

## **BOARD OF DIRECTORS REGULAR MEETING**

**Monday, December 15, 2025 at 9:30 a.m.**

**Meeting was Conducted In Person and Virtually**

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

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### **MINUTES**

**1. Call to Order**

Giessner called the meeting to order at 9:30 a.m.

**2. Roll Call  
Directors**

Richard Giessner – President  
Randal Wimberley – Vice President  
David Hickey – Treasurer  
Alice Lawrence – Secretary  
Nicole Plencner – Director-at-Large

**Rossmoor Property Management**

Jeroen Wright – Director  
Todd Arterburn – Chief Financial Officer  
John Tawaststjerna – Landscape Manager  
Jesus Morale – Landscape Supervisor  
Luis Duenas – Building Maintenance Manager  
Victoria Thomas – Board Services Coordinator

**3. Approval of Minutes**

- a. Board of Directors Special Meeting – October 7, 2025
- b. Board of Directors Special Meeting – October 29, 2025  
*Motion made by Lawrence, seconded by Hickey, to approve the minutes. Approved by unanimous vote. (5-0)*

**4. President's Report – Richard Giessner**

- To date, the Mutual has six rental units.
- Richard Hurley passed away this November.
- Robin Reddell has moved to a care facility.
- The Board agreed to ratify the new RWC Management Agreement.
- Some of the great things our committees are doing:
  - Safety is restarting our disaster preparedness group.
  - Building Maintenance installed a mini library and is rebuilding garbage enclosures.
  - Landscape has switched from roundup to an organic herbicide and is doing monthly walks with the landscape contractor.
  - Refuse Collection Points is checking the enclosures regularly and has new signs out.
  - Decorations is newly formed — check out the entrance sign!

- Hospitality has turned our 1st Wednesdays into major events, tripled the attendance and raised funds to purchase a mini library.
- The Mutual’s new CC&Rs no longer have a term-limit restriction. If the membership will have me, I’d like to run for a board position again. The work I do for our Mutual gives me purpose, and there are items on my to-do list that are not yet completed.

5. **Financial Report/Treasurer’s Report** – *David Hickey*

- The current financial statements are dated October 30, 2025.
- The Operating Fund for the year to date is favorable by \$116,000. This is mostly due to insurance expenses being under budget by \$94,000. The budget for insurance expense is estimated in December before the actual premium is known for the next year. Most of the other expense items are close to budget.
- The Reserve Fund is unfavorable by \$26,000 year to date. The major factor is the unbudgeted purchase of a back flow relief valve.
- Giessner and Hickey reviewed the financial statements on November 25, 2025.  
*Motion made by Giessner, seconded by Hickey, to comply with Civil Code §5500 for the October financial reports. Approved by unanimous vote. (5-0)*

6. **Director’s Report** – *Jeroen Wright*

- A manor in Mutual 70 had a fire. The fire was started by a space heater in the garage. Fire Department said no suspicion of arson. Fire damage was isolated to one manor, smoke damage to adjacent manors. It is anticipated that the loss of damage will be under the \$250,000 insurance deductible. The loss will be shared among the Mutuals in the Shared Deductible Agreement.
- Field Service Management (FSM) in NetSuite launched in October. The Work Order Desk is undergoing training on FSM which is causing a delay in responses. Best way to contact them right now is through email at [workorderdesk@rossmoor.com](mailto:workorderdesk@rossmoor.com).
- The Mutual’s budget is complete, and budget booklets were mailed out to the membership.

7. **Chief Financial Officer’s Report** – *Todd Arterburn*

- RWC Management Agreement is complete.

8. **Landscape Manager’s Report** – *John Tawastajerna*



**LAWN CONVERSION PROCESS**

1. Identify non-functional turf
2. Create a long-term plan with phases
3. Produce a plant list
4. Choose an irrigation method
5. Decide lawn removal method
6. Design process
7. Gather estimates
8. Estimate water savings and cost
9. Present to HOA board or governing body
10. Notify any local individuals or groups

