

'EXHIBIT F'

Harbour Village

Multi-Year Landscaping Plan

DRAFT

3/25/2026

SITUATION:

Harbour Village currently has mature landscape in Common Areas that was put in place 40 years ago when The Lakes Community was founded. Harbour Village was landscaped at that time in compliance with direction provided by The Lakes, which is to have a lot of trees, grass, and shade areas.

Harbour Village common areas include several varieties of pines, Olive, Valencia Orange trees, and other ornamental trees. The shrubbery, ground cover, and grass areas reflect what was popular in new developments in Tempe 40 years ago. Harbour Village is known as a visually beautiful area – likened to a park. By-and-large, very few changes have been made to the landscaping at Harbour Village since then.

The mature vegetation is a draw for residents to come and live here. It has created a very beautiful space. However, some of the aging pines and other large trees are reaching maturity and beginning to fall over -- posing a risk to the nearby structures. In some zones the mature trees have created significant shade that is blocking out the light exposure and compromising the health of the shrubbery, groundcover, and grass underneath.

The irrigation system throughout Harbour Village needs serious attention: There is a significant waste of water and improper application of water throughout common areas. Largely this is due to an inadequate number of zones, poorly planned tubing and emitters, and aging tubing that is leaking. Watering by the current irrigation system is too general and in some zones it is inadequately meeting the unique requirements of plants with light exposure that is too low or too high. The five older model controller boxes (timers), currently in place, are cumbersome to operate and we no longer have a clear understanding of where the individual zones are located.

Harbour Village does not have adequate funds coming in from monthly assessments to take care of all the improvements that are needed to address the excessive water usage and risk of falling trees at our aging community. The HOA is forced to always react to landscaping situations rather than proactively adapt the landscaping to manage the property better and more cost effectively. If left unaddressed, Harbour Village will be significantly impacted by the financial cost of damaged structures from falling trees and unable to manage the increasing needs of the aging landscaping in common areas within its annual budget.

CONSIDERATIONS:

- Harbour Village is part of The Lakes of Tempe HOA and is subject to its landscaping requirements.
- Harbour Village is also bound by its own set of CC&Rs, which define the responsibilities, restrictions, and funding for maintaining the common areas within Harbour Village.
- Harbour Village is a key visual element of The Lakes community, occupying a significant and very prominent amount of the shoreline on the big lake. Whatever changes are made to the landscaping at Harbour Village will have a significant impact on the visual appeal of The Lakes community.
- Because Harbour Village shares an extensive area of land next to the water the landscaping along that border needs to work compatibly with the lake in regard to run-off and erosion, protection of the lake seawall, and other activities adjacent to the lake.
- Harbour Village is a part of The Lakes wildlife ecology, which is home for a multitude of birds, including Osprey, Kingfishers, ducks, geese, Avocets, American Coots, Great Blue Herons, Great White Egrets, Night Herons, etc. The lake adjacent to Harbour Village is filled with a variety of fish, who are also impacted by inappropriate runoff and discharge.
- The residents of Harbour Village use the Common areas for a variety of different purposes. In addition to presenting a pleasing and attractive sense of space and light, residents use these common areas to walk their dogs, play with their children and grandchildren, meet other residents, repose, and to provide visual barriers for nearby business and residential high-rise structures.
- The common areas within Harbour Village are small eco-systems within themselves. There is a balance of water, light, soil availability, plant species, and usage that work together and need to be addressed in its entirety.
- There is an understanding that the climate is changing. Water will need to be conserved and the plants that populate the Harbour Village common areas will need to be of a type that can handle warmer temperatures. We are aware that there are a variety of trees, shrubs, and groundcover that can meet these changing requirements, and provide a rich diversity of vegetation arranged to create visually beautiful and useful common areas for Harbour Village.

PROPOSAL:

Overview:

The objective of the Harbour Village HOA landscaping strategy is to modify the landscaping at Harbour Village over several years to a place where the landscaping in common areas is affordable to maintain, reduces water consumption, does not pose a risk to the adjacent structures, and retains a healthy ecosystem of vegetation that is the hallmark of Harbour Village and The Lakes community.

