



THIRD WALNUT CREEK MUTUAL  
BOARD MEETING MINUTES  
MONDAY, JULY 8, 2024, AT 9:30A.M.  
ZOOM MEETING AND IN-PERSON  
BOARD ROOM – GATEWAY  
1001 GOLDEN RAIN RD  
WALNUT CREEK, CA 94595

**MINUTES**

**Call to Order**

President Lauck called the Regular Meeting of the Board of Directors of Third Walnut Creek Mutual (TWCM) to order at 9:34 a.m.

**Roll Call**

**Directors Present:**

- Tom Lauck, President Dist. IV, (2026)
- Florence McConnell, Vice President Dist. XIII, (2026)     Mike Abell, Treasurer Dist. IX, (2025)
- Harvey Baumel, Director Dist. III, (2027)
- Adrian Byram, Director Dist. VII, (2027)     Nan Warren, Director Dist. XIV, (2025)

**Directors Present via Zoom:**

- LauraLee Barbaria, Director Dist. XV, (2025)     Lyman Shaffer, Director Dist. X (2027)
- Bill Leary, Secretary Dist. V, (2026) *(left the meeting at 9:54)*

**Staff Present:**

- Jeroen Wright, Director of Mutual Operations *via zoom*
- Clayton Clark Building Maintenance Manager
- Bud Baxter, Accounting Manager
- Charice Jimenez, Interim Board Services Coordinator

**Members' Forum**

Members were afforded the opportunity to express their general concerns and make comments. Topics discussed included: Speeding Golf Carts, Echo University director education, changeovers and paving issues.

**Approval of Meeting Minutes**

President Lauck addressed the Board for any corrections and/or additions to the following sets of minutes:

- Regular Board Meeting Minutes ..... May 13th, 2024
- Executive Meeting Minutes..... May 13th, 2024
- CC&Rs Amendment Tabulation Meeting Minutes .... May 30th, 2024
- Election Tabulation Meeting Minutes ..... June 7th, 2024
- Annual Meeting Minutes ..... June 11th, 2024
- Organizational Meeting Minutes ..... June 11th, 2024
- Special Board Meeting Minutes ..... June 17th, 2024



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Motion to approve the aforementioned Board Meetings Minutes:  
**Nan Warren Moved, Florence McConnell seconded, Carried 9-0**

**President's Report**

President Lauck gave the following report:  
*Report of the Presidents Forum June 24, 2024*  
*Presented at the Board Meeting on July 8, 2024*

Jeff Matheson, GRF General Manager, and Ann Peterson, GRF Director of Communications, discussed marketing for Rossmoor. In the past Rossmoor has relied heavily on the local real estate firms for marketing Rossmoor properties and our amenities. The GRF Board has assembled a task force to look into taking a more active role in the marketing of Rossmoor. Current initiatives are to make the Rossmoor.com website more focused on marketing, providing information about Rossmoor and its amenities to potential buyers, and moving webpages that are focused on residents' needs to the myrossmoor.com website. Another initiative is to replace the current Newcomers Binder provided to new residents with a magazine targeting both potential buyers and new residents. The magazine version is targeted to be ready for distribution in September. Revenue from advertising in this magazine will be used to fund these new marketing efforts. The task force will also be looking into the use of social media for Rossmoor marketing.

Todd Arterburn, GRF Chief Financial Officer, made a brief presentation reviewing MOD financials. This is a work in progress taking a deep look into the revenue and expenses in the MOD financials. This information will be analyzed further and shared with the Presidents' Forum and the Mutuals during the upcoming budgeting process.

After the GRF portion of the meeting the Presidents discussed the Draft Confidential Management Agreement. The workgroup was looking for volunteers to represent the Presidents' Forum in the agreement negotiations with GRF. The consensus was that members of the workgroup, who are intimately familiar with the new agreement provisions, would be the best candidates to represent the Presidents' Forum. The workgroup suggested that when the agreement was ready for review by the Mutual attorneys that the attorneys should review the agreement once for all the Mutuals they represent, so that the individual Mutuals can share the cost of that review.

An issue was raised regarding the towing policy of the Mutuals. I shared with the presidents our experience with this issue in Project 26. The California Vehicle Code 22658 has very detailed requirements for towing vehicles from private property. Specific signage is required prior to removal as well as a Vehicle Removal Contract with a towing company signed by our management company.



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Several mutuals were interested in the process and were referred by me to Clayton Clark, our TWCM Building Maintenance Manager.

Lastly, the Presidents Forum discussed the impacts of an individual Mutual pursuing a separate policy for Property Insurance other than that negotiated by GRF with A.J. Gallagher. Withdrawal from this policy includes withdrawal from the shared deductible agreement signed by all the additional insured Mutuals participating in the master policy, and also forfeiture of a share in the premium rebate for the retained risk layer insurance. The Management Agreement will be updated to include these impacts and a schedule for notice to GRF and the other Mutuals when such separate insurance will be pursued.

It was noted by Director Byrum that NetSuite will be directly linked to MyRossmoor which will personalize the MyRossmoor experience.

**Secretary's Report**

No report was presented.

**Treasurer's Report**

Mike Abell provided the following report:

As of 5-31-2024 the outstanding balance of unpaid coupon payments was \$49.5k. I expect this week a 2-year-old account will be settled for \$20k taking the outstanding coupon balances to around \$30k. Each month Mutual 3 takes in about \$1.3m of HOA coupon payments. A \$30k outstanding coupon balance is the equivalent of a 2.3% delinquency rate.

