The Lake

Winter 2026-27 Newsletter

2027 Budget & Disclosures

2027 Assessment

Holiday Activities

New Treasure Hunt

Lake Mission Viejo Association

Winter 2026-27

November

2 **Red Cross Blood Drive**
11:30 am-5:30 pm

10 **LMVA Board Meeting**
7:00 pm

15 **Yacht Club Turkey Regatta**
1:00 pm

26 **Thanksgiving Day**

North Beach Gates
8:00 am-5:00 pm

Administration Offices
Closed

Boat Rentals
8:00 am-3:00 pm

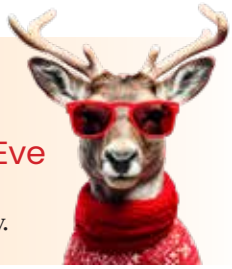
December

5 **Light the Lake Celebration, Santa, and Boat Parade**
5:00 pm-8:30 pm

8 **LMVA Board Meeting**
7:00 pm

Thanksgiving, Christmas Eve, and New Year's Eve

Guests welcome all day.
Regular guest fees apply.



24 **Christmas Eve**

North Beach Gates
8:00 am-5:00 pm

Administration Offices
8:00 am-1:00 pm

Boat Rentals
8:00 am-3:00 pm

25 **Christmas Day**
LMVA facilities closed all day, including Lake use by all members

31 **New Year's Eve**

North Beach Gates
8:00 am-5:00 pm

Administration Offices
8:00 am-1:00 pm

Boat Rentals
8:00 am-3:00 pm

January

1 **Happy New Year 2027!**

Polar Bear Plunge
11:30 am

North Beach Gates
8:00 am-10:00 pm

Boat Rentals
8:00 am-5:00 pm

12 **LMVA Board Meeting**
7:00 pm

February

9 **LMVA Board Meeting**
7:00 pm

All times, events, and activities are subject to change without notice.

Nov | Dec | Jan | Feb

See calendar above for special holiday hours.

North Beach
Daily
8:00 am-10:00 pm

North Beach Grill
Closed for the season

Dec 5
Open during Light the Lake event

East Beach
Closed for the season

East Beach Snack Bar
Closed for the season

Membership | Billing
Daily
8:00 am-5:00 pm

Clubhouse Rental Office
By Appointment Only
Clubhouse@LakeMissionViejo.org

Lake Services | Beach Bag Store
Daily
8:00 am-5:00 pm

The Dock House | Boat Rentals
Daily
8:00 am-5:00 pm

Last boat out one hour before closing time, in at closing time.

Light the Lake

A Magical Evening | December 5 | 5:00 pm-8:30 pm

Dazzling Holiday Lights, Seasonal Music, and Family Fun

- Tree Lighting
- Train Rides
- Photos with Santa
- Carolers and Festive Music
- Boat Parade
- Snack Bar and Holiday Treats
- Kids' Activities

The Evening's Schedule

5:00 pm

Santa Arrives by Boat, Activities and Music Begin

5:15 pm-8:30 pm

Photos with Santa

6:00 pm

Boat Parade Begins

48th Annual Boat Parade of Lights

Owners of pontoons and "Duffy-style" boats with running lights and current LMVA registration stickers are encouraged to join in the festivities.

Participating vessels gather near the North Beach marina by 6:00 pm.

First-time participants should contact LMVA Compliance at 949.770.1313 x229 for decorating and safety information.

Boat owners provide their own batteries and inverters to power their holiday decorations.

Dates, times, and activities are subject to change or cancellation without notice.

Now Available to LMVA Members

2027 Budget, Reserve Study, and Membership Disclosures

This newsletter contains a summarized version of the 2027 Lake Mission Viejo Association (LMVA) Annual Budget and Disclosures packet.

You may request a printed copy by emailing **info@LakeMissionViejo.org** or calling 949.770.1313 x202.

The following Disclosures are included in the packet

- **Summary of the Pro Forma Budget for the upcoming fiscal year**
- **Reserve Membership Disclosure Summary**
- **Annual Policy Statement**
- **Insurance Disclosure Statement**
- **Assessment Collection Policy**
- **Fee and Fine Schedule**
- **Additional Annual Member Disclosure**

2027 Budget Overview

Total Operating Budget

$11,916,788

Assessment

$198

paid twice a year

To review the complete packet scan this QR code or visit LakeMissionViejo.org/disclosuresnov2026

For a printed copy email info@LakeMissionViejo.org. Please include your name and address.

