



Oak Ranch Estates Homeowners Association

c/o Concord Consulting and Association Services, Inc.

PO Box 6105 Oxnard CA 93031-6105

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December 18, 2023

2024 ANNUAL POLICY STATEMENT

(Civil Code Section 5310)

Contact Person: The name and address of the person designated to receive official communications to the Association, pursuant to Civil Code Section 4035 shall be:

Danita L Vaughn, AMS, CMCA, PCAM
Concord Consulting & Association Services
888 West Ventura Blvd. Suite C
Camarillo, CA 93010

Multiple Addresses: An Owner may submit a written request to the Association Contact Person identified in Section 1 above to add or remove a secondary mailing address for delivery of the following notices according to subdivision (b) of Section 4040:

1. Annual Budget Report (Article 7 of the Civil Code, commencing with Section 5300 of Chapter 6);
2. Notices regarding assessment payments and delinquencies (Article 2 of the Civil Code, commencing with Section 5650 of Chapter 8): and
3. Notices regarding a trustee's sale pursuant to Civil Code Section 5710.

Notice Location: The location, if any, designated for posting of a general notice, pursuant to paragraph (3) of subdivision (a) of Section 4045 shall be in the plastic box on the gate at 599 Ridgeline Drive (Corral area).

Notice by Individual Delivery: An Owner may submit a written request to the Association Contact Person to receive general notices by individual delivery, pursuant to subdivision (b) of Section 4045.

Internal Dispute Resolution (IDR): Please review the enclosed notice, which is being provided in accordance with Section 5910 and 5915 of the California Civil Code.

Alternative Dispute Resolution (ADR): Please review the enclosed notice which is being provided in accordance with Section 5925 of the California Civil Code.

Transfer Disclosure [4525 - 4545]: Please review the enclosed form for billing disclosures which is being provided in accordance with Section 4530 of the California Civil Code.

Board Meeting Minutes: Owners have the right to obtain copies of Board meeting minutes, pursuant to subdivision (b) of Section 4950, by contacting the Association Contact Person.

Board of Director Meetings: The agenda for regular meetings are posted on the Association's website and at 599 Ridgeline Drive as well as emailed to members with an email address on file at least four days prior to the meeting, executive meeting agendas will be posted no less than two days in advance of the meeting.

Assessments and Foreclosures: Please review the enclosed ***Assessment Collection Policy*** for the complete collection policy and procedures, below is a summary of this policy.

1. Assessments are due on the **first (1st)** day of the quarter. Owners are responsible for making their assessment payments regardless if statements or coupons are received.
2. Checks are to be made payable to: Oak Ranch Estates Homeowners Association.
3. The **mailing address for payments** is: Oak Ranch Estates Homeowners Association c/o Concord Consulting 0493, P.O. Box 60035, Los Angeles, CA 90060-0035.
4. The **address for overnight payments or personal delivery** is Oak Ranch Estates Homeowners Association c/o Concord Consulting 888 W. Ventura Blvd, Suite C, Camarillo, CA 93010.
5. Assessments not received **within thirty (30) days** of the stated due date are delinquent and shall be subject to a late charge of **\$5.00 per quarter plus \$10 collection fee** for each delinquent assessment payment.
6. If an assessment becomes more than **thirty (30) days** delinquent, ten percent (**10%**) per annum interest shall accrue against any outstanding balance. A courtesy reminder statement will be mailed.
7. If an assessment is not received within **thirty (30) days after the assessment becomes due**, the Association or its designee will send a seven (7) day late letter to the owner. **NOTE:** *The Association will be charged a processing fee for this letter and the owner will be responsible for reimbursement to the Association.*
8. If an assessment is not received within **thirty (30) days after the assessment becomes due**, the Association or its designee, in the event the account is turned over to a collection agent, will send a pre-lien letter to the owner. **NOTE:** *The Association will be charged a processing fee for this letter and the owner will be responsible for reimbursement to the Association.*
9. If an owner fails to pay the amounts set forth in the pre-lien letter and fails to request IDR and/or ADR within **thirty (30) days** of the date of the pre-lien letter, the Board may vote to approve the decision to record a lien against the property. **NOTE:** *The Association will be charged a processing fee for this letter and the owner will be responsible for reimbursement to the Association.*
10. In the event of a lien and/or foreclosure, the owner is responsible for all charges, including filing fees and attorney fees incurred in the process of collecting delinquent assessments.

Violation Enforcement and Fine Policies:

Notice of Violation: When a violation of a rule or regulation occurs, a letter will be sent to the owner explaining the alleged violation and giving the owner an appropriate amount of time to remedy the situation. Should the alleged violation continue the Board of Directors may take further action as described below.

Fines: Notice of Hearing: The Board of Directors may impose reasonable monetary penalties as discipline for continued violations of the Association's governing documents. Suspension of membership rights, including the right to vote and right to use common amenities, may be imposed as disciplinary action. Any such procedure shall comply with the minimum standards set forth in the California Corporations Code Section 7341.