As of 5-31-2024 the outstanding owner billable balance sits at \$20k. Most of this needs to be billed to insurance companies. The bulk of it represents MOD administrative charges.

All Investment requests submitted by me to Accounting – GRF were processed as of 6-30-2024. Jim McFarland has joined the Finance Committee and is constructing an excel worksheet using pivot tables that will provide each director with the ability to quickly see the expense trends for any expense item for the period 2021–2023. We hope to use this model to compare the 2025 budget to the historical expenses so we directors can better gauge the reasonableness of the individual budgets.

Directors are working with MOD to establish a baseline rehab plan. In the case of P 45 it will cover the balance of 2024, 2025 and 2026. We hope to establish this for each project and ensure that this information is baked into the budget / reserve analysis.



# ROSSMOOR WALNUT CREEK

## THIRD WALNUT CREEK MUTUAL BOARD MEETING MINUTES MONDAY, JULY 8, 2024, AT 9:30A.M. ZOOM MEETING AND IN-PERSON BOARD ROOM – GATEWAY 1001 GOLDEN RAIN RD WALNUT CREEK, CA 94595

### THIRD WALNUT CREEK MUTUAL

Financial Summary Report April 2024 YTD (P23 - P36)

Projects	Operations			Reserves			City Nation Bank / Securities								
	YTD Actual	YTD Budget	Variance	YTD Actual	2024 Budget	Variance	Op Beg Bal	Op End Bal	Net Change	Res Beg Bal	Res End Bal	Net Change	Sweep	Brokerage	Total
<b>P23</b>															
Revenue	\$ 101,414	\$ 101,020	\$ 394	\$ 49,703	\$ 129,982	\$ (80,279)									
Expenses	\$ (91,406)	\$ (96,084)	\$ 4,678	\$ (45,503)	\$ (115,300)	\$ 69,797									
<b>Net</b>	<b>\$ 10,008</b>	<b>\$ 4,936</b>	<b>\$ 5,072</b>	<b>\$ 4,200</b>	<b>\$ 14,682</b>	<b>\$ (10,482)</b>									
Cash Balances							\$ 33,394	\$ 47,165	\$ 13,771	\$ 190,191	\$ 186,288	\$ (3,903)	\$ 136,288	\$ 268,471	\$ 501,924
<b>P26</b>															
Revenue	\$ 224,966	\$ 222,552	\$ 2,414	\$ 125,449	\$ 291,154	\$ (165,705)									
Expenses	\$ (213,499)	\$ (222,572)	\$ 9,073	\$ (18,897)	\$ (544,850)	\$ 525,953									
<b>Net</b>	<b>\$ 11,467</b>	<b>\$ (20)</b>	<b>\$ 11,487</b>	<b>\$ 106,552</b>	<b>\$ (253,696)</b>	<b>\$ 380,248</b>									
Cash Balances							\$ 74,367	\$ 116,296	\$ 41,929	\$ 256,244	\$ 273,065	\$ 18,821	\$ 223,065	\$ 555,392	\$ 944,752
<b>P27</b>															
Revenue	\$ 131,931	\$ 131,856	\$ 75	\$ 30,733	\$ 82,696	\$ (51,963)									
Expenses	\$ (108,243)	\$ (115,192)	\$ 6,949	\$ (12,577)	\$ (87,920)	\$ 75,343									
<b>Net</b>	<b>\$ 23,688</b>	<b>\$ 16,664</b>	<b>\$ 7,024</b>	<b>\$ 18,156</b>	<b>\$ (5,224)</b>	<b>\$ 23,380</b>									
Cash Balances							\$ 58,841	\$ 82,645	\$ 23,804	\$ 276,380	\$ 274,954	\$ (1,426)	\$ 174,954	\$ 561,450	\$ 919,050
<b>P31</b>															
Revenue	\$ 116,731	\$ 116,644	\$ 87	\$ 47,721	\$ 119,687	\$ (71,966)									
Expenses	\$ (107,733)	\$ (108,320)	\$ 587	\$ (14,010)	\$ (83,100)	\$ 69,090									
<b>Net</b>	<b>\$ 8,998</b>	<b>\$ 8,324</b>	<b>\$ 674</b>	<b>\$ 33,711</b>	<b>\$ 36,587</b>	<b>\$ (2,876)</b>									
Cash Balances							\$ 18,396	\$ 41,188	\$ 22,792	\$ 257,860	\$ 268,476	\$ 10,616	\$ 218,476	\$ 749,884	\$ 1,059,348
<b>P32</b>															
Revenue	\$ 50,762	\$ 50,704	\$ 58	\$ 14,948	\$ 31,126	\$ (16,178)									
Expenses	\$ (40,744)	\$ (46,764)	\$ 6,020	\$ (1,336)	\$ (18,700)	\$ 17,364									
<b>Net</b>	<b>\$ 10,018</b>	<b>\$ 3,940</b>	<b>\$ 6,078</b>	<b>\$ 13,612</b>	<b>\$ 12,426</b>	<b>\$ 1,186</b>									
Cash Balances							\$ 28,984	\$ 37,622	\$ 8,639	\$ 180,996	\$ 184,030	\$ 3,033	\$ 134,027	\$ 161,088	\$ 382,740
<b>P33</b>															
Revenue	\$ 49,190	\$ 48,880	\$ 310	\$ 22,861	\$ 55,788	\$ (32,927)									
Expenses	\$ (34,932)	\$ (48,848)	\$ 13,916	\$ (13,458)	\$ (102,000)	\$ 88,542									
<b>Net</b>	<b>\$ 14,258</b>	<b>\$ 32</b>	<b>\$ 14,226</b>	<b>\$ 9,403</b>	<b>\$ (46,212)</b>	<b>\$ 55,615</b>									
Cash Balances							\$ 55,928	\$ 61,755	\$ 5,827	\$ 132,910	\$ 137,780	\$ 4,870	\$ 87,780	\$ 161,103	\$ 360,639
<b>P34</b>															
Revenue	\$ 29,349	\$ 29,304	\$ 45	\$ 10,894	\$ 29,161	\$ (18,267)									
Expenses	\$ (23,105)	\$ (28,044)	\$ 4,939	\$ (1,221)	\$ (14,188)	\$ 12,967									
<b>Net</b>	<b>\$ 6,244</b>	<b>\$ 1,260</b>	<b>\$ 4,984</b>	<b>\$ 9,673</b>	<b>\$ 14,973</b>	<b>\$ (5,300)</b>									
Cash Balances							\$ 31,662	\$ 35,407	\$ 3,745	\$ 107,389	\$ 109,040	\$ 1,651	\$ 84,040	\$ -	\$ 144,447
<b>P35</b>															
Revenue	\$ 89,380	\$ 89,292	\$ 88	\$ 44,962	\$ 126,055	\$ (81,093)									
Expenses	\$ (83,496)	\$ (89,280)	\$ 5,784	\$ (13,688)	\$ (130,450)	\$ 116,762									
<b>Net</b>	<b>\$ 5,884</b>	<b>\$ 12</b>	<b>\$ 5,872</b>	<b>\$ 31,274</b>	<b>\$ (4,395)</b>	<b>\$ 35,669</b>									
Cash Balances							\$ 42,338	\$ 51,841	\$ 9,504	\$ 323,250	\$ 332,392	\$ 9,142	\$ 307,392	\$ -	\$ 364,234
<b>P36</b>															
Revenue	\$ 221,865	\$ 221,372	\$ 493	\$ 95,613	\$ 278,522	\$ (182,909)									
Expenses	\$ (195,103)	\$ (211,304)	\$ 16,201	\$ (5,666)	\$ (395,045)	\$ 389,379									
<b>Net</b>	<b>\$ 26,762</b>	<b>\$ 10,068</b>	<b>\$ 16,694</b>	<b>\$ 89,947</b>	<b>\$ (116,523)</b>	<b>\$ 206,470</b>									
Cash Balances (\$100k from Operating to Brokerage)							\$ 115,402	\$ 38,500	\$ (76,902)	\$ 403,643	\$ 423,992	\$ 20,348	\$ 373,992	\$ 832,099	\$ 1,294,590



