



## THIRD WALNUT CREEK MUTUAL

**Regular Board Meeting Minutes**  
Monday, February 9, 2026, at 9:30 a.m.  
Zoom and In Person  
Board Room at Gateway  
1001 Golden Rain Rd. Walnut Creek, CA 94595

### MINUTES

#### **1. Call to Order**

President Tom Lauck called the Regular Meeting of the Board of Directors of Third Walnut Creek Mutual (TWCM) to order at 9:32 a.m.

#### **2. Roll Call**

##### **Present:**

Tom Lauck, President Dist. 4, (2026)  
Florence McConnell, VP Dist. 13, (2026)  
Nan Warren, Director Dist. 14, (2028)  
Lyman Shaffer, Secretary Dist. 10, (2027)  
Kim Starr, Treasurer Dist. 7, (2027)

Bill Leary, Director Dist. 5, (2026)  
*Vacant*, Director Dist. 15, (2028)  
Harvey Baumel, Director Dist. 3, (2027)  
Al Rothman, Director Dist.9, (2028)

##### **Staff Present:**

Jeroen Wright, Director of Rossmoor Property Management  
Todd Arterburn, Chief Financial Officer  
Rick West, Sr. Building Maintenance Manager  
Jim Hayes, Contract Administrator  
John Tawaststjerna, Landscape Manager  
Janneth Lujan, Board Services Coordinator

#### **3. Members' Forum**

Members were afforded the opportunity to express their general concerns and make comments.

Comments included discussion of a letter submitted to the General Manager encouraging the Mutual to move forward with the proposed direction for landscaping. There was also advocacy expressed for having a staff member with a horticultural background to provide additional expertise and guidance on landscape matters.

#### **4. Approval of Meeting Minutes**

- a. Regular Board Meeting Minutes January 12, 2026
- b. Executive Board Meeting Minutes January 12, 2026
- c. Special Board Meeting Minutes, January 26, 2026

Tom Lauck made a motion, seconded by Nan Warren to approve the minutes listed above.  
**Moved, Seconded, Carried 8-0**

#### **5. President's Report**

Tom Lauck gave the following report:

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Ken Johnson from Gallagher made a presentation to the Presidents' Forum regarding the 2026 Insurance Renewal, discussing first the Insurance Extension that became effective on January 1, 2026 and will extend current coverage 5 months to June 1, 2026, and then the Renewal that will cover Rossmoor from June 1, 2026 to June 1, 2027.

The premium for the 5-month extension of the property insurance is \$5.6 million, which is an 11.75% premium reduction from the equivalent 2025 policy premium. Gallagher estimates that the premium to be paid for the 12-month renewal in June 2026 will be \$14.6 million for the current level of coverage at approximately 46% of total insurable value. The total insurable value is expected to increase by 6.75%, and the premium may be reduced by approximately 5%. The Presidents' Forum Insurance Task Force will review coverage options with Gallagher and RWC prior to the June renewal.

A subcommittee of the Insurance Task Force will also be reviewing the allocation model from Gallagher for the premium to be paid in June. The allocation determines the amount of the premium to be paid by each of the participating Mutuals. Many Mutuals are investing in various fire-mitigation improvements and are expecting their insurance allocation to reflect their investment in these improvements.

A copy of the 25-slide presentation by Gallagher has been distributed to the Project Directors in the Third Mutual. Members should contact their Director to obtain a copy of the full presentation.

The Presidents' Forum in January included the Mutual Treasurers. Several questions from the Treasurers were responded to by RWC, including the meaning of each Mutual Board "certifying" the monthly financials. Each Board is certifying that they have reviewed the financials, but they are not certifying that they are correct and complete. The Treasurers also raised a question about the "No customer" line in the project financials which was used to carry data over from the past accounting system. That line item will not carry over into the 2026 financial reports. RWC also acknowledged that several of the budget booklets distributed to members did not have the correct disclosures. Corrected copies of those documents will be mailed to the affected members.

RWC also reported that some structural changes in the RPM and Accounting departments are planned for this year. I will let our RPM representatives share that information in their reports.

The Presidents' Forum then discussed the inconsistencies in the governing documents for the various Mutuals, of which there are many. A work group was suggested to start the review of "Rules" or "Policies and Procedures" to remove inconsistencies that hamper RPM from standardizing services delivered to the Mutuals.

#### **6. Secretary's Report**

No report was given.

