

SECOND WALNUT CREEK MUTUAL

BOARD OF DIRECTORS REGULAR MEETING

Thursday, November 20, 2025, at 10:00 a.m.

Meeting is Conducted In-Person and Virtually

Gateway- Peacock Room

1001 Golden Rain Road, Walnut Creek, CA 94595

MINUTES

1. Call to Order

Meeting was called to order by Lon Bruce at 10:02 a.m.

2. Roll Call of Directors

Lon Bruce – President
Michele Colucci – Vice President
Vona Scott - Treasurer
Bob Kelso - Secretary
Tieka Romanoff - Director

Rossmoor Property Management

Jeroen Wright – Director
Todd Arterburn – Chief Financial Officer
Eric Howard – Building Maintenance Manager
John Tawaststjerna – Landscape Manager
Janneth Lujan – Board Services Coordinator

3. Approval of Minutes

- a. Regular Board Meeting Minutes – May 15, 2025
- b. Regular Board Meeting Minutes – June 19, 2025
- c. Executive Session Board Meeting Minutes - July 11, 2025
- d. Executive Session Board Meeting Minutes – August 21, 2025
- e. Executive Session Board Meeting Minutes – September 16, 2025
- f. Regular Board Meeting Minutes – September 18, 2025
- g. Annual Board Meeting Minutes – October 21, 2025
- h. Organizational Board Meeting Minutes – October 21, 2025

Bruce motioned; Kelso seconded to approve of the 8 sets of minutes listed above. Motion passes (5-0)

4. President's Report – Lon Bruce

Bruce provided an update on recent Board changes, including welcoming Tika Romanoff as a Director at Large. He announced a Town Hall Meeting scheduled for January 14, 2026, at 1:00 p.m. in the Fireside Room, where Rossmoor Property Management operations will be discussed.

He also noted the success of the recent Pie Party, which was well attended—with all but one table filled.

Additionally, Bruce expressed interest in creating a Renter Information Packet containing key rules (trash, parking, etc.) for owners to share with their renters. He also suggested developing similar packets to be provided when units are vacated following the passing of an owner.

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The board adopted a new 2026 budget that includes additional funding for sewer lateral repairs, balcony inspections, and laundry room renovations.

5. Operations Manager's Report – Jeroen Wright

Wright discussed the implementation of FS5, a new work order system that is causing increased wait times at the service desk. Wright reported that the approval of the Management agreement has been his main focus and is on track for completion and signature by the Mutual Presidents.

6. Chief Financial Officer Report – Todd Arterburn

Arterburn will send the consolidated budget for board review and will also email three new financial reports (balance sheet by fund, cash flow statements for operating and reserve) to Vona and copy the board. Arterburn and Scott will set up a meeting after Thanksgiving to consolidate the laundry fund and address property tax fund changes for 2026.

7. Treasurer's Report – Vona Scott

Scott mentioned that overall, 2025 was a good financial year, she revealed the organization was \$2.7 million under budget in 2025, with significant savings achieved through committee work and member participation in identifying cost savings opportunities.

8. Building Maintenance Manager's Report – Eric Howard

Eric Howard gave the following report:

Building Rehab Work-Our SWCM Carpentry crew is currently rehabbing 1166 and 1174 Canyonwood Ct. To date. The team has completed 28 of the 30 buildings and carports scheduled for rehabilitation this year. The painting crew follows behind the carpentry team and is currently working on Entry 8 Singingwood.

Water-Cooled Air-Conditioning Conversion- Freemans Heating and air conditioning continues progress on converting the water-cooled A/Cs. They are currently working at 1149 Fairlawn Ct. As of this week, 384 out of the 468 scheduled units have been installed.

Entry Bridge Replacements- Gauthiers construction has completed the foundation work for the 3 new entry walkway bridges. The new bridges are located on the front entries to the buildings at 1125 SW, 2724 TC and 2740 TC.

3248 Tice Creek Foundation Repairs- Ned Clyde Construction is in the process of securing permits for the foundation and stabilization work at 3248 Tice Creek. Once permits are approved, they will schedule the repairs.

Zinsco Panel Replacement- KR Electric has been selected to replace 43 interior Zinsco electrical panels. The work is expected to begin before the end of the year.

Roof and Gutter Cleaning- Roof and gutter cleaning is scheduled to begin at the end of this month. During the winter season if you observe any overflowing roof gutters or storm drains, please contact the work order desk at 988-7650.

10. Landscape Manager's Report – John Tawaststjerna

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Informational Items from Tawaststjerna:

Irrigation has been turned off due to the recent winter/rainy season. The system was shut down on November 4, 2025, and will remain off until at least April 2026.

Residents are encouraged to email the Work Order Desk if they observe any irrigation running so it can be addressed promptly.

Terra Landscaping is currently performing weekly leaf clean-up, including clearing drains and sidewalks.

Tree and vegetation removals are scheduled along Canyonwood in December, as part of ongoing work in Second Mutual.

