their units as a private dwelling, and for no other purpose. However, both mutuals recognize the need to establish restricted conditions under which a passive business may be conducted within a residential unit, and this policy regulating passive home businesses was revised and adopted by United Laguna Woods Mutual via Resolution 01-24-86 on August 13, 2024, and by Third Laguna Hills Mutual via Resolution 03-24-75 on July 16, 2024.

The intent of the restrictions is to preclude the use of the dwelling unit in any manner that creates a nuisance, has an adverse effect on the mutual's insurance rates, or has a negative impact on surrounding properties. A nuisance or negative impact can result from increased vehicular traffic, pedestrian traffic, noise and parking congestion, as well as other conditions that affect other residents or properties in the surrounding area.

Further, it is the mutual's intent to prescribe a reasonable standard that allows certain businesses to operate without negatively affecting neighbors and/or the community.

### **Limitations of Dwelling Use**

1. The business shall not change the principal character of the dwelling as a residence.
2. The business shall not employ persons, paid or unpaid, who are not bona fide residents of the dwelling.
3. The business shall be conducted only within the dwelling structure interior and shall not operate in, or be conducted upon any common area or limited-use common area, including a garage, patio, balcony or carport.
4. The business shall not display any signage or other evidence of a business inside or on the exterior of the premises.
5. The business operator shall not use the dwelling address in any advertisement or on any business stationery or business cards.
6. The business shall not occupy more than one room within the dwelling, or 25% of the gross floor area, whichever is less.
7. The business shall not produce, store, maintain on the site or use in its operation any hazardous material (other than typical household cleaning materials in small quantities) that can affect the mutual's insurance rates.
8. No tools, materials or any equipment used in the business may generate smoke, noise, dust, odors or vibration that are atypical of residential property use.
9. A business that uses telephone, computer or mail marketing may not ship, send or otherwise distribute, or receive delivery of business-related goods or merchandise, at the dwelling.
10. Persons conducting home businesses are subject to the regulatory codes and ordinances of the jurisdiction(s) in which the dwelling is located.

Violations of this policy can result in suspension of the use of GRF facilities and voting privileges, and a monetary penalty of up to \$500.

Updated 8-13-2024

|   |  |  |
|---|--|--|
| <b>APPLICATION FOR PERMIT TO CONDUCT A PASSIVE BUSINESS IN A MANOR</b>  |  | MUTUAL <input type="checkbox"/> UNITED<br><input type="checkbox"/> THIRD |
| RESIDENT NAME   |  | MANOR ADDRESS  |
| DESCRIBE NATURE OF BUSINESS (SALES, COUNSELING, CONSULTING, ADMINISTRATIVE, ETC.)   |  |  |
|   |  |  |
| DESCRIBE WHERE AND HOW SERVICES WILL BE PROVIDED (IN CUSTOMER'S HOME, HOME OFFICE, ETC.)  |  |  |
|   |  |  |
| <b>APPLICANT ACKNOWLEDGMENT</b>   |  |  |
| <p>I am applying for this permit to conduct a business in or from my Laguna Woods Village manor. I understand that the governing rules of my mutual homeowners' association prohibit the conduct of any business, commercial undertaking or other professional activity that can cause a nuisance to other residents or to the community at large.</p> <p>I attest that the business will not cause an increase in vehicular and/or pedestrian traffic, either from deliveries of product for resale, shipping or otherwise; that the business will not cause excessive noise, parking congestion and other conditions that affect other residents or surrounding areas; and that my manor address will not appear on my business stationery or business cards, or in any advertising that I may use to solicit business.</p> <p>I have read the mutual <b>policy regulating passive home businesses</b> on the reverse side of this application form and agree to comply with all the restrictions and conditions therein.</p> |  |  |
| APPLICANT SIGNATURE   |  | DATE   |
|   |  |  |

