

BOARD OF DIRECTORS REGULAR MEETING

Friday, February, 20, 2026 at 10:00 a.m.

Meeting was Conducted In Person and Virtually

**Creekside Clubhouse – Club Room
1010 Stanley Dollar Drive, Walnut Creek, CA 94595**

MINUTES

1. **Call to Order**

Chung called the meeting to order at 10:00 a.m.

2. **Roll Call**
Directors

Young Chung – President
Kevin Dowling – 1st Vice President
Mike Sund – 2nd Vice President
Paul Moderacki – Treasurer
Peggy Kaiser – Secretary

Rossmoor Property Management

Jeroen Wright – Director
Todd Arterburn – Chief Financial Officer
Dave Peakes – Building Maintenance Manager
John Tawaststjerna – Landscape Manager
Jesus Morales – Landscape Supervisor
Victoria Thomas – Board Services Coordinator

3. **Members' Forum**

Members were afforded an opportunity to address the Board for up to 3 minutes. Comments were:

- It was stated that the Presidents Forum is being conducted in violation of open meeting requirements, as it should be accessible to the public. Adding that no decisions can be made during a closed meeting.
- It was stated that the fire extinguishers should be inspected monthly.
- Concerned for safety and liability at the Rockledge Maintenance Yard.
- Asked when Brightview will vacate the Rockledge Maintenance Yard.
- Requested to see the Gauthier contract to use the Rockledge Maintenance Yard.

4. **Consent Calendar**

- a. Board of Directors Regular (ACC) Meeting Minutes – December 2, 2025
- b. Board of Directors Executive Session Meeting Minutes – December 3, 2025
- c. Tabulation Meeting Minutes – December 9, 2025
- d. Board of Directors Regular Meeting Minutes – December 12, 2025
- e. Board of Directors Executive Session Minutes – December 12, 2025
- f. Board of Directors Regular (ACC) Meeting Minutes – January 6, 2026
- g. Board of Directors Regular Meeting Minutes – January 23, 2026
- h. Board of Directors Executive Session Minutes – January 23, 2026

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- i. Board of Directors Executive Session Minutes – January 30, 2026
Motion made by Dowling, seconded by Chung, to approve the Consent Calendar. Approved by vote. (4-1 Kaiser voted no)

5. Executive Session Meetings Summary

- Executive Session Meeting on December 3, 2025
- Executive Session Meeting on December 12, 2025
- Executive Session Meeting on January 23, 2026
- Executive Session Meeting on January 30, 2026
 - All meetings discussed: litigation, matters relating to formation of contracts, member discipline, personnel matters, meeting with individual member(s) regarding payment of assessments, payment plans, and/or attorney/client privileged communications.

6. Treasurer’s Report – Paul Moderacki

- The Mutuals will be binding a 5-month policy extension that will cover from Jan to May. In June the Mutual will then bind a full 12-month policy the goes from June to June. This will mean the Mutual will need to pay for 17 months of insurance premiums in 2026. Changing the policy binding date to June will allow for better pricing due to increase capacity in the market.
- Insurance rebate of approximately \$1.2M for insurance received in July 2025. The Mutual has not received its portion of the rebate. Arterburn reported that credits from the rebate were applied to the insurance premium’s extension.
- Met with Jeff Matheson, Jeroen Wright, Todd Arterburn, and Jean Autrey to discuss the numerous delinquent accounts. Arterburn reported that Tina Merino-Evans in the Accounting Department will now work exclusively on delinquent accounts.
- Received preliminary financials for December 2025. The Mutual exceeded the income expectation by 1%; collecting 101% of the income. The Mutual did not fully utilize the funds allocated in the budget. However, additional 2025 invoices are expected to be received during the first quarter of 2026 and will be applied to the 2025 accounts.

7. Director’s Report – Jeroen Wright

- RPM is conducting a reorganization of staff to provide better customer service to the Mutuals. The Accounting Department is also adding additional staff.
- New positions are:
 - Associate Director of Operations – John Tawaststjerna
 - Associate Director of Administration – Sofia Genove
 - Associate Mutual Manager – Vacant
 - Associate Director of Finance – Amanda Davis
 - Landscape Manager – Jesus Morales
- New organizational chart is being created and will be provided to the Board.
- Cintas performs an annual inspection of all fire extinguishers and every five years conducts a hydrostatic test on the fire extinguishers.

8. Chief Financial Officer’s Report – Todd Arterburn

- The January financial statements are currently being finalized and will be presented to the Board upon completion.

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9. **Building Maintenance Manager's Report** – *Dave Peakes*

Carpentry/Paint/Rehab Work

The carpenters are finishing up on 3317 Golden Rain Road and will be moving on to 2901 Golden Rain then 2925. Painters and deck coaters are following behind as the weather allows.

Electrical Main and Sub Panels

At this point, our records show that we have completed 348 replacements of the interior Zinsco sub panels with approximately 67 remaining. I've gotten involved in trying to contact the owners of the remaining units as in most cases they have been contacted multiple times before with no success in scheduling the work to be done. I have reached out to and will be meeting with 3 vendors on 3/2 to obtain bids on replacing the Exterior main panels.