**IDENTIFYING NON-FUNCTIONAL TURF**



**IDENTIFYING NON-FUNCTIONAL TURF**

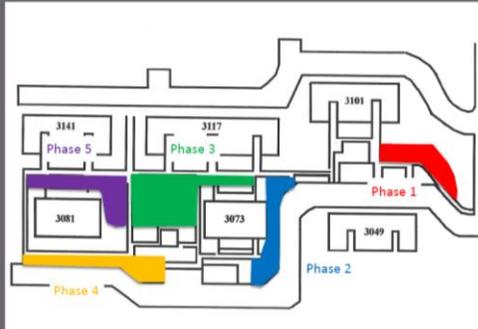


**IDENTIFYING NON-FUNCTIONAL TURF**



### LONG TERM PLANNING

- Create a phase plan using a map showing all NFTs requiring a conversion
- Create phases and a timeline for completion of each phase
- Phasing helps budget for each project so there are funds set aside for each year



Golden Rain Road, Entry 24

### PLANT & TREE LISTS

- Use an approved low water use plant list
  - WUCOLs Database (UC Davis)
    - Location based database that shows ET rates
  - Calscape
    - Native plant list with lots of low water use varieties
- Superstar plants and trees
  - Lomandra longifolia (Mat rushes)
  - Salvia leucantha (Mexican Sage)
  - Penstemon spp. (Beardtongues)
  - Arctostaphylos spp. (Manzanita)
  - Elaeagnus spp.
  - Heteromeles arbutifolia (Toyon)
  - Quercus spp. (Oak)
  - Iris douglasiana (Douglas Iris)
  - Cercis occidentalis (Western Redbud)
  - Myoporum parvifolium (Fine Leaf Form)



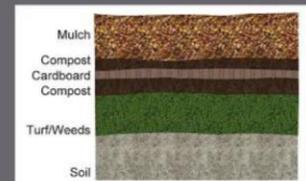
### IRRIGATION METHOD

- Three preferred irrigation methods
  - Drip
  - MP Rotator
  - Bubbler
- Preferred method will change based off of site characteristics
  - Sloped lawn
    - Drip or MP Rotator
  - Small strip lawn
    - Bubbler or Drip
  - Lawn with trees
    - MP Rotator or Drip



### LAWN REMOVAL METHOD

- Lawn removal methods
  - Sheet mulching
  - Removal via sod cutter
  - Solarization (not recommended)
  - Rototilling (not recommended)
  - Herbicides (not recommended)



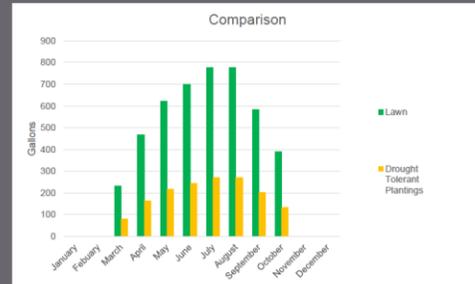
### DESIGN PROCESS & ESTIMATE GATHERING

- Consider hiring a Landscape Architect or Designer
- Talk to your landscape maintenance provider to see what type of design assistance they offer
- Come prepared to the meeting with professionals with:
  - A plant list
  - Preferred irrigation method
  - Preferred lawn removal method
  - Design elements (i.e. seating area, trees, boulders, etc.)
- Listen to professionals' opinion on drainage, irrigation, and hardscaping
- Be careful of **EXCESSIVE PLANTING**
- Gather multiple estimates from contractors based off completed design



### ESTIMATE WATER & COST SAVINGS

- Key factors for calculating water savings
  - Number of irrigation heads, bubblers, or drip emitters
  - GPM of irrigation method used
  - Irrigation run time
  - Irrigation frequency
  - Use a curve to estimate difference in water usage over a year
- Key factors for calculating cost savings and payback
  - Rebate based off Sq. Ft.
  - Potential reduction in maintenance cost
  - Include potential water cost increases
  - Difference in annual water savings



### BOARD PRESENTATION

- Present design and estimates to the board with any recommendations gathered throughout the process
  - Renderings and physical design are always helpful
  - Explain any challenges contractors might have brought up with the area
  - Explain why specific plants, trees, irrigation methods, and removal methods were chosen
  - Explain estimate on completion of project
- Present water and cost savings
  - Give an estimated return on investment for project and the rebate being offered
  - Provide information on the cost per square foot (\$10/sq.ft. is expected)
  - Provide information on costs for each phase of project
- After approval, hold a meeting with any local effected parties
  - Provide a less detailed description of project and explain why conversion is happening
  - Provide the plant palette