| <b>ACTION BY MUTUAL BOARD OF DIRECTORS</b>   |   |
|--|---|
| <b>APPLICATION DENIED</b>  | <b>APPLICATION APPROVED</b>   |
| The board of directors of this mutual corporation has reviewed the application to conduct a passive business. Based on the information provided, the board of directors denies this application. | The board of directors of this mutual corporation has reviewed the application to conduct a passive business. Based on assurances provided by the applicant herein, the board of directors approves this application. |
| SIGNATURE  | SIGNATURE   |
| SIGNATURE  | SIGNATURE   |
| SIGNATURE  | SIGNATURE   |
| DATE   | DATE  |

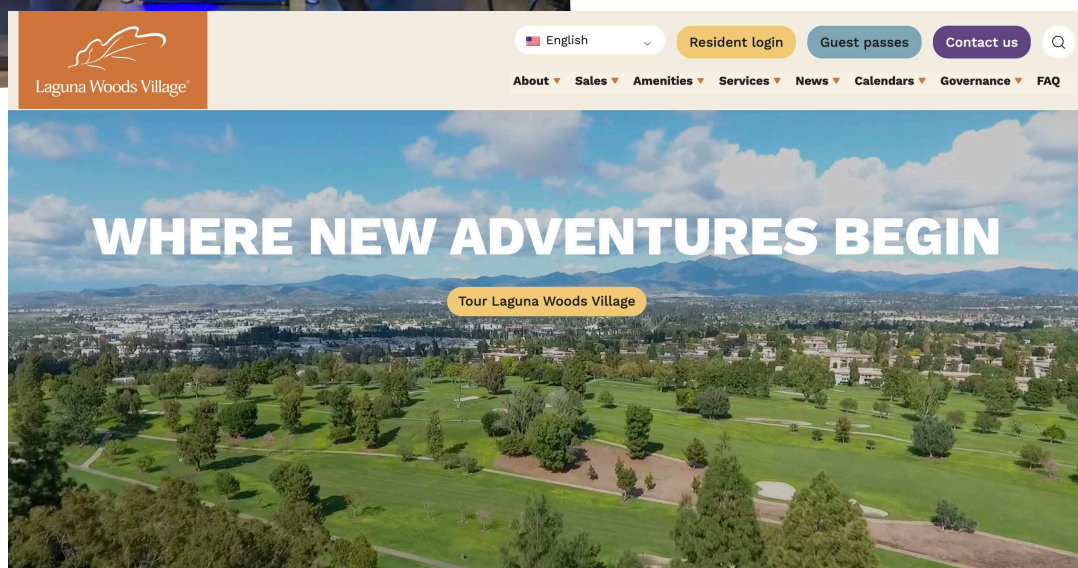
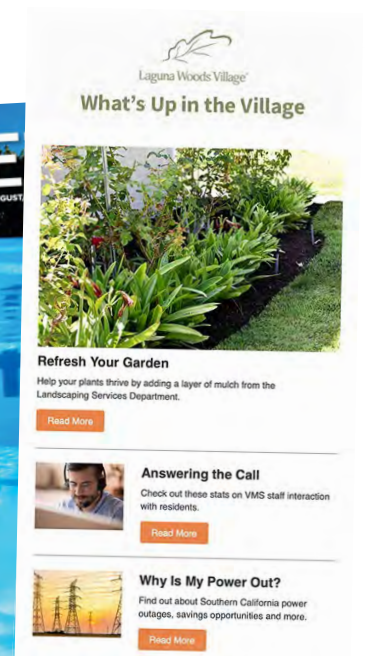
# VILLAGE COMMUNICATIONS

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.





# GOT (the Right) INFO?



Questions or curiosity about something you heard that doesn't sound quite right? Village Management Services has answers—in person, online, via email, on Village Television, in the Village Breeze and more!