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**THIRD WALNUT CREEK MUTUAL**  
*Financial Summary Report April 2024 YTD (P37 - P64)*

Projects	Operations			Reserves			City Nation Bank / Securities								
	YTD Actual	YTD Budget	Variance	YTD Actual	2024 Budget	Variance	Op Beg Bal	Op End Bal	Net Change	Res Beg Bal	Res End Bal	Net Change	Sweep	Brokerage	Total
<b>P37</b>															
Revenue	\$ 220,747	\$ 220,772	\$ (25)	\$ 86,232	\$ 218,214	\$ (131,982)									
Expenses	\$ (192,504)	\$ (212,588)	\$ 20,084	\$ (8,551)	\$ (77,425)	\$ 68,874									
<b>Net</b>	<b>\$ 28,243</b>	<b>\$ 8,184</b>	<b>\$ 20,059</b>	<b>\$ 77,681</b>	<b>\$ 140,789</b>	<b>\$ (63,108)</b>									
Cash Balances							\$ 88,446	\$ 122,866	\$ 34,420	\$ 114,199	\$ 126,107	\$ 11,908	\$ 76,107	\$ 656,786	\$ 906,758
<b>P38</b>															
Revenue	\$ 210,057	\$ 209,912	\$ 145	\$ 74,433	\$ 216,983	\$ (142,550)									
Expenses	\$ (182,313)	\$ (202,012)	\$ 19,699	\$ (10,671)	\$ (42,500)	\$ 31,829									
<b>Net</b>	<b>\$ 27,744</b>	<b>\$ 7,900</b>	<b>\$ 19,844</b>	<b>\$ 63,762</b>	<b>\$ 174,483</b>	<b>\$ (110,721)</b>									
Cash Balances							\$ 95,215	\$ 127,903	\$ 32,688	\$ 255,353	\$ 268,726	\$ 13,373	\$ 218,726	\$ 638,184	\$ 1,034,814
<b>P42</b>															
Revenue	\$ 83,302	\$ 83,276	\$ 26	\$ 40,243	\$ 109,329	\$ (69,086)									
Expenses	\$ (73,876)	\$ (79,320)	\$ 6,044	\$ (3,208)	\$ (73,150)	\$ 69,942									
<b>Net</b>	<b>\$ 9,426</b>	<b>\$ 3,956</b>	<b>\$ 6,070</b>	<b>\$ 37,035</b>	<b>\$ 36,179</b>	<b>\$ 856</b>									
Cash Balances							\$ 54,868	\$ 66,530	\$ 11,663	\$ 242,737	\$ 252,170	\$ 9,433	\$ 152,170	\$ 102,606	\$ 421,206
<b>P44</b>															
Revenue	\$ 244,837	\$ 244,836	\$ 1	\$ 91,590	\$ 242,621	\$ (151,031)									
Expenses	\$ (208,223)	\$ (238,568)	\$ 30,245	\$ (18,566)	\$ (204,270)	\$ 185,704									
<b>Net</b>	<b>\$ 36,614</b>	<b>\$ 6,268</b>	<b>\$ 30,246</b>	<b>\$ 73,024</b>	<b>\$ 38,351</b>	<b>\$ 34,673</b>									
Cash Balances							\$ 105,809	\$ 143,326	\$ 37,516	\$ 168,618	\$ 187,162	\$ 18,544	\$ 162,162	\$ 260,962	\$ 591,439
<b>P45</b>															
Revenue	\$ 375,921	\$ 370,792	\$ 5,129	\$ 138,126	\$ 375,611	\$ (237,485)									
Expenses	\$ (339,120)	\$ (370,808)	\$ 31,688	\$ (48,264)	\$ (286,700)	\$ 238,436									
<b>Net</b>	<b>\$ 36,801</b>	<b>\$ (16)</b>	<b>\$ 36,817</b>	<b>\$ 89,862</b>	<b>\$ 88,911</b>	<b>\$ 951</b>									
Cash Balances (Operating; Sweep not broken out)							\$ 201,626	\$ 278,676	\$ 77,050	\$ 228,905	\$ 243,676	\$ 14,771	\$ 218,676	\$ 1,797,757	\$ 2,320,108
<b>P51A</b>															
Revenue	\$ 200,895	\$ 200,740	\$ 155	\$ 79,569	\$ 210,220	\$ (130,651)									