The 2027 Reserve Study

The Reserve Study is prepared by a professional consultant each year and is a detailed inventory of LMVA's major assets.

It serves as a management tool for scheduling, coordinating, and planning future repairs and replacements. This report fulfills the Board of Directors' legal and fiduciary obligation for maintaining the community assets in a state of good repair.

The full list of assets, including their respective replacement costs, useful lives, and remaining lives, is included in the complete packet along with related reserve information and disclosures.

Examples of Recent Projects Utilizing These Funds

- **Dam Repairs**
- **The Dock House Refurbishment**
- **Boat Storage Area Improvements**
- **Replacement Kayak Fleet**
- **Security Camera System Upgrades**

As of January 1, 2027, the anticipated reserve balance will be **$9,005,615,** while the fully funded balance is **$11,589,022.** The Association is anticipated to be **78% funded** at the start of the year. This number represents the amount the Association has on hand to repair or replace assets when they are planned to be replaced. According to the Reserve Analyst's report, the Association's funding of reserves is considered to be in the "Good" category.

The Board of Directors has determined through the budget process and Reserve Study that the replacement reserve account is appropriately funded and does NOT anticipate a need to levy any type of special assessment to repair, replace, or restore any major component within the community under normal circumstances.

LMVA 2027 Assessment Update

2027 Assessment of $198 due January 1 and July 1

Courtesy statements are mailed in early December.

If you've signed up for electronic statements, check your spam folder.

Late fees will be incurred beginning February 1.

Payment options and terms are available at **LakeMissionViejo.org/assessments-and-fees**

The Lake Association relies on funding from assessments to operate.

This year, the Board determined that a 2.6% increase to the assessment is required to meet those funding needs.

The LMVA budget is made up of revenue and expenses in many different categories, which are detailed in the full budget *(see link on page 4)*. The chart *(above)* shows the broader expense categories where your assessment dollars go. In creating the annual budget each year, the Board of Directors considers historic and projected expenses, along with goals for maintaining and improving the Lake's facilities, programs, and events for the benefit of all members.

The main factors influencing the assessment increase needed to operate the Lake at the level members are accustomed are noted here.

Operational Personnel Costs

Payroll and staffing costs increased due to the minimum wage increase to $17.40/hour on January 1, 2027, as well as increased costs associated with attracting and retaining the staff required for operation of the facility and administrative management of the Association.

Continued Investment in the Reserve and Capital Improvements Accounts

Maintaining healthy balances in these accounts assures the Association's long term financial health, funds replacement of assets, and allows for improvements that benefit members.

Increasing Costs of Talent, Production, and Services for the Summer Concert Series

Summer concerts are a Lake Mission Viejo tradition with over 30,000 attendees each summer. Increasing funding for concerts ensures that the concerts will continue to meet the high standard for artist and production quality that brings so many members to the Lake each year.

SENIOR DISCOUNTS

Lake Member 62 or Older?

Let Lake staff know that you qualify for a Senior Discount!

Our Gate Attendants and Rental Clerks may not suspect you're a senior by looks alone.

50% off Guest Passes

for guests of any age – year-round. No discounts on concert days.

50% off Boat Rentals

NON-SUMMER SEASON
Monday through Thursday. Holidays excluded.

SUMMER SEASON
Memorial Day weekend through Labor Day weekend
Monday through Thursday, 8:00 am-12:00 pm. Party boats excluded. Holidays excluded.

Advance reservations are suggested for party boats; however, the senior rate option will not appear when booking online. Please advise the rental clerk of your senior eligibility when checking in to receive a credit on the card used when making the reservation.

MEMBERSHIP BADGE OPTIONS

Coming Soon

Starting this winter, Lake Mission Viejo will offer members the choice of using either a traditional, physical membership ID badge **OR** mobile app for access to the Lake, rentals, and reservations.

For those who prefer a physical card or just prefer not to download another app to your smartphone, **as long as your current card has a barcode on it, it will continue to be accepted** at the gate, Dock House, and Lake Services. Those with **old cards that do not have a barcode** should visit Membership and exchange it for a new card to continue uninterrupted access to the Lake and its amenities.