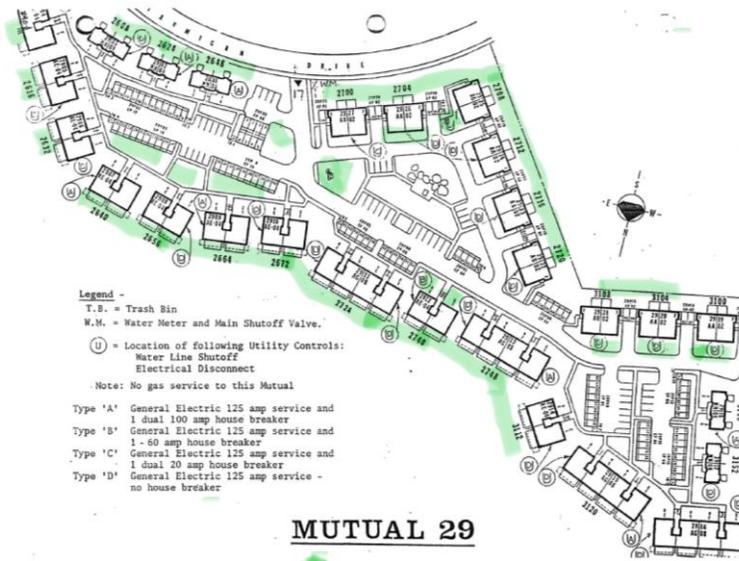
### MEDIAN CONVERSION

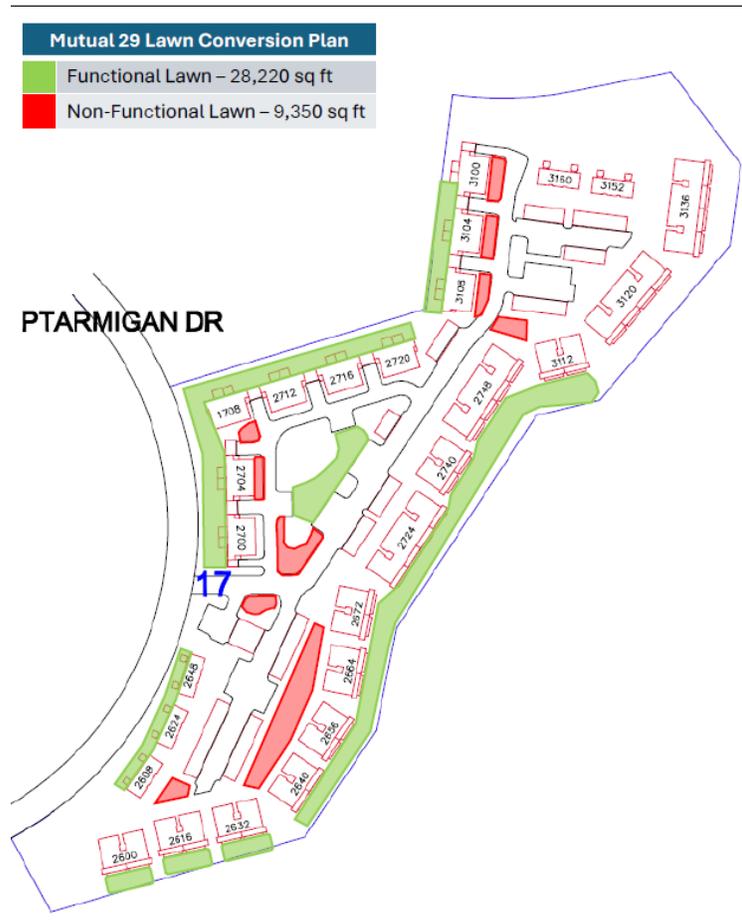
- Starting in 2021, GRF began a lawn conversion project in the medians along Rossmoor Parkway
- The project was broken down into four phases
- The goal was to finish all phases in a four-year period (Phase per year)
- Project will be completed in 2024
- Plan for all sections includes low water use plantings (Kurapia, Lomandra Breeze, & Verbena Homestead Purple)
- Upon completion, it is estimated to be a total of 47,910 sq ft of lawn removed
- Estimated 950,000 of gallons saved per year upon completion of project
- Savings seen from completed conversions are showing larger savings per sq ft removed than expected, but there has been lots of rain over the previous years

**MEDIAN CONVERSION**



**MEDIAN CONVERSION**





9. **Building Maintenance Manager’s Report** – *Luis Duenas*

Action Items: Proposals for Review or Approval

- KR Electric (8) main panels \$98,500

Informational Items: Work Scheduled, In Progress, or Completed

- KR electric 2700-3136 3-meter panels completed
- Outdoor keeper Gutter December cleaning completed
- 5Star condensate lines 23 locations \$11,500 completed
- RPM 3108 #1 dry rot and crack repair schedule for December 15<sup>th</sup>
- KR electric 2648 5 - meter panel awaiting electrical vehicle project to be completed
- RPM 2724 #7 balcony woodpecker damage and dry rot awaiting estimate