Expenses	\$ (154,735)	\$ (180,812)	\$ 26,077	\$ (743)	\$ (195,855)	\$ 195,112									
<b>Net</b>	<b>\$ 46,160</b>	<b>\$ 19,928</b>	<b>\$ 26,232</b>	<b>\$ 78,826</b>	<b>\$ 14,365</b>	<b>\$ 64,461</b>									
Cash Balances (\$200k from Reserve to Brokerage)							\$ 120,981	\$ 159,135	\$ 38,154	\$ 521,825	\$ 339,534	\$ (182,290)	\$ 239,534	\$ 302,696	\$ 801,265
<b>P51B</b>															
Revenue	\$ 147,770	\$ 147,288	\$ 482	\$ 58,858	\$ 144,893	\$ (86,035)									
Expenses	\$ (110,637)	\$ (136,244)	\$ 25,607	\$ (5,000)	\$ (378,821)	\$ 373,821									
<b>Net</b>	<b>\$ 37,133</b>	<b>\$ 11,044</b>	<b>\$ 26,089</b>	<b>\$ 53,858</b>	<b>\$ (233,928)</b>	<b>\$ 287,786</b>									
Cash Balances (\$200k from Reserve to Brokerage)							\$ 124,599	\$ 154,670	\$ 30,071	\$ 601,476	\$ 409,670	\$ (191,807)	\$ 359,670	\$ 302,530	\$ 866,870
<b>P54</b>															
Revenue	\$ 163,234	\$ 162,440	\$ 794	\$ 63,598	\$ 171,706	\$ (108,108)									
Expenses	\$ (132,239)	\$ (151,636)	\$ 19,397	\$ (4,121)	\$ (92,575)	\$ 88,454									
<b>Net</b>	<b>\$ 30,995</b>	<b>\$ 10,804</b>	<b>\$ 20,191</b>	<b>\$ 59,477</b>	<b>\$ 79,131</b>	<b>\$ (19,654)</b>									
Cash Balances							\$ 57,052	\$ 81,678	\$ 24,627	\$ 465,441	\$ 480,287	\$ 14,847	\$ 455,287	\$ -	\$ 561,966
<b>P64</b>															
Revenue	\$ 26,894	\$ 26,880	\$ 14	\$ 14,304	\$ 38,476	\$ (24,172)									
Expenses	\$ (21,825)	\$ (26,888)	\$ 5,063	\$ (2,521)	\$ (11,675)	\$ 9,154									
<b>Net</b>	<b>\$ 5,069</b>	<b>\$ (8)</b>	<b>\$ 5,077</b>	<b>\$ 11,783</b>	<b>\$ 26,801</b>	<b>\$ (15,018)</b>									
Cash Balances							\$ 24,569	\$ 28,985	\$ 4,416	\$ 153,861	\$ 157,431	\$ 3,570	\$ 107,431	\$ -	\$ 186,416

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<b>TWCM</b>															
Revenue	\$ 2,689,245	\$ 2,678,560	\$ 10,685	\$ 1,089,837	\$ 2,872,224	\$ (1,782,387)									
Expenses	\$ (2,313,833)	\$ (2,565,884)	\$ 252,051	\$ (228,001)	\$ (2,854,524)	\$ 2,626,523									
<b>Net</b>	<b>\$ 375,412</b>	<b>\$ 112,676</b>	<b>\$ 262,736</b>	<b>\$ 861,836</b>	<b>\$ 17,700</b>	<b>\$ 844,136</b>									
Cash Balances							\$ 1,332,475	\$ 1,676,189	\$ 343,713	\$ 4,881,279	\$ 4,654,781	\$ (226,499)	\$ 3,729,777	\$ 7,350,596	\$ 13,681,666

- a. Motion that all Directors have reviewed their Project Specific Financials:  
**Mike Abell Moved, Tom Lauck Seconded, Carried 7-0**



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**Managers' Report**

Jeroen Wright provided the following report:

Jeroen started off by welcoming the new Directors to the Board. He invited them, as well as any current Directors in need of a refresh, to the New Director Training at MOD.