#### **7. Treasurer's Report**

Kim Staff reported that December accounts receivable balances have largely been cleared, with \$58,000 remaining across 19 projects, including \$20,000 related to an insurance claim.

The Board discussed investment rollovers. Of the 10 investments maturing in December/January, three were rolled over as instructed and six were not. A new process was established in which the Treasurer

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will communicate directly with Thomas at CNB regarding investments, with Todd's approval required. The Treasurer will also sign a form to obtain direct access to monthly investment statements.

There are 14 investments upcoming in March, and Kim Starr will be in contact with the Board to see if any projects can be rolled over. and the goal of implementing a quarterly investment renewal schedule were also discussed.

The Board discussed providing financial training for members focused on key reports, including the balance sheet, income statement, accounts receivable, and budget-to-actual comparisons. Jeroen and Todd will develop materials and coordinate with 3rd Walnut Creek Mutual to schedule sessions. The Board agreed to begin with a basic overview of four essential reports before considering additional topics.

## **8. GRF Senior Staff Reports**

### **Jeroen Wright, Director of Mutual Operations:**

Jeroen announced that RPM staff attended a CACM law seminar, and Jeroen and Todd announced a major reorganization of Rossmoor Property Management to improve services, including the creation of new positions and a transition plan that will take at least a year to implement. Organizational changes, including promotions within operations and administrative services, and emphasized the importance of career development and succession planning.

### **Todd Arterburn, CFO:**

Todd reported promotions within the accounting department and plans to hire a new controller dedicated to mutuals. Jason Lopez will continue working on items for mutuals, which is expected to improve customer service. Todd expressed enthusiasm about the upcoming changes.

### **John Tawaststjerna, Landscape Manager:**

John expressed his appreciation for the opportunity and shared that he feels honored to have been offered the new position as Associate Director of Mutual Operations. He confirmed that he will begin his new role on April 1, 2026. As part of this transition, Jesus Morales will be promoted to Landscape Manager. The organization is currently in the process of recruiting to fill the resulting Landscape Supervisor position.

### **Rick West, Senior Building Maintenance Manager:**

**[ACTION ITEMS: Proposals for review or Approval.](#)**  
**[INFORMATION ITEMS: Pending / Scheduled / In progress or completed.](#)**

### **Project 23**

- 1129 Avenida Sevilla Phase 2 Level 4A through 6C Deck Coating. Scheduled for Spring 2026.
- 1129 Avenida Sevilla Carpentry dry rot repairs, Metal and wood railing and painting. Budgeted for \$312,740.00.
- San Francisco Elevator provided Modernization Estimate for board approval.
- Door operator \$35,650.00 work completed.
- Entry 1 Carport Damage – Contractor: Fiala Roofing - Cost \$19,823.00. Work 100% Complete.
- 10-year Smoke Detectors budgeted for replacement in 2026 at \$7,020.00. Going out to Bid.

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#### Project 26

- Buildings 1701, 1705, 1801, 1805 - RPM working on rehab estimates for 2026.
- 10-year Smoke Detectors budgeted for replacement in 2026 at \$15,695. Going out to Bid.
- Year 2025 rehab planned work: Carry over to year 2026.  
Buildings 1601, 1605, 1609, 1613, and 1617.  
Carports Entry 7 (3) #79 - #84, #42, #43, #85, #86.  
Status: Tom to schedule special meeting for late January 2026 to approve contracts.

#### Project 27

- Asphalt patch and seal coat budgeted for 2026. At \$20,000. Going out to Bid.
- 10-year Smoke Detectors budgeted for replacement in 2026 at \$12,000. Going out to Bid.
- Electrical Main Panel Replacement – Contractor: KR Electric - Cost \$70,764.00. Work In Progress.

#### Project 31

- Wood fence replacement. Contractor: Reuben Borg Fencing. Completed. Painting scheduled for March.
- Firewise Zone-Zero – Contractor: Outdoor Living - New 5' Clearance metal fence. On order.
- Planned work for 2025. 2701 and 2705 Ptarmigan Dr. New wood Fence /5' metal fence panel

Reuben Borg Fencing completed wood fencing mid Dec. 2025.

Bob Morgan Outdoor Living: five' metal fence panel total of (8).

Work rolled over to 2026 / waiting for contract signatures, color choice completed. work will be scheduled.