The Board of Directors must provide notice of the alleged violation, proposed penalty and date of an opportunity for a hearing. The notice must be provided at least ten (10) days prior to the hearing date.

Immediate Compliance: Health, safety and parking violations require immediate compliance. The Board of Directors has the authority to demand immediate repair of damage or to rectify a situation caused by a rule's violation by an offending homeowner.

Recurrence: All violations will be tracked until there has been no recurrence for twelve (12) months from the last notice.

Rule Enforcement Procedures (CCC 5850): In the event of violation or breach of any restriction, covenant, or rule by an owner, members of his/her family, his/her tenants, social guests, employees, agents, or animals, the Board will contact the owner in writing outlining the offense and timeline for correction. The Owner has the right to a hearing before the Board to discuss the situation. Disciplinary proceedings are set forth in Article VII, Section 7.05 of the CC&Rs. As stated, the Board may impose an assessment in an amount sufficient to remedy or repair the violation or breach. In addition, the following penalties will be levied:

First offense:	Written notice and \$25.00 fine
Second notice of offense:	\$50.00
Third notice of offense:	\$100.00
Final notice of offense:	Legal action and attorneys' fees

In the event the Association is caused to retain the services of a contractor and/or legal counsel to enforce any provision of the governing documents, the Association shall also be entitled to recover the full cost of such legal services and costs from the homeowner.

The owner(s) of the unit is responsible for assuring that all residents, family members, tenants, guests, invitees or contractors are aware of and abide by the Association's governing documents and Rules and Regulations. The owner(s) is ultimately responsible for any violation of said documents.

Architectural Requirements: Please refer to the CC&Rs Article VI for all architectural requirements. The Architectural Committee Project Application form, available to download from the orehoa.org website, shall be completed and submitted to the Chair of the Architectural Committee (“AC Chair”).

Improvements in General. Improvements (additions or alterations) to the exterior of a house or landscaping of a Lot that are visible from the streets or neighboring properties shall not be initiated until the plans and specifications that are required to be submitted to the Architectural Committee (AC) in advance of the improvements have been reviewed and approved as required in the Association governing documents that are in effect at the time of the plan submittal. This application shall also apply to modifications to any common area facilities or structures. The application shall show the nature, materials, finishes, colors, and dimensions of the proposed change. The AC will evaluate the quality of workmanship and materials, harmony of external design and location in relation to surrounding structures, topography and finish grade elevations. Where this Annual Policy Statement conflicts with governing documents, the governing documents shall take precedence.

Submission of Plans; Action by Board. The Association shall fairly, reasonably and expeditiously render decisions regarding Owner’s requests for architectural approval. Plans and specifications for the proposed improvement shall be submitted to the AC Chair by personal delivery, or certified mail well in advance of the planned date of commencement of work.

Approval or Disapproval. Pursuant to the CC&R’s Article VI section 6.08 in the event the Board or AC fails to approve or disapprove such plans within thirty (30) days after said plans and specifications have been submitted to it, the request shall be deemed to have been approved. Approval of the plans may contain conditions or requests for modification of particular aspects of the Owner’s plans and specifications. Disapproval by the AC may be appealed to the Board within thirty (30) days after the disapproval. Please review the Association’s documents for complete clarification of the requirements and process.

Civil Code 4765. Procedures for Architectural Review

(a) This section applies if the governing documents require Association approval before a member may make a physical change to the member’s separate interest or to the common area. In reviewing and approving or disapproving a proposed change, the Association shall satisfy the following requirements:

- (1) The Association shall provide fair, reasonable, and expeditious procedure for making its decision. The procedure shall be included in the Association’s governing documents. The procedure shall provide for prompt deadlines. The procedure shall state the maximum time for response to an application or a request for reconsideration by the Board.
- (2) A decision on a proposed change shall be made in good faith and may not be unreasonable, arbitrary, or capricious.

- (3) Notwithstanding a contrary provision of the governing documents, a decision on a proposed change may not violate governing provision of law, including, but not limited to, the Fair Employment and Housing Act (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2 of the Government Code), or a building code or other applicable law governing land use or public safety.
 - (4) A decision on a proposed change shall be in writing. If a proposed change is disapproved, the written decision shall include both an explanation of why the proposed change is disapproved and a description of the procedure for reconsideration of the decision by the Board.
 - (5) If a proposed change is disapproved, the applicant is entitled to reconsideration by the Board, at an open meeting of the Board. This paragraph does not require reconsideration of a decision that is made by the Board or a body that has the same membership as the Board, at a meeting that satisfies the requirements of Article 2 (commencing with **Section 4900**) of Chapter 6. Reconsideration by the Board does not constitute dispute resolution within the meaning of **Section 5905**.
- (b) Nothing in this section authorizes a physical change to the common area in a manner that is inconsistent with an Association's governing documents, unless the change is required by law.
 - (c) An Association shall annually provide its members with notice of any requirements for Association approval of physical changes to property. The notice shall describe the types of changes that require Association approval and shall include a copy of procedure used to review and approve or disapprove a proposed change.