The Firewise meeting was a success and in case you missed it, you can stream it online. Every time someone streams the meeting the mutual is still going to receive 2 hours of volunteer credit toward the minimum required volunteer hours to remain Firewise certified next year.

Bud Baxter reported to the Board in Todd's absence. He would be presenting at the Treasurers Committee meeting on budget process and review as well as investment strategies.

**Finance Committee**

Mike Abell presented the following report:

Recent analysis of the owner billable account has shown that MOD has not routinely passed on their costs to support the owner billable remediation to the insurance company, leaving projects with unpaid balances. Tom and Mike are working on a resolution of this with Jeroen.

Finance committee nominations:

Mike Abell made motion, seconded by Tom Lauck, to appoint the following individuals to the finance committee for the period July 1, 2024 to June 10, 2025

Mike Abell – chair / Treasurer TWCM / P 45 Director  
Tom Lauck – President TWCM / P 26 / P 35 Director  
Harvey Baumel – Director P 49 / P 54  
Adrian Byram – Director – P 51A/B  
Roxanne Stallings – Resident  
Mary Neff – Resident – former GRF Board Member  
Jim McFarland – Resident & former Director P 49/ 54  
David Jennings – Resident  
John Doyle – Resident  
Kay Barthold – Resident

**Moved, Seconded, Carried 8-0**



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**Governing Documents Committee**

Florence McConnell provided the following report:

1. Florence McConnell made a motion, seconded by Nan Warren, to appoint herself (chair), Bill Leary, Tom Lauck, Roxanne Stallings, Nan Warren and Lu Lynn de Silva to the governing documents committee.

**Moved, Seconded, Carried 8-0**

2. Updated Policy on Power Sources Under Review by the Committee.

Work continues an updated Electric Power and Equipment Policy.

3. Policy changes to the TWCM Policies and Procedures were approved at the November 8, 2021 and May 8, 2023 Board Meeting. The recommended changes were Moved, Seconded, Carried. However, there is no documentation that the policy changes were mailed to residents for the required 28-day review or adopted by the Board. The changes were not incorporated into the Policies and Procedures.

It is the recommendation of the Governing Document Committee that the Board review and again approve the policy changes. The approved policy changes can then be sent out to owners for the required 28-day review process along with the revised Rental/Leasing Policy approved at the May 13, 2024 meeting of the Board.

A summary is as follows:

At the November 8, 2021 Board meeting the Governing Documents Committee recommended a change to Policy 16.2.6 Payment Methods designed to delete Policy 16.3.6. Approved by the Board.

16.3.6 PAYMENT METHODS –

Current Language:

GENERAL FUND MOD shall maintain a general fund in the amount of \$10 per manor. In order to facilitate payments to a single vendor or taxing agency by two or more Projects, MOD may pay the vendor or taxing agency by a single check drawn on the general fund. The general fund shall be reimbursed promptly from the accounts of the Projects for which the payment was made. Each Project's reimbursement shall be clearly documented to identify the name of each vendor or taxing agency paid, and the amount paid to each vendor or taxing agency.

Change approved by the Board:

Zero out the existing deposits by returning the funds back to the Project/Mutuals, so there will no longer be \$10 per unit on deposit.

Current Practice:

The current practice reflects the change approved by the Board. The current language needs to be



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removed from the TWCM Policies and Procedures.

At the May 8, 2023 TWCM Board Meeting the Governing Documents Committee recommended changes to the three policies listed below. Approved by the Board.

57.0.0 OWNER-INITIATED ALTERATIONS SPAS 57.0.0 – Replace existing Item 2.

Current Language:

2. A licensed engineer approves the installation.

New Item 2 Language:

2. A licensed engineer must furnish a stamped and signed drawing showing the existing or new supporting structure for a spa, and showing the weight, footprint and location of the proposed spa, which has been reviewed and approved by the City of Walnut Creek building department. The weight of the proposed spa must include the weight of the tub, the water, and the maximum number of occupants.

60.0.0 RESTRICTIONS ON USES OF DECKS, PATIOS, AND ROOFS - Replace existing item 60.3.0 OVERLOADING DECKS.

Current Language:

As a general rule, the weight of objects placed on a cantilever deck (a deck supported by beams protruding from the walls) should not exceed an average of 2 pounds per square foot of deck area. For example, the weight of objects placed on a 200 square foot deck should not exceed 400 pounds. The live load (people) is an average of about 60 pounds per square foot. Decks supported by foundations and bearing walls can bear additional weight.

Replacement Language:

The building code basis of design, at the time of construction for Third Walnut Creek Mutual residences, allowed for a uniform live load of 40 pounds per square foot on decks. Live loads include people and movable objects such as furniture, plants, and other furnishings. Live loads should not exceed a concentrated weight greater than 360 pounds on an area less than 9 square feet, i.e., 3 feet by 3 feet. Decks supported by framing spanning between concrete bearing walls are limited to the loads specified above. Decks supported continuously by slabs at ground level may bear additional weight. 1. See Policy 57.0.0 for requirements for installation of spas on patios and decks.