1. The multi-year approach ensures that the transition of vegetation is gradual. New plantings can be staged over time and provide a diverse maturity so the transition appears as a natural evolution. This is an important consideration for residents, The Lakes community, and the wildlife and recreational aspects of the property.
2. The multi-year transition enables Harbour Village to fund this transition within its operating budgets with the assistance of City of Tempe grants. Harbour Village is bound by a 5% Monthly Assessment increase per year, which is out of step with recent inflation-driven costs. The annual appropriation of funds towards this project will limit how much can be done each year. Key projects, such as the initial funding of irrigation enhancements, need to be funded through grants.
3. The decisions for the order in which changes are made are determined by several factors. Some components of the Harbour Village landscape (such as very mature pine trees that are dying and falling onto adjacent structures) pose a significant and immediate risk to the welfare of the property and need to be addressed first and as needed over time. We need to be mindful that changes to one part of the ecosystem can have adverse effects on other parts of the ecosystem. The annual HOA budget is limited, and the transition must fall within that budget. Water savings early on could provide the funding for the transition plan over the following years.
4. To ensure that the journey Harbour Village is undertaking is successful, it is critical that we engage an irrigation/arborist specialist to guide us through this transition. It may be in the form of a landscape company, or it may be a separate consultant, such as a professor at the University of Arizona school of horticulture Extension.
5. The immediate update of the irrigation system to accommodate different zones and diverse plant requirements is an excellent example of a strategic action that will support all of the above.
6. To coordinate this Plan, the Harbour Village HOA Board of Directors has created a Landscaping Committee comprised of resident volunteers and must include at least one HOA Board member on the committee.
 - This committee will provide a continuity of action as members come and go by developing an initial Plan, engaging experts and the community for input, tracking the Plan's progression, making modifications as they are needed, and seeing the Plan to its conclusion.
 - The committee will have a central repository of documentation that is accessible by the HOA Board of Directors.

- The committee's actions will be transparent to the residents of Harbour Village and monthly reports will be provided to the HOA Board of Directors. Actions needed to implement the Plan will be approved by the HOA Board of Directors and other governing bodies as required.
 - The Plan will be reviewed and amended from time to time and at least annually. The Board for the Harbour Village HOA will utilize the Landscaping Committee to provide oversight and guidance for the landscaping in the Common Areas of Harbour Village.
 - The committee will require approval from the HOA Board for all decisions involving expenditures and changes to the common areas. The scope of work and the roles and responsibilities for the Landscaping Committee may change over time at the Board's discretion.
7. The development of this multi-year Plan and the implementation of the Plan will be enabled by the consultation and employment of experienced and knowledgeable suppliers. These will include irrigation specialists, arborists, landscape designers, and landscape maintenance companies. In addition, expertise and guidance from The Lakes of Tempe Community, the City of Tempe, and other governing entities will provide additional structure to the Plan.

There are cost considerations that will determine what Harbour Village can do each year towards advancing to our end-state. **[These are still being scoped out.]**

The Goal is to create a Sustainable Landscape:

The objective of the Harbour Village HOA is to modify the landscaping at Harbour Village over several years to a place where the landscaping in common areas is affordable to maintain, reduces water consumption, does not pose a risk to the adjacent structures, and retains a healthy ecosystem of vegetation that is the hallmark of Harbour Village and The Lakes community.

Actions & Implementation:

Over time the pine trees that are in danger of posing a risk to nearby structures will be removed. In their place will be planted attractive trees that require low water and will not pose a safety risk when fully mature.

There are various areas where grass is located now that will become a mix of gravel, groundcover, shrubbery, and trees to create "lush" spaces of visual diversity that will be affordable to maintain and will be able to handle the changing climate.

The plants that are selected will be compatible with the light availability and eco-space in which they will reside.

Trees, shrubbery, groundcover, and the few remaining grass areas will be irrigated with systems that promote deep watering for healthy and stronger root systems.

