

*A Helpful Handout Prepared by*

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# LAGUNA WOODS VILLAGE

*Where New Adventures Begin*

## HOME BUYER'S GUIDE

**The West Coast's Premier 55+ Active Adult Community**

Orange County, California

*Voted Best Senior Living Community — Orange County Register*

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## 01 WELCOME TO LAGUNA WOODS VILLAGE

Laguna Woods Village is the West Coast's premier private community for adults age 55 and older, nestled in the rolling hills of Orange County, California. With over 18,600 residents, this vibrant, gated community offers an unparalleled resort-style lifestyle filled with recreation, entertainment, education, and connection.

Whether you're looking for a peaceful retreat or an active social scene, Laguna Woods Village delivers both — and everything in between. With 255 days of brilliant sunshine per year, proximity to world-class beaches, and one of the most diverse amenity packages in the country, it's easy to see why residents call this home for the rest of their lives.

### Community at a Glance

<b>Location</b>	Orange County, California (Laguna Woods)
<b>Community Type</b>	Private gated 55+ active adult community
<b>Total Residents</b>	Over 18,600 residents
<b>Acreage</b>	2,100 acres of rolling hillsides & landscapes
<b>Sunshine</b>	255 days of sunshine per year
<b>Beach Distance</b>	~10-minute drive to world-class beaches
<b>Age Requirement</b>	55 years of age or older
<b>Recognition</b>	Voted Best Senior Living Community — OC Register

## 02 RESORT-STYLE AMENITIES

Laguna Woods Village offers one of the most comprehensive amenity packages of any residential community in the nation. Everything is designed to invigorate the

body, mind, and spirit — all within a safe, secure, beautifully landscaped environment.

## By the Numbers

<b>2 Golf Courses</b> 36 Holes	<b>10 Tennis Courts</b>	<b>7 Pickleball Courts</b>
<b>5 Swimming Pools</b>	<b>4 Hot Pools / Spas</b>	<b>3 Fitness Centers</b>
<b>7 Clubhouses</b>	<b>200+ Active Clubs</b>	<b>814-Seat Performing Arts Center</b>
<b>Equestrian Center</b> 38 Stables	<b>Garden Centers</b>	<b>Village Library</b> // = 30,000+ Items

## Golf — A Golfer's Paradise

Golf lovers will be in heaven at Laguna Woods Village. The community features nearly 154 acres of golf course grounds, including two professional-grade courses covering 36 holes, a driving range, practice putting greens, a chipping area, a pro shop stocked with gear and apparel, cart rentals, and professional lessons. The adjacent Par 3 Lounge provides a comfortable spot to relax after a round.

## Recreation & Fitness

From aquatics to Zumba, residents of all fitness levels find activities to love. Highlights include:

- Five pools and four hot pools/spas for year-round aquatic activities
- Three fully equipped fitness centers conveniently located throughout the community
- 10 tennis courts and 7 pickleball courts for racquet sports enthusiasts
- Group fitness classes including yoga, water aerobics, cycling, and much more
- Walking and recreation trails through scenic 2,100-acre grounds

## Equestrian Center

A unique and beloved feature of Laguna Woods Village, the Equestrian Center includes 38 stables, a full-size riding ring, and a calendar packed with exciting equestrian events throughout the year — from horse parades to holiday celebrations.

## Performing Arts Center

The Performing Arts Center (PAC) anchors the cultural life of the Village with an 814-seat professional theatre. Residents enjoy a full calendar of concerts, theatrical productions, films, and special performances — many presented by residents themselves. Several dining rooms on site make evenings out convenient and enjoyable.

## Village Library

The Village Library offers access to more than 30,000 multimedia items, including best-sellers, paperbacks, magazines, audiobooks, and games — all available to residents as a community resource.

## 19 Restaurant & Lounge

Located in the Village Greens, the 19 Restaurant & Lounge offers fine casual dining for breakfast, lunch, and dinner along with a full-service bar. It's the perfect spot for a meal with friends after a morning on the golf course.

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## 03 CLUBS, CLASSES & SOCIAL LIFE

One of the most remarkable aspects of life at Laguna Woods Village is the extraordinary depth of social connection. With over 200 active clubs and special interest groups, residents can pursue virtually any passion or discover an entirely new one.

## 200+ Clubs & Special Interest Groups

Clubs span a remarkable range of interests, including:

- Arts, crafts, painting, ceramics, woodworking, and jewelry making
- Music, dance, theater, and choral groups
- Sports clubs: golf, tennis, pickleball, swimming, hiking, cycling, and more
- Cards, chess, bridge, and game clubs
- Cultural, heritage, and international interest clubs
- Technology, computers, and lifelong learning groups
- Volunteer, civic, and community service organizations
- Health, wellness, and spiritual groups

## Classes & Education

Laguna Woods Village takes lifelong learning seriously. Residents have access to a wide variety of affordable classes including yoga, ballroom dancing, self-defense, language instruction, art, and technology. For deeper academic enrichment, the Saddleback College Emeritus Institute has provided on-site continuing education opportunities for more than 30 years — right within the community.