10. **Committee Reports**

a. **Landscape Committee Report** – *Lindsay Ralphs & Joe Peters*

This year our fall RPM days, we had nine, which were used to hardscape the remaining three Santa Claras, removing a large Pyracantha shrub and some fencing at 3100, remove loose bender boards throughout the entry (to avoid tripping hazards), and replace shrubs where needed. We have planted Oleanders and Bottlebrush plants along Ptarmigan where the two pine trees were removed.

We still have another pine that we're waiting for the city to permit us to remove. All the trees removed have had significant illness or pests. There are several other trees that we are keeping eyes on to monitor their health.

We have had Terra use a 100%-organic fertilizer, Holganix, which is injected into the soil to help it recover its organic structure. On our last landscape walk with Terra, Dan Dachauer, their arborist, look at the property and the state of the trees. Most are doing well but all have potential risk because of the poor quality of the soil (it's basically compacted clay). His recommendation is that if we use good fertilizers, all the plants will do much better and we should have to be replacing far fewer plants and trees. Terra has put this fertilizer in with many of the shrubs (fortunately at no cost to us) and we will be keeping close eye on them in the spring to see how they rebound. If they seem improved, the committee would like to look into using this in the future. We believe that there is wisdom in keeping the plants as healthy as possible rather than having to face replacing them.

We are also continuing our monthly walks with Terra to look over the property and see that things are doing well, as well as to get more educated by them.

During this next period of time, we are mainly in a quietude for winter. Landscaping will be primarily cutting scrubs and cleaning leaves and pine needles out. We will be working with RPM to determine the focus of the next RPM days that we will have in March.

We also wish to remind the residents that we go on walks with Terra staff throughout the property on the second Tuesday of the month, meeting in Norton Park at 10:30am. People are welcome to come and see what we do and how we make the decisions that we do.

Finally, as time goes on, we will be continuing our endeavors to Firewise our entry. This is for multiple reasons, including safety, compliance with California's guidelines, and helping our residents possibly keep their home owners' insurances (which is now threatening many of us). We are thinking also about getting together with residents to do a group idea exchange to help find ways to keep the entry beautiful.

b. **Refuse Collection Points Committee Report** – *Nicole Plencner*

- Enclosures are slowly being cosmetically uplifted. Two of the enclosures had structural work done.
- Enclosures will be painted beginning in 2027. Estimated to be a two-year project.
- Signs are being damaged by weather exposure. Moving forward, all signs will be laminated to improve durability and extend their lifespan.

c. **Safety Committee Report** – *Bert & Carol Sebilia*

No Report

d. **Hospitality Committee Report** – *Jeannie Battagin*

Since our last report of September 2025, there have been two monthly gatherings for our residents.

In October, our Emergency Committee presented an informative and entertaining update on the significance of being prepared for emergency situations, with specific details. This report will leave that information to Bert and Carol Sebilia to report, if needed.

Walnut Creek Mutual Twenty-Nine

November's event was simply an attempt to gather people by seducing them with pumpkin pie and apple pie. This time the intention was to facilitate the mingling of neighbors as naturally evolved. It was great to have about 35-40 people attend, and that all the pies provided (purchased from Costco) were neither too many nor too few, but "just right!" (And the whipped cream was neither too cold nor too warm, said Goldilocks.)

Some of the discussion at the end of the gathering focused on ideas for future gatherings such as:

- Timed visits to a few homes to view remodels and artwork.
- A Show & Tell event to bring treasured items that may have associated stories.
- A karaoke evening, which our brave president demonstrated.
- Sharing stories of adventures while traveling or at home.

We thank our residents for your enthusiastic engagement and any help that you've provided to enhance our gatherings.

11. **Old Business** – *Richard Giessner*

- a. Money Transfers from Operations to Reserves – report out from GRF legal counsel.  
RPM reported that legal counsel allows short-term borrowing from reserves to operating for operating expenses, e.g., insurance premiums.
- b. 2026 Main Panel Replacement  
Eight panels need to be replaced at a cost of \$98,500.  
*Motion made by Wimberley, seconded by Plencner, to approve a contract with KR Electric to replace eight panels in the amount of \$98,500 and have Giessner sign the contract on the Board's behalf. Approved by unanimous vote. (5-0)*

12. **New Business**

- a. 2026 Budget / Annual Report  
The cover letter included in the Annual Disclosure booklet mailed to the membership contained an error. RWC inadvertently used last year's cover letter, which referenced a 9% increase in the monthly coupon. For 2026, the monthly coupon increased \$20, resulting in a total monthly coupon of \$1,350.