Laundry Rooms

I have set up a meeting with Welcome Building Maintenance to go over the items on the maintenance contract and discuss the contract going forward. I'm planning on visiting a couple of the laundry rooms with them and going over the checklist of action items currently on the contract such as cleaning behind the machines, cleaning water heater closets etc.

Motion made by Dowling, seconded by Chung, to approve the car inspection contract in the amount of \$4,730 for all carports to be inspected. Approved by vote. (4-1 Kaiser voted no)

10. **Landscape Manager's Report** – *John Tawaststjerna*

- Jesus Morales has been promoted to Landscape Manager. He has been employed with RPM for over three years and recently attended the Landscape Committee meeting to become acquainted with its ongoing projects.

- Tree inspection and pruning will begin in March, starting with Entry 1.

- Lawn Conversion at 2301 Pine Knoll Dr. in the amount of \$10,946.65

Motion made by Dowling, seconded by Moderacki, to approve the contract for a lawn conversion at 2301 Pine Knoll Dr. in the amount of \$10,946.65 from the reserves account. Approved by unanimous vote. (5-0)

- Lawn Conversion at 2333 Pine Knoll Dr. in the amount of \$10,946.65

Motion made by Dowling, seconded by Moderacki, to approve the contract for a lawn conversion at 2333 Pine Knoll Dr. in the amount of \$10,946.65 from the reserves account. Approved by unanimous vote. (5-0)

- Tree Sculpture - Plum Tree Spraying to Reduce Fruit Growth in the amount of \$8,365.00

Motion made by Dowling, seconded by Chung, to approve the contract for tree sculpture in the amount of \$8,365.00 from the operating account.

11. **President's Report** – *Young Chung*

- GRF Management Agreement -- the task force that helped formulate the current management agreement will continue its work to improve the agreement. There are several known issues with the signed agreement that were identified for improvement during 2026 -- including establishing performance metrics (KPIs), harmonization of policies amongst the mutuals to improve efficiency, etc.

- The task force is primarily made up of a select group of mutual presidents, plus several other knowledgeable people.
- I, as president of this mutual, intend to stay on as an active member of this task force.

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- Over the past year, the Board has focused addressing issues with Alterations and Building maintenance -- especially coordinating the needs of upgrading our infrastructure needs with the ongoing Alterations projects. We have been trying to forge a tighter working relationship between the various RPM (MOD) departments and the Mutual. I have to commend the work that Dave Peakes has done in moving forward the Zinsco electrical sub-panel replacement effort, the water-cooled AC (i.e. swamp-cooler) replacement effort, and adding attic fire-breaks.
- Dave has also worked closely with the Capital Projects Committee in identifying and addressing a number of energy savings projects which has already resulted in over \$20K worth of rebates.
 - Upgrading/replacing the main power panels (Zinsco) is a project that has been on our books (reserve fund) for a number of years. A study (including a pilot project) is underway to evaluate how to cost effectively achieve the goal of a) replacing the obsolete panels, b) increasing the building's electrical capacity, and 3) providing expanded EV charging capabilities. The project will try to utilize any MCE/PGE rebates that are available.
- We have been working on a number of Mutual policies over the past years, bringing them up to date as the regulatory statutes, and our needs as a community, evolve.
 - Today we will discuss policy changes for "Common Area Encroachments" and "Landscaping and Exterior Décor"
 - In the works are changes to the "Maintenance Policy" and the "Alterations Policy"

12. Committee Reports

- a. **Budget and Finance Committee Report – *Jean Autrey***
 - The Committee met on the 17th virtually. Staff did not attend.
 - December financials were reviewed. Requested a financial statement that lists all accounts.
 - There is a credit balance in receivables of \$90,000, which is the amount that the Mutual owes RPM.
 - \$385,000 amount due for the insurance, which was part of the fire that occurred on June 2025 at 2925 Golden Rain Road.
 - 2025 audit is held up until the 2024 Letter of Representation is signed by the Board.
 - Next meeting is scheduled for March 17th at 3:00pm. The meeting is virtual. Information on how to join the meeting can be found in the Rossmoor newspaper.
- b. **Landscape Committee – *Committee Chair Vacant***
No Report
- c. **Capital Projects Committee – *Committee Chair Vacant***
No Report
- d. **Social Engagement Committee – *Marcia Keating***
2026 FWCM Community Social Engagement Committee:
The Social Engagement Committee has 25 committee members. The committee meets the first Monday of the month in the Garden Room, Dollar Clubhouse.

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The Community Social Engagement Committee met on Monday, 2/2/26 at 1:30 pm

1. Discussed the CSEC Roles: The CSEC has openings for the following roles: Secretary, Treasurer, Communication/Advertisement, and Event Leader.
2. 2026 FWCM Monthly Activity Night: Second Tuesday of each month in the Vista Room, Hillside, 4:30-7 PM.