## 7 Unique Clubhouses

Seven distinct clubhouses serve as social hubs across the community. Each offers meeting rooms, activity spaces, and gathering areas where residents connect, create, and collaborate. The Community Center additionally features computer facilities, a fitness center, a table tennis facility, and the Village Television studio.

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## 04 RESIDENT SERVICES

Living at Laguna Woods Village comes with a comprehensive suite of services designed to make daily life easy, comfortable, and worry-free.

### Key Services Included

- **Landscaping & Maintenance:** Landscaping & Grounds Maintenance
- **Security:** Professional security services with gated entry
- **Transportation:** Transportation services within and around the community
- **Internet & TV:** Broadband TV and internet services
- **Social Services:** Social services and community support programs
- **Village TV:** Village Television — a community TV channel (TV6)
- **Guest Passes:** 24/7 guest pass management via smartphone or computer
- **U.S. Post Office:** On-site U.S. Postal Service branch

### Garden Centers

Residents with a green thumb can tend their own flower, vegetable, or tree plots at the Village's dedicated Garden Centers — a beloved amenity for those who love cultivating beautiful, productive outdoor spaces.

### History Center

The Laguna Woods History Center preserves and celebrates the community's rich past. It's a wonderful resource for new residents wanting to understand the heritage and legacy of this remarkable place.

## 05 UNDERSTANDING OWNERSHIP TYPES

One of the most important things to understand before purchasing in Laguna Woods Village is that not all homes are the same ownership type. The community includes both condominiums and co-ops, and the differences affect financing, taxes, and what the HOA maintains for you.

CONDO — Third Laguna Hills Mutual	CO-OP — United Mutual & The Towers
<p><b>Financing</b> Can purchase with as little as 20% down using traditional mortgage financing</p>	<p><b>Financing</b> All-cash purchase required — no mortgage financing available</p>
<p><b>Property Taxes</b> You pay property taxes directly to the County of Orange on your own schedule</p>	<p><b>Property Taxes</b> The Co-Op collects property taxes on your behalf, included in your monthly carrying charges</p>
<p><b>Ownership Structure</b> You own real property via deed — standard condominium ownership</p>	<p><b>Ownership Structure</b> You purchase a stock membership/share in the co-op corporation, not real property</p>
<p><b>Interior Maintenance</b> You are responsible for all interior maintenance</p>	<p><b>Interior Maintenance</b> The Co-Op maintains certain original interior components at no direct cost to you (see below)</p>
<p><b>Board Approval</b> Required — Third Mutual Board reviews your financials</p>	<p><b>Board Approval</b> Required — United or Towers Board reviews your financials</p>

### What the Co-Op Maintains Inside Your Unit

A unique benefit of Co-Op living (United Mutual and The Towers) is that the corporation maintains certain original interior components of your unit. These include:

- Vinyl flooring in the kitchen and bathrooms

- Garbage disposal
- Windows
- Original GE kitchen appliances (refrigerator, stove/oven, dishwasher)

**Important:** Once a homeowner upgrades or replaces any of these items themselves, those items are no longer Co-Op maintained. The Co-Op's maintenance responsibility only applies to the original standard components.

## 06 FINANCIAL REQUIREMENTS TO BUY

All prospective buyers must meet financial qualifications set by the board before a purchase can be approved. Requirements differ between the condo and co-op mutuels. Below is a plain-language summary — always verify current figures directly with the HOA.

### Third Mutual (Condo) — Financial Summary

<b>Assets Required</b>	Purchase price + \$200,000 in liquid, marketable, or income-producing assets (aged 180+ days)
<b>Income Required</b>	Annual mortgage payment + \$60,000/year minimum income
<b>Credit</b>	Full credit report if FICO under 700 or if outside mortgage exists; credit summary if FICO 700+ with no outside mortgage (must be within 60 days)
<b>Retirement Assets</b>	Can count toward income: (retirement account total x 80%) divided by 25 years = attributable annual income
<b>Guarantor Option</b>	Available — guarantor must show purchase price + \$340,000 in assets and \$182,000+ annual income; must be CA resident

## United Mutual (Co-Op) — Financial Summary

<b>Assets Required</b>	Purchase price + \$125,000 in liquid, marketable, or income-producing assets (aged 180+ days)
<b>Income Required</b>	Minimum \$40,000/year verified income
<b>Credit</b>	Full credit report if FICO under 700 or if outside mortgage exists; credit summary if FICO 700+ with no outside mortgage (must be within 60 days)
<b>Retirement Assets</b>	Can count toward income: (retirement account total x 80%) divided by 25 years = attributable annual income
<b>Guarantor Option</b>	Available — guarantor must show purchase price + \$250,000 in assets and \$90,000+ annual income; must be CA resident

**Note:** Assets such as vehicles, artwork, jewelry, vacant land, mobile homes, and anticipated inheritances do not count. The Towers (Mutual 50) is self-managed — contact [lagunawoodstowers.com](http://lagunawoodstowers.com) for their specific requirements. Always verify current figures directly with the HOA before making any financial plans.