11. Committee Review and Approvals

The board discussed committee leadership for 2026:

- a. Review and approval of the SWCM Board Liaisons to Committees and their role if no Committee Chair is assigned
- b. Review and approval of the Committee Chairs
 1. Water and Conservation Committee
 2. Trash Committee – *Kathleen and Carol staying on as co-chairs, Liaison- Collucci*
 3. Finance & Insurance Committee – *vacant, Liaison-Scott*
 4. Landscape Committee – *India Cox and Laura Greenfield were named co-chairs, Liaison-Romanoff*
 5. Infrastructure Committee- *Kevin Moore and Dan Davis will continue as co-chairs, Liaison-Bruce*
 6. Welcome Committee, *Liaison- Romanoff*
 7. Technology & Communication Committee- *this committee is on hiatus due to limited need*
 8. Architectural Review Committee – *this is being served by all Board members*
 9. Contracts, Grants, and Rebates Committee- *vacant*
 10. Governing Documents Committee- *needs legal expertise to be reconstructed, Liaison-Scott and Bruce*
 11. Neighbors for Safer Streets – *previously led by Lynn Carruthers, will disband unless someone steps forward to continue the work.*

Bruce motioned; Colucci seconded to approve of liaisons and chairs/co-chairs as mentioned above. Motion passes (5-0)

12. Committee Reports

- a. Water and Conservation Committee Report
Therese Welter, SWCM Water Conservation Committee reported on the following:

This SWCM water report summarizes water use in the 11 meters from mid-September to mid-October. Usage and billing data come directly from individual bills, enabling month-to-month and year-over-year comparisons. Results depend on weather and conservation efforts, such as quick leak reporting, replacing inefficient equipment, and careful landscaping and irrigation management.

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The three meters undergoing A/C replacement have led to savings of over 11 million gallons of water (28%) and \$96,900 (21%) in billing compared to last year. The other eight meters saved 2.2 million gallons (a 5% reduction) and saw only a 2% billing increase (\$13,639), thanks to residents' conservation efforts and lawn replacement initiatives.

Water usage for just the month of October 2025 dropped by 2.2 million gallons—a 26% decrease from October 2024. Overall, from January to October, usage was 13.3 million gallons less than last year, a 16% reduction.

Reducing water usage benefits both our community and the environment, while also lowering costs. Despite EBMUD's annual 8% rate increases, we achieved an overall cost reduction of \$83,251 (8%) across all meters compared to last year. Notably, our October 2025 bill was 19% (\$21,358) lower than October 2024.

- b. Trash Committee -*No Report*
- c. Finance & Insurance Committee – *No Report*
- d. Landscape Committee

Meeting summary is as follows:

1. New member orientation was held; the group welcomed the new participants.
2. Tieka is continuing to update the Mutual 2 website and will add the new members soon. The group hopes residents will begin using the site more.
3. At Canyonwood Entry 9, Jesus has replaced some gravel with decomposed granite (DG) and is evaluating whether additional areas need replacement.
4. Members were encouraged to report any trip hazards to the Work Order Desk.
5. The group reviewed Terra's November landscaping tasks.
6. Discussion was held on when residents report water leaks to the Work Order Desk.
7. Jesus confirmed irrigation was turned off today. The Smart satellite system may take a day or more to fully shut down.
8. Janice will email the updated roster and Zone assignments to John, Jesus, and Lisa.
9. Jesus will hold a Residents Meeting next week in TC Entry AA; new members are encouraged to attend to observe the process and view a new rehab.
10. Jesus will provide the New Residents Information Sheet to the group.

- e. Infrastructure (EPICS) Committee – *No Report*
- f. Welcome Committee *No Report*
- g. Technology & Communication Committee- *No Report*
- h. Architectural Review Committee – *Lon Bruce is working on a solar panel approval*
- i. Contracts, Grants, and Rebates Committee- *No Report*
- j. Governing Documents Committee- *No Report*
- k. Neighbors for Safer Streets – *No Report*

13. Old Business

None

14. New Business

- a. Fire Protection Management proposal to repair the fire sprinkler systems at 7 locations for a sum of \$23,408.

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Kelso motioned; Colucci seconded to approve a Fire Protection Management proposal to repair the fire sprinkler systems at 7 locations for a sum of \$23,408. Motion passes (5-0)

b. Solar agreement review

Next Steps: Post new solar agreement document for a 28-day member review on M2 website, Rossmoor.com and in the Rossmoor News; RPM to review during comment period.

c. September Welcome Committee overrun approval \$230.00

Bruce motioned; Scott seconded to approve the September Welcome Committee overrun approval \$230.00. Motion passes (5-0)

d. Quarterly update email from board

Next Steps: Lujan will provide the numbers of members who have signed up for email communications (Form 4041) to the Board.

e. Review request to change the governing rules to allow hardwood floors in 2nd floor units

This item will be tabled to a future meeting.

15. Members' Forum

Members were invited to address the Board in an open forum. Comments included debris cleaning up during heavy rains, questions regarding deck and building work order and looking for clarifications on timelines regarding projects.

16. Announcements

There will be an Executive Board Meeting on December 10, 2025, in the Board Room at the Gateway Plaza. Only board members and invited guests are permitted to attend.

There will not be a Regular Board Meeting in December.

There will be a Town Hall Meeting on January 14th from 1:00 to 3:00 p.m. in the Fireside Room. Rossmoor's Project Management (RPM, formerly MOD) will inform all of us about what they do (and they do a lot) for SWCM. Please join us for this informative meeting, we look forward to seeing you there.

There will be an Executive Board Meeting on Friday, January 2, 2026. Only board members and invited guests are permitted to attend.

The next scheduled Regular Board Meeting will be held on January 15, 2025, at 10:00 a.m. in the Peacock Hall at the Gateway Plaza.

17. Adjournment

The meeting was adjourned at 11:48 a.m.

Board Services Coordinator

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

Janneth Lujan