## GET FACTS

- Email **info@vmsinc.org**, which is monitored and answered daily by staff.
- Read the every-Friday “What’s Up in the Village.” Not subscribed? Visit **lagunawoodsvillage.com/news/subscribe-to-news/** to subscribe.
- Read the bi-monthly Village Breeze. Didn't receive your copy? The Village Breeze is delivered to every manor via the United States Postal Service's Every Door Direct program. Call the regional postmaster to inform them of missed delivery at **949 837-1848**. Copies are available throughout the Village at Clubhouse 1 fitness; clubhouse offices 1, 2, 4 and 5; Community Center concierge desk; Community Center fitness; Community Center Recreation office; Equestrian Center office; Garden Center 2 office; Golf pro shop; Par 3 office; Tennis clubhouse; and Village Library.
- Check out the latest news at **lagunawoodsvillage.com > News > All News & Events (lagunawoodsvillage.com/news)**.
- Watch “**This Day**” on TV6 Monday through Saturday at 9 a.m. (rebroadcast at 12:30 and 5 p.m. daily).
- Visit our Facebook page at **facebook.com/LagunaWoodsVillage**.

## ATTEND OPEN MEETINGS

- At **lagunawoodsvillage.com** under **Calendars**, go to **All Board & Committees Calendar**.
- Meeting information and agenda packets can be found by clicking on the meeting of interest on the calendar.

## GET ANSWERS TO FAQs

- Click **FAQ** at the top main menu of the Village website for a list of answers to frequently asked questions regarding general information, sales and leasing, billing, decals and passes and more.

## WHO CAN YOU CALL?

- Click **Contact us** in the top right-hand corner of the Village website for general information, important phone numbers and more. A **What can we help you with?** online form (scroll to the bottom of the Contact Us landing page) allows you to make an inquiry to be answered by staff.
- Visit **bit.ly/3uJZF7h** to view the full phone list or click **Emergency & Frequently Called Numbers** on the Contact Us page.

# SIMPLE WAYS TO STAY INFORMED

## How to participate in board and committee meetings

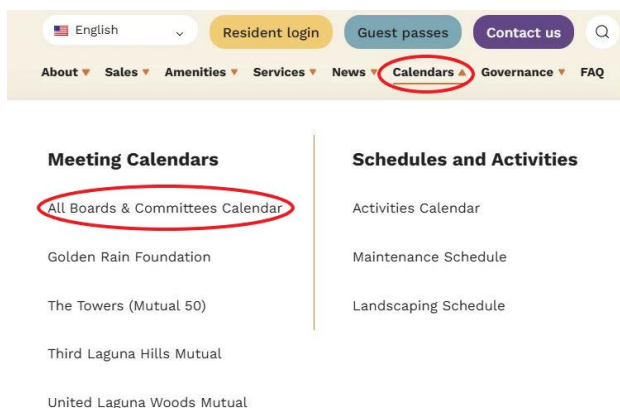
Attending open board and committee meetings is a great way to stay informed and participate in your community. Attend meetings in person, watch them online via Granicus or Zoom, and view live and recorded board meetings on TV6.

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](https://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](https://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](https://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.

# Stay in Touch!

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

## 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

### 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 6 949-597-4436  
 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  
[lwvillagelibrary@yahoo.com](mailto:lwvillagelibrary@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

### 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  
[thetowerslwv@pmpmanage.com](mailto:thetowerslwv@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

# In Your Neighborhood

To find out what's going on in and around your neighborhood, visit [lagunawoodsvillage.com](http://lagunawoodsvillage.com), go to the Services menu, click on Maintenance and Construction and scroll down to project logs.