61.0.0 OWNER-INITIATED ALTERATIONS SOLAR ENERGY SYSTEMS – Add new language to Item (C)

Current Item (C)

(C) Owner/Applicant shall be responsible for any increased costs incurred by the Mutual in maintaining or repairing the Common Area or those portions of a Unit or Exclusive Use Common Area which the Association is responsible under the Governing Documents for maintaining or repairing which are caused by the presence of a Solar Energy System on the Common Area.

Addition to (C)

Owner/Applicant is advised that if the Property is adjacent to or near a golf course the Solar Energy





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System may be damaged by errant golf balls striking the panels. The Owner/Applicant shall be responsible for the cost of repair and/or replacement of the damaged panels if the responsible golfer does not take responsibility for the damage.

Florence McConnell made a motion, seconded by Nan Warren, to approve the policies that were previously approved by the Board, but never sent to the membership for a 28 day comment period. Noted that they currently have the revised rental and leasing policy, and once the updated power source change is received all will be sent out as one package for 28 day review and comment period by the membership.  
**Moved, Seconded, Carried 8-0**

**Building Maintenance Committee**

Adrian Byram made a motion, seconded by Florence McConnell to appoint the following people to the Building Maintenance Committee:

Adrian Byram, Ken Evans, Haleh Payandehjoo, Tom Lauck, Nan Warren and Roxanne Stallings.

**Moved, Seconded, Carried 8-0**

Mike Abell provided the Board with information regarding Buildings 3520 and 5230. Lisa Lang had referred him to a specialist that would be coming that afternoon to do a perimeter inspection on said buildings and provide a report and estimate regarding the rat problem.

President Lauck mentioned that on July 1<sup>st</sup> there was an acoustical test on an upstairs unit in Project 44 for hard service flooring. The engineer tested the hard service flooring with 2 different underlayment, they also tested the ceramic tile floor in the kitchen as well as the carpet in the unit. The report will be coming soon.

**Landscape Committee**

Jerri McNair provided the following report:

We have met several times to discuss common issues and solutions. we're working on the following topics:

**Landscape Reps Notebook:**

Currently being assembled and we expect to have it by the next Board meeting. The notebook will contain following:

Responsibilities of Chairs and Reps. I will be asking for your input on this topic.  
Goals and Priorities



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Landscape Policies, and letters to Residents  
Board and Reps meeting minutes and reviews  
Maps, Contact info and irrigation,  
Monthly Landscape Contractors Schedule and Report

**Landscape Policies:**

Letters relating to pots and interfering with the common property landscape and artificial turf.

**Landscape Specifications:**

Sheet mulching  
Plant installation

**Landscape Design and Planning:**

***Fire scaping and Zone 0***

In reviewing the literature regarding Zone 0, I have made notes here with summary conclusions from several different authorities. Following each of these conclusions or statements is the link where you can find the entire article.

***Zone 0 (0-5ft)*** Avoid anything combustible in this zone; woody plants, ntulch, wood piles, combustible, trellises, and stored items. Zone zero is an excellent location for walkways, hard escaping with pavers, rock, mulch, or gravel. Zone zero should be couple that 6 inch vertical noncombustible section at the intersection between the ground and the exterior siding.

<https://ucanr.edu/sites/fire/Preparedness/Landscaping/DefensibleSpace/>

***Create a 5 foot Home Buffer.*** Remove ALL vegetation, trees including overhanging branches, grass/turf, wood/rubber, mulch, and any stored items within 5 feet.

<https://wildfireprepared.org/wp-content/uploads/WPH-How-To-Prepare-My-Homechecklist.pdf>

from How to Prepare Your Home checklist: I think this is one of the best checklist and directions for fireproofing our homes that I have seen.

***Home Mitigations That Matter***

Any combustibles in the 0-5 foot zone are exposed to ember accumulation and potential ignition. Clearing this area of all combustible materials - vegetative and non-vegetative - place an important role in reducing the likelihood of home ignition.



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See p. 13. <https://ibhs.com/wp-content/uploads/HomeMitigations-that-Matter-FINAL.pdf#page32>

***Vegetation in Zone 0:*** wind carries burning embers during wildfires, which settle near homes as the wind slows down and interacts with the structure. Combustible should be kept at least 5 feet from homes to minimize the risk of short flames to the homes and provide no fuel for embers to land on. p.16  
from Insurance Institute for Business and Home Safety (IBHS)

Sacramento, September 19, 2023 - **the Insurance Institute for Business and Home Safety (IBHS)**, in collaboration with **CAL FIRE** - Office Of State Fire Marshall and Sacramento City Fire- conducted the live wildfire demonstration to show the effectiveness of research-based wildfire mitigation actions in its Wildfire. Prepared Home Designation Program, including maintaining a noncombustible 5 foot buffer around a home (Zone O) to help reduce its risk of ignition.

Creating a noncombustible 5 foot buffer around the home involves removing combustible items and vegetation, replacing ground cover like wood and rubber mulch with materials such as river rocks or gravel and replacing the first 5 feet of combustible fencing attached to the home. Items on top of or underneath attached to the porches and decks should also be noncombustible and any deck 4 inches or lower to the ground should be enclosed with 1 /8 inch or finer metal mesh. Keeping Zone 0 free of debris build up over time is critical.

Lyman Shaffer commented that Firewise is no longer calling it Zone 0, but Immediate Zone which refers to the first 5 feet surrounding your property. The concept is not that you have to remove all plants, just the plants that are flammable.