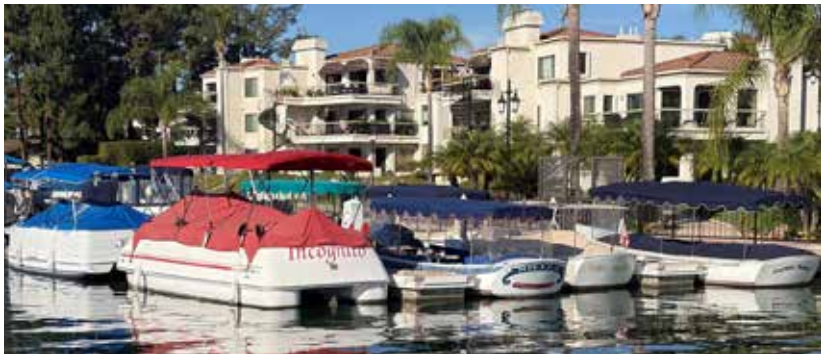
If your ID badge looks like this, visit us for a replacement.

Seasonal Lifeguard Tryouts

March 6 and 7

March 13 and 14

Visit LakeMissionViejo.org/lifeguard-operations or employment for details.



AVAILABLE JANUARY 1

2027 Watercraft Registration Tags

An updated registration sticker is required to launch any personal watercraft on the Lake in 2027. Failure to display an updated sticker may result in a $100 fine.

Owners of previously registered watercraft are reminded to visit the Membership Office to pick up a new sticker starting January 1. Be sure to bring valid proof of liability insurance.

New registrations are available by appointment only. Please contact Membership at 949.770.1313 x212 to make an appointment after reviewing the registration requirements online.

LakeMissionViejo.org/using-your-own-boat

RED CROSS BLOOD DRIVE

Give the Gift of Life

Monday, November 2
11:30 am–5:30 pm
Lake Mission Viejo Clubhouse

Help ensure patients get the lifesaving blood they urgently need. "SleevesUp" to honor someone special who received blood, give back for the care you received, or choose to do something meaningful. Blood donors of all blood types are needed.

Appointment required.

Scan the QR or sign up at **RedCrossBlood.Org** and enter sponsor code LAKEMVA to schedule your appointment.

11th Annual Polar Bear Plunge

New Year's Day 11:30 am

Make a splash in the New Year!
Grab your crew and help make this year's plunge the biggest yet.

And yes, costumes are encouraged. The crazier, the better!

Are You **Brrrrave** Enough for this Year's Plunge?

11:30 am Registration opens at Lifeguard Tower 1

11:50 am Festivities begin with the selection of Merry Monarchs and a group photo

12:00 pm **Everyone In The Lake!**

12:15 pm Warm up with Coffee, Hot Cocoa, and Chili

Lake members and their guests are welcome.
Regular guest fees and rules apply.

Treasure Hunt 4: Clue Edition

A new treasure hunt is now available to members and their guests. Based on the classic board game CLUE, amateur sleuths will visit multiple locations at North Beach solving puzzles and collecting clues to determine "who dunnit."

The activity takes about 30 minutes and is suitable for all ages, although younger kids will need the help of an adult or older child. A smartphone is required for some of the clues.

The treasure hunt is free for members; guests pay only the regular daily guest fee. Visit Lake Services between 8:00 am and 4:00 pm for instructions and your first clue.

Lake Mission Viejo Association
22555 Olympiad Road
Mission Viejo, CA 92692
949.770.1313 • LakeMissionViejo.org

Presorted
Standard
U.S. Postage
PAID
Santa Ana, CA
Permit #631

Water Project

The construction phase of the Lake Water Improvement Project is on schedule. The project utilizes a pump station and system of pipelines to circulate Lake water through the Santa Margarita Water District's Advanced Purified Water Treatment Facility. This treatment process will reduce dissolved solids and should lower the pH of Lake water, creating a less hospitable environment for golden algae. Reduced golden algae activity should provide more opportunities to keep the Lake stocked with fish. The system is expected to be operational by the end of 2026.

Lake Mission Viejo ASSOCIATION

Thank you, Candy Cove Sponsors

These local businesses, either owned by or employing Lake members, provided treats to approximately 2000 kids at the Lake Eerie Halloween event held on October 17.

Beyond Alphabets
After-School and Summer Programs

Green Family Training
Martial Arts and Fitness

I Can Academy
Tutoring and Homeschool Enrichment Center

Lake Mission Viejo Junior Lifeguards
Summer Aquatic Education Program

Mission Viejo Lions Club
Service organization

Pawsibilities
Mobile Pet Grooming

Perkfinity
Community Perks and Rewards

Rock and Roll Painting
Painting and Drywall Contractor

Stratford School
Private STEAM School

Tiny Wonders
Handmade Slime and Play Dough

UForce Fitness
Fitness Training

United Self Defense Academy
Self-Defense Training