**GRF PROJECT LOG**

**UNITED MUTUAL PROJECT LOG**

**THIRD MUTUAL PROJECT LOG**

## GRF Facilities Sweeping Schedule

### 1ST FRIDAY OF THE MONTH

4 to 5:30 a.m. Clubhouse 1  
5:30 to 6 a.m. Clubhouse 2

### 2ND FRIDAY OF THE MONTH

4 to 5:30 a.m. Clubhouse 3  
5:30 to 6 a.m. Clubhouse 4

### 3RD FRIDAY OF THE MONTH

4 to 6 a.m. Clubhouse 7  
6 to 7 a.m. Clubhouse 5  
7 to 8 a.m. Clubhouse 6

### 4TH FRIDAY OF THE MONTH

4 to 7 a.m. Maintenance Center  
Garden Centers  
Equestrian Center Lot

### 5TH FRIDAY OF THE MONTH (WHEN APPLIES)

4 to 7 a.m. RV Lots  
Golf Maintenance

## Street Sweeping Schedule

*\*All times are approximate and subject to change*

### MONDAY TO FRIDAY

7:30 a.m. to 3:30 p.m.  
Cul-de-sacs

### MONDAY

7:30 to 11:30 a.m.  
Gates 1, 2, 3 – Calle Aragon to Via Estrada North  
11:30 a.m. to 3:30 p.m.  
Gates 1, 2, 3 – Calle Aragon to Via Estrada South

### TUESDAY

7:30 to 11:30 a.m.  
Gates 5, 6 – All streets in this area  
11:30 a.m. to 3:30 p.m.  
Gate 14 – All streets in this area

### WEDNESDAY

7:30 to 11:30 a.m.  
Gates 7, 8 – Calle Sonora/Alta Vista (East Area)  
11:30 a.m. to 3:30 p.m.  
Gates 7, 8, 9 – Calle Sonora/Alta Vista (West Area)

### THURSDAY

7:30 to 11:30 a.m.  
Gate 10 – East of Ave. Sosiega & North of Monte Hermoso  
11:30 a.m. to 3:30 p.m.  
Gate 9 – South of Monte Hermoso  
Every other week  
Gate 9 – Towers Parking Lot

### FRIDAY

GRF Facilities  
Please see GRF Facilities Sweeping Schedule.

Gate 11 – All streets in this area  
No numbered cul-de-sacs fourth week of the month





***If we can't reach you, we can't notify you!***

When seconds count, you can count on 

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

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

- Critical power outages
- Earthquake emergency procedures
- Evacuation
- Gate or road closures
- Safety threats
- Fire

Please fill out the form on the reverse side of this paper and return it in person the Laguna Woods Community Center front desk at 24351 El Toro Road, or mail it to Media and Communications, Village Management Services Inc., 24351 El Toro Road, Laguna Woods, CA 92637. You may also complete the form online through the Laguna Woods Village website. Go to [www.lagunawoodsvillage.com](http://www.lagunawoodsvillage.com), scroll to the footer, under CodeRED click **Sign up today.**

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



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

*If we can't reach you, we can't notify you!*

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      | Cell number |
| Address | City, state, zip |             |

### Additional Information

|                                  |       |
|----------------------------------|-------|
| Attorney's name                  | Phone |
| Power of Attorney/Trustee's name | Phone |
| Pet care contact name            | Phone |
| Doctor's name                    | Phone |