## 07 HOW TO BUY — WORKING WITH DANAЕ

Buying in Laguna Woods Village is a unique process. Here is a simple overview of what to expect when working with Danae:

<b>Step 1</b>	Shop with Danae. Tour homes, explore floor plans, and find the right unit for your lifestyle and budget — whether a condo or co-op.
<b>Step 2</b>	Open Escrow. Once your offer is accepted, escrow is opened with a licensed escrow company.

<b>Step 3</b>	Submit Financials. You provide your financial documentation (tax returns, asset statements, income verification, and credit report) to escrow, who assembles the full membership application package and submits it to the Village on your behalf.
<b>Step 4</b>	Board Review & Approval. The mutual's Board of Directors reviews your application and approves or denies. This step is unique to Laguna Woods Village — board approval is required for all purchases.
<b>Step 5</b>	Close Escrow & Move In! Upon board approval, escrow coordinates final demands and closing. You receive your membership ID and officially become a Laguna Woods Village resident.

## Floor Plans

Laguna Woods Village offers nearly 100 floor plan options, ensuring buyers can find the right fit for their lifestyle and needs. Browse all available floor plans at [lagunawoodsvillage.com/sales-information/floorplans](https://lagunawoodsvillage.com/sales-information/floorplans).

## 08 LOCATION & LIFESTYLE

Laguna Woods Village is ideally situated in South Orange County — one of California's most desirable regions for climate, scenery, and quality of life.

### Location Highlights

- South Orange County, California — known for its Mediterranean climate year-round
- Approximately 10 minutes from world-class beaches including Laguna Beach
- Convenient access to major freeways (I-5 and CA-241)
- Close proximity to shopping, dining, medical facilities, and cultural attractions
- 255 days of sunshine annually with mild temperatures throughout the year
- 2,100 acres of naturally beautiful rolling hillside terrain

### Safety & Security

As a fully gated community, Laguna Woods Village takes the safety of its residents seriously. Professional security services are maintained around the clock. Guest

entry is easy to manage remotely through the dwellingLIVE platform on any smartphone, tablet, or computer, or via the Gate Clearance line at (949) 597-4301.

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## 09 READY TO TAKE THE NEXT STEP?

I would love to walk you through Laguna Woods Village in person and help you find the right home. Whether you have questions about the difference between a condo and co-op, want to understand the financial requirements, or are simply ready to start touring — I am here to help.

### Book a Free Consultation with Danae

*Schedule online at your convenience — no pressure, no obligation.*

[calendly.com/danaeaballimecham](https://calendly.com/danaeaballimecham)

#### Prefer to call?

**949-216-8565**

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#### Prefer email?

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*I typically respond within a few hours.*

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***"This is where new adventures begin."***

*— Laguna Woods Village*

#### **DISCLAIMER**

*All information contained in this handout is deemed reliable but is not guaranteed. Information has been compiled from lagunawoodsvillage.com and is provided for general informational purposes only. Community details, amenities, fees, financial requirements, club offerings, and HOA rules are subject to change at any time. Prospective buyers are strongly encouraged to conduct their own independent due*

*diligence and verify all information directly with the Laguna Woods Village HOA and the applicable housing mutual prior to making any purchasing decisions. This guide does not constitute legal, financial, or real estate advice.*

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## ABALLI GROUP

REAL ESTATE COLLECTIVE

real



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### About Danae

Born and raised in Southern California, Danae Aballi-Mecham is an Orange County native based in Irvine. Since earning her real estate license in 2004, she has built a remarkable career spanning all five Southern California counties and has achieved over \$200 million in sales volume.

Danae leads The Aballi Group, a boutique team of dedicated real estate professionals known for delivering a deeply personalized experience. Through her signature **Aballi Power of Five™** program, she intentionally limits her active client roster to no more than five clients at a time — ensuring every buyer receives her full attention, expertise, and care.

Danae holds the **Seniors Real Estate Specialist® (SRES®)** designation, reflecting her specialized training in serving the unique needs of 55+ buyers and sellers. She understands that this life stage comes with distinct financial, emotional, and logistical considerations — and she is committed to making the process smooth, informed, and stress-free.

In addition to her real estate expertise, Danae provides clients with a comprehensive vendor list of trusted professionals — from contractors and inspectors to moving services — so her buyers have

support every step of the way, long after the keys are handed over.

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## Ready to find your home in Laguna Woods Village?

Book a free consultation online:

[calendly.com/danaeaballimecham](https://calendly.com/danaeaballimecham) | 949-216-8565