Cover Letter that should have gone to the membership –

*As 2025 draws to a close, we pay tribute to those members who have left us and warmly welcome those who have joined. Our little mutual is fortunate to include all of us in one entry, making it that much easier to build community bonds and assist each other in ways both large and small. In that spirit we have had a very positive year, with active participation in our board committees from both new and long-term members. We gratefully thank the Landscape, Hospitality, Building Maintenance, Refuse Collection Points, and Safety Committees for all of their work on behalf of the mutual. Special kudos to Carol Sebilja for obtaining two grants that will enable us to have EV charging ports installed at no cost. If you are not already involved in a committee, please consider stepping up, as the benefits of participation will bring you a great deal of satisfaction and will strengthen the social connections that enrich all of us in multiple ways.*

*Board business this year has been largely concerned with the incontrovertible fact that our mutual infrastructure is aging, and the necessary upkeep to our roofs and gutters, sidewalks and electrical panels, plumbing and landscape, among other things, must be planned for and carried out. Insurance, of course, is an ongoing necessity, as is our water expense and waste control, to name a few of our considerations. Our expenses are divided into two major*

## Walnut Creek Mutual Twenty-Nine

*categories: the operations budget and the reserves budget. Operation funds are for ongoing current matters, and reserve funds are for longer-term items. As most of us understand, the board controls only a small portion of these overall expenses. Rossmoor Walnut Creek and Rossmoor Property Management (formerly GRF and MOD) help determine what our operations budget should be, and a state-mandated reserve study, called Helsing, helps determine our reserves budget, but the final decision of the budgets are the responsibility of the Mutual 29 board. Within those constraints, the board tries to make the best possible decisions to keep our mutual repaired, working, safe, and presentable.*

*The bottom line is that for 2026, the total monthly assessment (or “coupon”), which includes both the mutual portion and the Rossmoor portion, will be increasing only \$20, to a total of \$1350. This is an increase of only 1.5% from our current coupon of \$1330. While no increase is ever really “welcomed,” most of us understand that the cost of everything is trending up. The other comforting fact is that our reserves are in reasonably good shape to continue to fund our multi-year projects, including roof repairs and electrical panel replacements.*

*Details about the M29 2026 budget are enclosed in this booklet for your perusal. The budget for Rossmoor Walnut Creek is available on the Rossmoor.com website.*

*The phrase “it takes a village” is particularly appropriate to our self-governing mutual. M29 is our village, your active involvement is our strength.*

b. Proposal to go to Biannual Meetings – March and September

After a lengthy discussion regarding the potential reduction in the number of Board meetings, it was determined that maintaining regular Board meetings remains essential.

### 13. **Members’ Forum**

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

- Many members have expressed dissatisfaction with the five-foot clearance requirement. Rossmoor is classified as a high fire hazard area but is not mandated to implement a five-foot clearance. However, RWC and RPM have stated that all Mutuals are required to comply. Members are concerned that the resulting removal of landscaping makes the Mutual and the Valley less attractive and may negatively impact property values. Significant funds are being spent to implement the clearance across much of the landscaping. A resident requested that the Board reconsider the removal of landscaping, particularly when the clearance is not legally required.

RWC and RPM have stated that implementing the five-foot clearance may result in insurance discounts for the Mutuals. However, upon further investigation, assuming a 5% reduction in the premium, any potential discount appears to be minimal - approximately \$10 per manor per month.

- The Board was thanked for their volunteerism.
- Four LED tubes were installed in a resident’s manor; however, the resident reported that the lighting is too bright. Research indicates that LED tubes can be dimmable. RPM will inspect the lighting and provide assistance as needed.



Walnut Creek Mutual Twenty-Nine

14. **Announcements** – The next scheduled meeting will be the Annual Members Meeting and Board of Directors Organizational Meeting on March 3, 2026 at 9:30 a.m. in the Board Room at the Gateway Clubhouse.

15. **Adjournment**

There being no further business, the Board of Directors Regular Meeting adjourned at 10:19 a.m.

**Secretary's Certificate**

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

*Victoria Thomas*