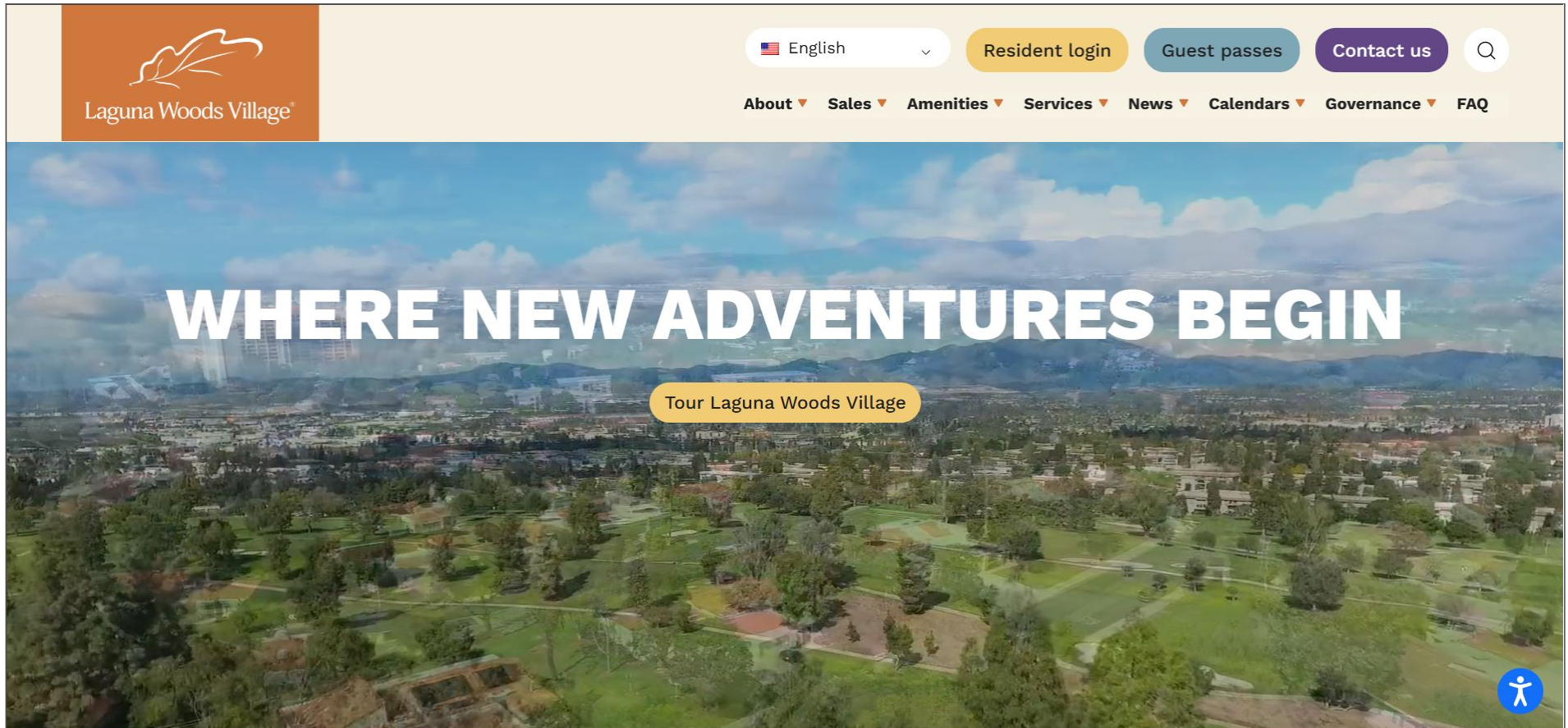
### Special Circumstances (Check the conditions that apply to you.)

- ☐ Dementia   
 ☐ Visually impaired   
 ☐ Hearing impaired   
 ☐ Nonambulatory  
☐ Life-support system (equipment that requires electricity)   
 ☐ Do you have a caregiver?

*\*Do you have an approved caregiver application on file? For assistance contact Resident Services at 949-597-4600.*

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.

# lagunawoodsvillage.com





## YES, THE VILLAGE HAS A POST OFFICE!

The Laguna Woods Village U.S. Post Office substation, open to Village residents Monday through Friday from 10 a.m. to 3:30 p.m. (closed for lunch from 11:45 a.m. to 12:15 p.m.), is located at the back of the parking lot of the Laguna Woods Village Performing Arts Center.



## Find Your Mutual's Rules

United has a distinct set of operating rules. Visit the Village website at [Governance > Governance Documents > United > sign in to review.](#)

## WORK IN THE VILLAGE

Enjoy the benefits of working where you live.