Grass areas will be planted in select areas where they can be used by residents and at the same time will grow well and conserve water. Irrigation lines will be re-routed to accommodate the changing requirements of the newly designed spaces so that existing vegetation that remains is not compromised.

Transition Plan by Year:

2026

Engage a horticulture expert (or experts) to guide us in our Multi-year Landscape Plan. This would be people with a demonstrated understanding of landscaping, trees, and irrigation systems. It is important that we find experts who are experienced with an ecosystem like what we have at Harbour Village.

Stabilize the trees, grass, and shrubbery with better irrigation management, infrastructure, and ongoing expertise and engagement.

Reduce water waste and cost through smarter irrigation in all areas
Remove trees that pose highest risk + plant new trees in accordance with the plan

Develop the Multi-Year Landscaping Plan in more detail:

- Identify existing irrigation system
 - Document the location of the existing irrigation system e.g. where irrigation lines are located, the number of sprinkler heads, the type of sprinkler head, and the volume of water used for each head.
 - Identify the location of drip irrigation lines.

- Develop the current landscaping map of Harbour Village
 - Document the location and variety of every single planting on the property including Dog Hill (a large area adjacent to the lake that is steeply banked with no structures built upon it).
 - Designate each planting with a rating of water needs e.g. 1 = low water requirements and 5 = high water requirements
 - Designate each planting with a rating of maintenance needs e.g. 1 = low requirements (cactus) and 5 = high maintenance needs (grass).
 - Designate which plantings are stressed beyond saving and need to be removed. 1 = low priority/low risk and 5 = urgent/high risk.

Funding:

\$_____ appropriated in Annual Budget. \$_____ to be secured through grants

2027

Continue to remove trees that pose highest risk + plant new trees in accordance with the plan

Adjust irrigation system to stabilize existing areas, as needed, and to begin the transition to a sustainable landscape.

Hire a landscape architect to develop a master plan

- The local Harbour Village landscaping team and the landscaping contractor can execute the plan.
- For each high-water usage plant, identify three potential varieties of plants that could replace it.

- Determine the estimated costs and Return On Investment (ROI)
 - Architect
 - Plants
 - Removal of old plants
 - Water costs
 - Water savings
 - Maintenance costs
 - Payback time period

Begin transitioning one area of Harbour Village to sustainable landscaping with the right balance of gravel, groundcover, shrubbery, and trees. This will result in additional reduced water usage, lower maintenance cost, and healthy maturity in the years that follow.

Continue to assess the resources that Harbour Village uses to create and maintain the Common Areas so that we retain appropriate contractors with the quality, experience, and cost credentials to support our plan effectively.

Funding:

\$_____ appropriated in Annual Budget. \$_____ to be secured through grants

2028

Continue implementing transition plan.

Assess the success of first area that is transitioned. Conduct a Lessons Learned and adjust the plan. Add additional vegetation to first area as needed.

If funding and time permit, begin transitioning a second area to new state with the right balance of gravel, groundcover, shrubbery, and trees. This plan will result in reduced water usage and maintenance cost for years to follow.

Continue to assess the resources that Harbour Village uses to create and maintain the Common Areas so that we retain appropriate contractors with the quality, experience, and cost credentials to support our plan effectively.

Funding:

\$_____ appropriated in Annual Budget. \$_____ to be secured through grants

2029 – 2032

Continue implementing transition plan with the goal of completing the project in 2032.

Continue to have an annual assessment of the areas that have been transitioned. Conduct annual Lessons Learned and make annual adjustments to the plan.

Continue to assess the resources that Harbour Village uses to create and maintain the Common Areas so that we retain appropriate contractors who have the quality, experience, and cost credentials to support our plan effectively.

Funding:

\$_____ appropriated in Annual Budget. \$_____ to be secured through grants

2032 and beyond

Continue to have an annual assessment of the Harbour Village Common areas and make annual adjustments to the maintenance and enhancement of the Common Areas.

Continue to assess the resources that Harbour Village uses to create and maintain the Common Areas so that we retain appropriate contractors who have the quality, experience, and cost credentials to support our plan effectively.

Funding:

\$_____ appropriated in Annual Budget.