- New 10-year Smoke Detectors Budgeted in 2026 for \$9,120.00. Going out to Bid.

#### Project 32

- Bldg. 2500 Deck recoating per FWC. Contractor: Mount. Diablo Flooring Scheduled for December.
- Asphalt Repairs & Sealcoat Budgeting for 2026 at \$4,575. Going out to Bid.
- New 10-year Smoke Detectors Budgeted in 2026 for \$6,000. Going out to Bid.

#### Project 33

- RPM rehab for 4020 and 4024 scheduled for 2026. RPM Working on estimate.
- Bldg. 4024 Rodent issues reported to the Pest Control Dept. Bldg. 4012 Woodpecker issues. Continued monitoring.
- 10-year Smoke Detectors budgeted for replacement in 2026 at \$2,880. Going out to Bid.

#### Project 34

- Main Panel Replacement. Contractor: KR Electric. \$50,000 Budgeted for 2026.
- 10-year Smoke Detectors budgeted for replacement in 2026 at \$2,560. Going out to Bid.

#### Project 35

- 10-year Smoke Detectors budgeted for replacement in 2026 at \$7,850.
- Rehab scheduled for Bldgs. 3101, 3109, 3133 & 3141 in 2026. Budgeted \$184,705.
- Roof project budgeted for 2026 at \$133,080.

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- Planned rehab work for 2025: 3117 and 3125 Terra Granada Dr.  
Carpentry:  
3117 TG Pending board approval RPM 20k sent in Nov/Dec 2025.  
TG approved work will be completed by January 16, 2026.
- Deck coating: Front entry deck coating. RPM to inspect front entries.
- Painting: Get (2) proposals Spectrum and AC Enterprises.  
Need board approval on next special meeting agenda Jan. 2026.

#### Project 36

- 10-year Smoke Detectors budgeted for replacement in 2026 at \$13,860.
- Rehab scheduled for Bldgs. 2055,2025, 2005. Budgeted \$233,690. In 2026.
- Roofing Project scheduled for 2026 Budgeted \$27,060.

#### Project 37

- Electrical panel replacement budgeted for 2026 at \$140,000.  
KR Electric Estimate to complete the first nine out of nineteen. \$206,500.00.  
Schedule to complete 900 TC cost - \$21,500.00.
- 10-year Smoke Detectors budgeted for replacement in 2026 at \$14,850. Going out to Bid.
- Roofing budgeted for 2026 - \$79,300 Going out to Bid.

#### Project 38

- Electrical panel replacement awarded to KR Electric - \$350,000 Budgeted for 2026.  
Scheduling.
- 10-year Smoke Detectors budgeted for replacement in 2026 at \$17,000. Going out to Bid.

#### Project 42

- FWC provided report on 600 Terra Cal crawl space. Monitoring Continued.
- 10-year Smoke Detectors budgeted for replacement in 2026 at \$5,300. Going out to Bid.
- Bldg. 626 schedule for rehab in 2026 - \$86,565 Budgeted. Going out to Bid.

#### Project 44

- 10-year Smoke Detectors budgeted for replacement in 2026 at \$15,000. Going out to Bid.
- Electrical panel replacement Budgeted for 2026 at \$30,000. Main Panel inspection due.
- 3218 & 3136 schedule for rehab in 2026 at \$90,000. Going out to Bid.

#### Project 45

- Main Panel replacement budgeted for \$90,000 in 2026. Scheduled inspection.
- 10-year Smoke Detectors budgeted for replacement in 2026 at \$48,000. Going out to Bid.
- Entry 7 Asphalt project schedule for 2026 Budgeted \$118,730. Going out to Bid.
- Roofing scheduled for 2026 – budget \$100,000. Going out to Bid.
- Rehab for buildings 3490, 3462, 3478 Schedule for 2026 Budgeted at \$366,385. Going out to Bid.

#### Project 49

- 10-year Smoke Detectors budgeted for replacement in 2026 at \$14,400. Going out to Bid.
- Building 1812 Rehab schedule for 2026. - Budgeted \$407,275. - RPM is working on Estimate.

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#### Project 51 A:

- 10-year Smoke Detectors budgeted for replacement in 2026 at \$10,000. Going out to Bid.
- Roofing project scheduled for 2026 Budgeted \$20,000. Going out to Bid.
- Planned Rehab for 2025. Buildings 4201,4217, 4243, and 4259 Terra Granada Dr.

