



Oak Ranch Estates Homeowners Association

c/o Concord Consulting and Association Management, Inc.

PO Box 6105 Oxnard CA 93031-6105

888 West Ventura Blvd. Suite C Camarillo CA 93010

805-445-1040/ Fax 805-445-1373 / DearConcord@concordconsulting.net

November 8, 2024

2025 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 Management, Inc.
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 Management, Inc. 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 Management, Inc. 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: Architectural Requirements: Please refer to the CC&Rs Article VI for all architectural requirements. The Architectural Committee Project Application form, attached with this Policy Statement and also 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.

INTERNAL DISPUTE RESOLUTION

Meet & Confer. Associations must provide a "fair, **reasonable** and expeditious" procedure for resolving disputes between the association and its members without charging a fee to the member participating in the process. (**Civ. Code §5910.**) The process is referred to as "Internal Dispute Resolution" (IDR) or "Meet and Confer."

Default Procedure. If an association does not establish its own procedures, then the following procedures automatically apply (**Civ. Code §5915**):

1. Either the association or the member may request that the other side meet and confer in an effort to resolve the dispute. The request must be in writing. The association may not refuse such a request, and the member may not be charged a fee to participate in the process.
2. The association must designate a board member to attend the meet and confer session.
3. The meeting must occur promptly at a mutually convenient time and place. At the meeting, the parties must explain their positions to each other and must confer in good faith in an effort to resolve the dispute.
4. If the parties agree on a resolution of the dispute, the agreement must be put in writing and signed by the parties. The agreement is binding and can be enforced by the courts if: a) it is not in conflict with the law or the governing documents, and b) the association's representative had the authority to enter into the settlement or the settlement is ratified by the board.

Notice. Associations must notify their members of both **ADR** and **IDR** dispute resolution procedures.

"Appealing" a Penalty. There is no specific appeals procedure described in the Davis-Stirling Act for penalties imposed by an association against a member for violation of the rules and regulations. However, the IDR procedures described above could be used to appeal a decision since a meet and confer is mandatory if requested by a member. When it comes to ADR (mediation and arbitration), the association has no obligation to accept a request for ADR. If, however, the member is planning to sue the association, the member may be obligated to make an **offer of ADR** before filing suit, at which point the association may be more inclined to accept the offer.

REQUEST FOR RESOLUTION

Most disputes regarding the enforcement of governing documents involving Association members or residents and/or the Association are required to be resolved (or an attempt to resolve must be made) using Alternative Dispute Resolution methods. ADR REQUIRED. As provided for in Civil Code §5930, an association or a member of a common interest development may not file an enforcement action in superior court unless the parties have endeavored to submit their dispute to alternative dispute resolution.

TO: _____ (Responding Party)

You are hereby notified that we have a dispute regarding:

We request that you agree to submit to the following method of Alternative Dispute Resolution using the indicated service provider. This is for declaratory or injunctive relief or such relief in conjunction with a claim for damages not in excess of \$5,000.00.

Binding Arbitration Or Non-Binding Arbitration Or Mediation

TIME FOR RESPONSE: You have thirty (30) days following receipt of this Request to accept or reject the request. If you do not accept the request within that period, otherwise it will be deemed rejected. If you accept the request, the parties must complete the alternative dispute resolution within 90 days, unless extended by written stipulation signed by the parties. (Civ. Code §5940(a).)

Civil Code §5955. Stay of Litigation for Dispute Resolution.

(b) The costs of the alternative dispute resolution shall be borne by the parties.

Signature: _____ Date: _____
Initiating Party

Printed Name: _____

Property Address: _____

I/We agree to participate in the above-described Alternative Dispute Resolution using the above-indicated ADR provider.

Signature: _____ Date: _____
Responding Party

Printed Name: _____

California Civil Code Section 4525 requires that these charges be noticed annually to all homeowners. These fees are charged by the Management Company and not the Association. Documentation can be obtained by escrow companies at Condocerts.com

CHARGES FOR DOCUMENTS PROVIDED AS REQUIRED BY SECTION 4525*

The seller may, in accordance with Section 4530 of the Civil Code, provide to the prospective purchaser, at no cost, current copies of any documents specified by Section 4525 that are in the possession of the seller.

A seller may request to purchase some or all of these documents, but shall not be required to purchase ALL of the documents listed on this form.