Village Management Services Inc. (VMS), the self-owned professional management company for Laguna Woods Village, seeks part-time and full-time employees to fill various positions throughout the community, including bus drivers, gate ambassadors, recreation leaders and more.

To view open positions, visit [lagunawoodsvillage.com](http://lagunawoodsvillage.com) and click Careers at the bottom of the home page.

Click on the job(s) of interest for details and to apply. Be sure to check back periodically for updates.



## WATCH VILLAGE TELEVISION ON YOUTUBE

Watch all of the meetings and programs on Village Television on the Village Television YouTube channel.

1,000's of episodes of Village Television programs, club shows and governance meetings, updated daily.

You can watch these shows in your browser, on your mobile device, and on most connected televisions via the YouTube app.

Visit [youtube.com/@VillageTelevision](https://youtube.com/@VillageTelevision) and subscribe.

Watch what you want, when you want!





# 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.

# HELP! MY CABLE/INTERNET IS DOWN!

It can be frustrating when technology doesn't work like it's supposed to. When you encounter issues with your cable or internet, here's where to go for answers.

## **Broadband/Cable Assistance**

Visit [lagunawoodsvillage.com/services/broadband-tv/](http://lagunawoodsvillage.com/services/broadband-tv/) or call **949-837-2670**.

## **Internet Assistance**

Call West Coast Internet; the customer service line is **949-487-3302** and troubleshooting line is **949-487-3307**.

# LIVING WITH NATURE

## **How to handle too-close bugs and beasts**

If you encounter coyotes, raccoons and snakes that come a bit too close for comfort, call the Laguna Beach Police Department at **949-497-0701** and press 0.

For more information, read visit the City of Laguna Beach Animal Services webpage at [bit.ly/3z4mqbe](http://bit.ly/3z4mqbe).

Call Resident Services at **949-597-4600** for bee swarms.



Laguna Woods Village®

# CONNECTIONS & PATHWAYS

Contact VMS and your boards of directors, find answers and information, and much more. We're here for you!

1. **Attend open board and committee meetings** for United Mutual, Third Mutual or GRF. View meeting schedules at [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > **Calendars**. Email questions or feedback to [meeting@vmsinc.org](mailto:meeting@vmsinc.org) prior to any board or committee meeting. Include your name, unit number and the related meeting in the email subject field.
2. **Contact board members.** Members may ask the concierge/front desk staff at the Laguna Woods Village Community Center (24351 El Toro Road) for a current board member contact list.
3. **Email general information.** Email the general information inbox at [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 the General Manager's office at [generalmanager@vmsinc.org](mailto:generalmanager@vmsinc.org), monitored continuously and answered daily, or call **949-597-4265**.
5. **Mail the General Manager.** Mail written suggestions to the Laguna Woods Village Community Center, Attn: General Manager, 24351 El Toro Road, Laguna Woods, CA 92637.
6. **Get answers to FAQs.** Click FAQ at the top main menu at [lagunawoodsvillage.com](http://lagunawoodsvillage.com) for a list of answers to frequently asked questions regarding general information, sales and leasing, billing, decals and passes and more.
7. **Submit a general inquiry.** Visit [lagunawoodsvillage.com](http://lagunawoodsvillage.com) and click Contact Us in the top right corner. Scroll to the bottom, complete all fields and click the blue Submit button.
8. **Give us a call.** Click Contact Us in the top right-hand corner at [lagunawoodsvillage.com](http://lagunawoodsvillage.com) for important and frequently-called telephone 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 every-Friday eblast sent to your inbox contains information, 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 via the U.S. Postal Service. Copies also are 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.
11. **Check out the latest news.** Visit [lagunawoodsvillage.com](http://lagunawoodsvillage.com) > **News > News Home**.
12. **Get social with 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 popular news program is broadcast Monday through Saturday at 9 a.m. and rebroadcast at 12:30 and 5 p.m.
14. **View the TV6 message board and "crawl."** Important messaging is 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**.