Jeroen noted that the Firewise committee wanted to utilize immediate zone because zone 0 leads people to think you cannot keep any plants there. He also stated that laws may change and you may have to remove all plants from your immediate area, but he is open to everything but his goal is to advocate for the best practices to keep the buildings as safe from wild fire as possible.

Florence McConnell noted that by telling residents they cannot plant in the ground, and they end up planting in pots and now there are pots everywhere.

President Lauck asked Jerrie to bring a roster of the landscape reps so that they can be appointed in the next meeting and have DO coverage.

**Emergency Preparedness Committee**

No report was given.



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**Electric Vehicle Charging Committee**

Lauralee Barbaria reported:

New things coming in the future that the committee are on top of are shared battery banks, battery backup in the home (i.e. a piece of furniture in your home can be a backup battery), and two way batteries in the home. The committee is staying on the forefront of technological advances, while keeping things under control in Rossmoor.

Lauralee Barbaria made a motion and Tom Lauck seconded, to add Adrian Byram to the Electric Vehicle Charging Committee.

**Moved, Seconded, Carried- 8-0**

**Dispute Resolution:**

Lyman Shaffer reported there are no disputes currently and he is the only committee member

**Alterations**

Nan Warren reported:

In the past month she has received 11 applications for alterations and has approved them all.

Tom noted that when an application is made to make structural changes, he would like to be involved to ensure they will not interfere with the seismic safety measures in place structurally.

**Old Business**

a. Status update on CC&R insurance amendment:

The CC&Rs were signed and are being submitted to the county for recording. Once the recorded copy of the CC&R's is received it will be distributed to the members.

**New Business:**

*Investments*

P 42 – Lyman Shaffer requests a board resolution to roll over the \$102,000 Treasury bill that matured on 6-20-2024 to a 90-day treasury. Funds are currently in the CNB Securities Brokerage sweep account

P 38 – Florence McConnell requests a board resolution to roll over the \$102,000 Treasury bill that matured on 6-20-2024 to a 1-year Bank of America CD. Funds are currently in the CNB Securities Brokerage sweep account



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P 23 – Bill Leary requests a board resolution to roll over the \$102,000 Treasury bill that matured on 6-20-2024 to a 90-day Treasury bill. Funds are currently in the CNB Securities Brokerage sweep account

P 44 – Lyman Shaffer requests a board resolution to place a 90-day \$100,000 Treasury bill. Funds are currently in the CNB Securities Brokerage sweep account

P 45 – Michael Abell requests a board resolution to roll over the \$103,000 Treasury bill maturing on 7-25-2024 to a 180-day Treasury. Funds are currently in the CNB Securities Brokerage account until maturity (7-25-2024).

P 49 – Harvey Baumel requests 2 investment actions: 1) Utilizing the balance in the City National Sweep account of approx. \$319k place a 90 Day Treasury in the amount of \$100k. 2) Using the approx. \$458 k in the CNB Sweep account, place a 90-day Treasury in the amount of \$125k.

P 51B Adrian Byram requests 2 investment actions: 1) rollover the \$203k Treasury maturing on 08-01-2024 to a 90 day treasury. Funds are currently in the CNB Securities Brokerage sweep account. 2) Using \$100,000 of the approximate \$553k in the CNB Sweep account place a 90-day Treasury.

Mike Abell made a motion, and Nan Warren seconded, to adopt the investment actions listed above.

**Moved, Seconded, Carried 8-0**

*Interfund*

A table showing end of May op cash balances and Interfund balances was distributed to all TWCM board members. The table indicated proposed months when the Interfund balance would be repaid. A board resolution is requested to approve the payback of the Interfund loan to reserves as noted.



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TWCM Interfund Loan Balance Status						
as of 5-31-2024						
	4/30/2024		5/31/2024		Net Change	Target
	Op cash Bal	Interfund	Op cash Bal	Interfund	Op Cash	Pay back
P 23	\$47,335	\$50,000	\$ 63,842	\$ 50,000	\$16,507	Sept
P 26	\$115,358	\$105,000	\$ 137,176	\$ 105,000	\$21,818	Sept
P 27	\$81,938	\$70,000	\$ 98,959	\$ 70,000	\$17,021	Sept
P 31	\$41,422	\$30,000	\$ 55,309	\$ 30,000	\$13,887	July
P 32	\$37,692	\$15,000	\$ 43,510	\$ 15,000	\$5,818	July
P 33	\$61,670	\$70,000	\$ 83,434	\$ 70,000	\$21,764	Sept
P 34	\$35,507	\$30,000	\$ 39,977	\$ 30,000	\$4,470	Sept
P 35	\$50,104	\$65,000	\$ 58,523	\$ 65,000	\$8,419	Sept
P 36	\$38,660	\$0	\$ 67,858	\$ -	\$29,198	N/A
P 37	\$120,228	\$145,000	\$ 152,294	\$ 145,000	\$32,066	Sept
P 38	\$126,781	\$185,000	\$ 155,714	\$ 185,000	\$28,933	Sept
P 42	\$66,740	\$90,000	\$ 73,572	\$ 90,000	\$6,832	Sept
P 44	\$142,861	\$120,000	\$ 171,573	\$ 120,000	\$28,712	July
P 45	\$276,305	\$280,000	\$ 303,339	\$ 280,000	\$27,034	Sept
P 49	\$148,631	\$125,000	\$ 179,090	\$ 125,000	\$30,459	July
P 51-1	\$159,039	\$60,000	\$ 184,426	\$ 60,000	\$25,387	July
P 51-2	\$155,025	\$100,000	\$ 172,143	\$ 100,000	\$17,118	July
P 54	\$82,058	\$80,000	\$ 101,833	\$ 80,000	\$19,775	July
P 64	\$28,734	\$10,000	\$ 31,909	\$ 10,000	\$3,175	July
<b>Total</b>	<b>\$1,816,088</b>	<b>\$1,630,000</b>	<b>\$2,174,481</b>	<b>\$1,630,000</b>	<b>\$358,393</b>	

*Owner Billable*

Recent analysis of the owner billable account has shown that MOD has not routinely passed on their costs to support the owner billable remediation to the insurance company, leaving projects with unpaid balances. Tom and Mike are working on a resolution of this with Jeroen.