Association: _____

Property Address: _____

Owner of Property: _____

Owner's Mailing Address (If known or different from property address.): _____

Provider of the Section 4525 Items: _____

Print Name _____

Position or Title _____

Association or Agent _____ Date Form Completed: _____

Document	Cost
Articles of Incorporation or statement that not incorporated Section 4525(a)(1)	\$25.00
CC&Rs Section 4525(a)(1)	\$20.00
Bylaws Section 4525(a)(1)	\$175.00
Operating Rules Section 4525(a)(1)	\$10.00
Architectural Guidelines Section 4525(a)(1)	\$10.00
Age restrictions, if any Section 4525(a)(2)	\$10.00
Rental restrictions, if any Section 4525(a)(9)	\$25.00
Annual budget report and policy statement Sections 5300 and 4525(a)(3)	
• Current budget Section 4525(a)(4)	
• Delinquent / Assessment enforcement policy Sections 5310 and 4525(a)(4)	\$50.00
• Insurance Summary Sections 5300 and 4525(a)(3)	
• Reserve Disclosure Sections 5300 and 4525(a)(4)	
Approved changes to the Budget Sections 5300 and 4525(a)(4), (8)	\$10.00
Reserve Study (full)	\$25.00
Annual financial statement review or audit Sections 5305 and 4525(a)(3)	\$25.00
Special Assessment notice Section 4525(a)(4)	\$10.00
Emergency Assessment notice Section 4525(a)(4)	\$10.00
Settlement notice regarding common area defects Sections 4525(a)(6), (7), and 6100	\$10.00
Preliminary list of defects Sections 4525(a)(6), 6000, and 6100	\$10.00
Notice(s) of violation Sections 5855 and 4525(a)(5)	\$2.00 each
Required statement of fees (A/R report) Sections 5675 and 4525(a)(4)	\$5.00
• Other unpaid obligations of seller (violations, reimbursable)	
12 months Minutes of regular board meetings if requested Section 4525(a)(10)	\$20.00
Total fees for these documents: Costs vary depending on documents needed	

* The information provided by this form may not include all fees that may be imposed before the close of escrow. Additional fees that are not related to the requirements of Section 4525 may be charged separately.

OAK RANCH ESTATES HOMEOWNERS ASSOCIATION

COLLECTION POLICY

(CCC 5650)

Prompt payment of Assessments by all owners is critical to the financial health of the Association and to the enhancement of property values of our homes. Your Board of Directors takes very seriously its obligation under the Declaration of Covenants, Conditions and Restrictions (CC&Rs) and the *California Civil Code* to enforce the members' obligation to pay assessments. The policies and practices outlined shall remain in effect until such time as they may be changed, modified or amended by a duly adopted resolution of the Board of Directors. Therefore, pursuant to the CC&Rs and *California Civil Code* Section 5650, the following are the Association's assessment practices and policies:

Assessments, late charges, interest and collection costs, including any attorney's fees, are the personal obligation of the owner of the property at the time the assessment or other sums are levied.

Regular & Special assessments are due and payable on the first day of each month. It is the owner of record's responsibility to pay each assessment in full each month regardless of whether a statement is received. All other assessments, including special assessments, are due and payable on the date specified by the Board on a notice of assessment, which will not be less than thirty (30) days after the date of said notice of special assessment.

Any payments made shall be first applied to assessments owed, and only after the assessments owed are paid in full shall such payments be applied to late charges, interest, and collection expenses, including attorney's fees, unless the owner and the Association enter into an agreement providing for payments to be applied in a different manner.

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 for each delinquent assessment per unit per month as well as a collection fee of **\$10** per mailing to cover cost of collection by management company.

An interest charge at the rate of 10% per annum will be assessed against any outstanding balance, including delinquent assessments, late charges and cost of collection, which may include attorney's fees. Such interest charges shall accrue thirty (30) days after the assessment becomes due and shall continue to be assessed each month until the account is brought current.

If a special assessment is payable in installments and an installment payment of the special assessment is delinquent for more than thirty (30) days, all installments will be accelerated and the unpaid balance of the special assessment shall become immediately due and payable. The remaining balance shall be subject to a late charge and interest as provided above.



Oak Ranch Estates Home Owners Association
ARCHITECTURAL COMMITTEE PROJECT APPLICATION

Complete the Application and email or deliver, with attachments, to an AC Committee member:

(Chair) Pamm Durate, pdillus@aol.com; Carol Tennant, tennantca@gmail.com; Mike Ogden, mikeogden@sbcglobal.net

Date of application: _____

Name: _____

Address: _____

Phone: _____

Date project scheduled to begin: _____

Estimated date of completion: _____

Describe the proposed project. Include information about purpose, materials, colors, dimensions.

"Architectural Project Application Form" needs to be modified: add after "home", "or landscaping" and after "Application", "be submitted".

Attach the following exhibits: 1) plan (bird's-eye-view), 2) elevations (front and side views, etc.), 3) product literature, 4) color swatches, 5) list of plant names, etc.; and 6) any other information to help the Committee.

Review by this Committee is for the purpose of meeting the approval requirements as set forth in the Declaration of Covenants, Conditions, and Restrictions (CC&Rs) only. Approval is neither intended nor should be interpreted as an indication that the project meets any State, County, or other codes or regulations. The applicant and/or owner is responsible for compliance with such codes and regulations.

The applicant and/or owner is responsible for notifying the Committee when the project is complete so a review of the work can be conducted per the CC&Rs. Please request a review by providing the Committee with the Architectural Committee Project Review Form (page 2).

Signature of Applicant _____

Date received by Architectural Committee _____

The above project is hereby:

- approved disapproved, see Remarks no decision at this time, see Remarks

Remarks:

Committee member signatures

Date



Oak Ranch Estates Home Owners Association
ARCHITECTURAL COMMITTEE PROJECT REVIEW FORM

AC Committee members:

(Chair) Pamm Durate, pdillus@aol.com; Carol Tennant, tennantca@gmail.com; Mike Ogden, mikeogden@sbcglobal.net

Date of application for review _____

Name: _____

Address: _____

Phone: _____

Date completed project will be ready for review: _____

Owner comments about project, optional:

The Committee may conduct a physical site visit of the project and/or ask for photos of the completed project.

Signature of applicant _____

Date received by Architectural Committee _____

The above project has been reviewed for quality of workmanship and materials and conformity to the approved project application and is hereby:

approved disapproved, see Remarks no decision at this time, see Remarks

Remarks:

Committee member signatures

Date