Tuesday, March 10, 2026: Bingo Night: Larry Silver will call the Bingo & Prizes

3. Welcome New Residents Meeting: Friday, February 20, 2026 at 10:00 a.m. in Bunker Room at the Creekside Clubhouse. A news article will be in the Rossmoor News on 2/18/26.

The Community Social Engagement Committee: Kevin Dowling, Board Liaison, Brenda Wilson, CSEC Co-Chair, and Marcia Keating, CSEC Co-Chair met on 2/5/26 at 2 p.m.

1. We discussed creating a Board for the CSEC and will be further discussed with the full committee at the next Social Engagement Committee meeting.
2. We reviewed the 2026 FWCM events. This will be discussed and finalized at the next CSEC meeting.

Note Date Change: The next CSEC meeting will be held on Friday, March 6, 2026, 1:30 pm, Garden Room, Dollar Clubhouse.

13. **New Resident Orientation** – *Kevin Dowling*

Next Orientation Meeting: The next scheduled meeting is on March 20, 2026 at 10:00 a.m. in the Bunker Room at the Creekside Clubhouse.

Motion made by Kaiser, seconded by Moderacki, to amend the agenda and bring topics e, f, g, and j to the top of New Business. Approved by unanimous vote. (5-0)

14. **New Business**

Action Items

e. 2026 Shared Deductible Agreement – *Young Chung*

Motion made by Moderacki, seconded by Chung, to approve the 2026 Shared Deductible Agreement and authorize Young Chung to sign the agreement on the Board's behalf. Approved by unanimous vote. (5-0)

f. Proposed Amendments to the Assessment Collection Policy – *Young Chung*
Topic Deferred

g. ECHO Membership Renewal Invoice – *Peggy Kaiser*

Motion made by Kaiser, seconded by Moderacki, to approve renewing the ECHO membership in the amount not to exceed \$800. Approved by unanimous vote. (5-0)

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- j. Resolution approving payments of \$10,000 or more forecasted in the 2026-27 Budget.
Motion made by Dowling, seconded by Chung, to approve a resolution approving payments of \$10,000 or more forecasted in the 2026-27 Budget. Approved by vote. (4-1 Kaiser voted no)
- a. Establish an Executive Committee for the Mutual's newsletter – *Young Chung*
Motion made by Chung, seconded by Dowling, to approve an Executive Committee for the Mutual's newsletter. Approved by vote. (4-1 Kaiser vote no)
- b. Appoint Kevin Dowling as the Chair to the Executive Committee for the Mutual's newsletter – *Young Chung*
Motion made by Chung, seconded by Sund, to approve Kevin Dowling as the Chair to the Executive Committee for the Mutual's newsletter. Approved by vote. (4-1 Kaiser vote no)
- c. Funds for the Social Engagement Committee – *Young Chung*
Members on the Committee are Gloria Vasconcellos, Barry Swank, Kevin Dowling, and Marcia Keating.
Motion made by Dowling, seconded by Moderacki, to approve funds of \$1,500 in the 2026 Budget for the Social Engagement Committee. Approved by vote. (4-1 Kaiser voted no)
- d. Authorize Young Chung as the Mutual's representative on the RWC Management Agreement Taskforce – *Young Chung*
Motion made by Moderacki, seconded by Dowling, to authorize Young Chung as the Mutual's representative on the RWC Management Agreement Taskforce. Approved by vote. (4-1 Kaiser voted no)
- h. Common Area Encroachments Policy– *Young Chung*
- i. Landscaping and Exterior Décor Policy– *Young Chung*
Recommendation is for items h and i
Motion made by Chung, seconded by Dowling, to approve the Common Area Encroachments Policy and the Landscaping and Exterior Décor Policy with amendment that remove 'wooden containers' and add containers with liners in the Monterey manors. Section 5.VI potted plants must be placed in waterproof containers. Approved by vote. (4-1 Kaiser voted no)
- Second motion made by Kaiser to post the proposed policies as a general notice and allow for the 28-day review and comment period. There was no second motion. Motion did not pass.*
- k. Resolution approving President and Treasurer authority to write off receivables of \$400 or less.
Kaiser requested a report be generated showing all the receivables being written off.
Moderacki agreed to provide a report to the Board.
Motion made by Chung, seconded by Dowling, to approve a resolution approving President and Treasurer authority to write off receivables of \$400 or less. Approved by vote. 3-2 (Kaiser voted no and Moderacki abstained)

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15. Informational/Discussion Items

a. Board President Role and Responsibilities

President's responsibilities are to sign Occupancy Agreement Certificates, new member approvals, sub-leases, termination of membership, establishing topics for agendas, etc., which are generally routine tasks.

b. Participation in the RWC Management Agreement Task Force – *Young Chung*

No Discussion

16. **Announcements** – The next scheduled meeting is the Board of Directors Regular Meeting on March 27, 2026 at 10:00 a.m. in the Donner Room at the Event Center well as virtually.

17. **Adjournment**

There being no further business the meeting adjourned at 11:53 a.m.

Board Assistant Secretary's Certificate

I hereby certify that the foregoing is a true and correct copy of the minutes.

Victoria Thomas