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**Announcements**

Announcements: Next scheduled regular meeting of the Board of Directors will be held on Monday August 12th, 2024, at 9:30 am, via zoom and in-person, in the Boardroom in the Gateway Complex, followed by the Organizational Meeting.

**Adjournment**

There being no further business, the Regular Meeting of the Board was adjourned at 11:45 am.

**Executive Session Summary**

The Board met in executive session from 9:00 a.m. to 9:30 a.m. and then reconvened at 11:45:

1. Member Matters\_Delinquent Balance\_Account #1664.....Mr. Leary
2. Member Matters\_Delinquent Balance\_Account # 21023.....Mr. Lauck
3. Member Matters\_Delinquent Balance\_Account # 16684.....Mr. Lauck
4. Member Matters\_Delinquent Balance\_Account # 15420.....Mr. Shaffer
5. Member Matters\_Delinquent Balance\_Account # 13841.....Mr. Shaffer

Mike Able made a motion, seconded by Harvey Baumel to write of the delinquent balances as noted in Items 1-5.

**Moved, Seconded, Carried 9-0**

6. Member Matters\_Alterations\_Account # 18513.....Ms. Warren
7. Contracts - Helsing Sustainment Renewal Program Proposal..... Mr. Lauck

**Secretary's Certificate**

I hereby certify that the foregoing is a true and correct copy of the minutes of the Board of Director’s meeting.

Charice Jimenez

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**Interim Assistant Secretary**  
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THIRD WALNUT CREEK MUTUAL PROPOSED REVISED LEASING POLICY  
For May 13, 2024 TWCM Regular Board Meeting

41.0.0 LEASING MANORS

Renting/leasing is a process by which the Owner of a condominium receives money or some other consideration in exchange for the right to occupy an Owner's unit. Because the community of Rossmoor is organized and operates to provide services and a stable living environment for its senior citizen inhabitants, TWCM seeks to minimize the uncertainty and disruption that renting/leasing units bring to the Mutual. Also, restrictions on leasing of units are necessary to ensure that the units within the Mutual continue to qualify for conventional mortgage financing and do not violate the occupancy requirements of a senior housing project, as well as to obtain other benefits for the residents of the Mutual inherent in





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a community of primarily owner-occupied residences.

It is recommended owners read the restrictions contained in Article 5 Rental or Leasing of the TWCM Covenants, Conditions, and Restrictions.

#### 41.1.0 RENTAL/LEASE RULES AND REGULATIONS

Each lease must be written on the TWCM Lease Agreement form and approved in writing by the TWCM Board.

New owners are required to reside in their unit for at least one year prior to renting or leasing their unit.

No more than 25% of the units in each Project may be rented at any time.

The maximum rental/lease period is 12 months. The lease may be extended by contracting the Membership Department at least 30 days prior to the end of the 12-month period.

The minimum rental/lease period is thirty days. No Owner may lease all or part of a Unit for less than 30 days or for any transient or hotel purposes (Airbnb, VRBO, etc.).

Tenants must meet all TWCM occupancy requirements.

Tenants will be required to adhere to all TWCM Governing Documents during their occupancy.

Unauthorized Rentals/Leases, including extensions of lease periods without approval, may subject the Owner to monetary penalties: See Appendix A Supplementary Information Section 18.3 Enforcement of Rules.

#### 41.2 RENTAL/LEASE APPROVAL PROCESS

Any owner wishing to rent/lease their property must contact the Member Records Department at Gateway to verify that the current rental/leases in their specific Project are less than the 25% limit and to verify the owner residency requirement has been met.

Each lease must be written on the TWCM Lease Agreement form and approved in writing by the TWCM Board. Owners may obtain TWCMs Request to Lease and Lease Agreement forms from the Member Records Department at Gateway and shall return the completed forms to the Member Records Department.



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An authorized agent of TWCM will evaluate the proposed lease for compliance with all applicable Governing Documents and Policies and recommend action to the Board.

The Board's action will be entered on the *Request to Lease* form, the form signed by the Board (and by Golden Rain Foundation where required) and the executed form returned to the Owner.

Member Records will complete processing of the approved rental/lease, notify the Owner of approval, and provide documentation and notification for Rossmoor services as needed.

#### 41.3 MANAGEMENT OF AVAILABLE RENTAL/LEASE SPACE

If an Owner requests approval for a rental and the maximum number of units in the Owner's Project is already rented, the Owner's name will be placed on a rental waiting list and the request processed on a first-come-first-served basis.

When a lease expires in the Owner's Project and the number of rentals is less than the 25% limit the next Owner in line at that Project will be notified by the Mutual and offered the option to submit a rental/lease application.