Status: RPM completed carpentry, will need outside vender to complete the replacing of decayed roof beams on rear balconies.

- 4201 Terra Granada – Completed
- 4217 Terra Granada – Completed
- 24/7 builders to provide an estimate to complete the remainder of the carpentry rehab.
- 4243 Terra Granada – A contractor will be needed to complete the beam replacement at Manor 4B.
- 4259 Terra Granada – A contractor will be needed to complete the beam replacement at Manors 1B and 4B.

Jim Hayes to get pricing to complete deck coating and painting of the buildings. Estimates to be reviewed before next board meeting in Feb. 2026 and put on the board agenda.

#### Project 51 B

- 10-year Smoke Detectors budgeted for replacement in 2026 at \$10,000. Going out to Bid.
- Asphalt Project scheduled for 2026 Budgeted \$24,000. Going out to Bid.
- Buildings 4403,4467,4485 rehab scheduled for 2026 Budgeted \$165,000. Going out to Bid.

#### Project 54

- 10-year Smoke Detectors budgeted for replacement in 2026 at \$10,800. Going out to Bid.
- Buildings 1446, 1458 rehab scheduled for 2026 Budgeted \$333,445. Going out to Bid.
- Roofing Project scheduled for 2026 Budgeted \$26,250. Going out to Bid.
- Planned rehab work for 2025: Building 1434 Stanley Dollar Dr.

Status:

Carpentry: RPM completed carpentry Nov. 2025. Wet weather delayed moving forward to complete deck coating and Painting.

Work to begin in January weather permitting.

Paint color petition posted to resident's front door today Jan. 12, 2026.

#### Project 64

- Electrical Main Panel Replacement. Contractor: KR Electric schedule for 2026 Budgeted at \$42,000.
- 10-year Smoke Detectors budgeted for replacement in 2026 at \$3,400. Going out to Bid.

## **9. Committee Reports**

### **a. Finance Committee**

Starr reported that the committee currently has two members and is seeking additional volunteers.

### **b. Governing Documents Committee**

McConnell mentioned that the Governing Documents Committee is also looking for new members.

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**c. Building Maintenance Committee**

The Building Maintenance Committee reported that their next meeting is scheduled for February 12, 2026. The committee is exploring the creation of subcommittees to focus on specific areas of responsibility, including Fire Safety, Elevators, and General Roofing. These subcommittees are intended to provide more detailed oversight, streamline maintenance planning, and ensure that each area receives dedicated attention.

**d. Landscape Committee**

Jerri McNair reported that she will continue working with John Tawaststjerna and Rebecca Poland on landscape contract revisions and will provide updates to the Board.

**e. Dispute Resolution:**

No report was made.

**f. Communications Committee**

The Communication Committee provided an update on ongoing website improvements. It was shared that Ann Peterson is leading the transition to the new “My Rossmoor” website, ensuring that content and functionality are updated and streamlined for user accessibility. Committee members were informed that the proposed changes and updates will be available for preview next week, allowing for review and feedback before the official rollout.

**g. Alterations Committee**

Nan Warren reported that 33 approved alteration applications have been submitted since the last meeting.

***Due to time constraints, Tom Lauck requested that a separate meeting be scheduled for next week, including Rick West, to review Contracts requiring Board Approval. Other remaining Old Business and New Business items will be deferred to a subsequent Board meeting.***

**10. Old Business**

- a. Policy 64 EV and Golf Cart Charging – Update on Implementation – Mr. Lauck
  - 1. Collection of Fees – RWC Accounting
  - 2. Application and Agreement Submittal and Record Keeping
- b. Request for Proposals from Reserve Study Service Providers – Mr. Lauck

**11. New Business:**

- a. Investment Actions – Ms. Starr
- b. Contract Review for Board Approval
  - 1. MU3 P36 KR Electric Panel repairs \$181,000 - Ms. Warren
  - 2. Project 44 – Installation of fire-resistant vents – Mr. Shaffer
  - 3. MU3 P31 Asphalt Proposals – Mr. Leary
  - 4. MU3 P36 2025 Cactus Rehab – Case #10652 - \$41,283.30 – Ms. Warren
  - 5. MU3 P45 3462 RP Rehab – Case #11095 - \$32,460.69 – Mr. Rothman
  - 6. MU3 P45 3478 RP Rehab – Case #11096 - \$22,071.60 – Mr. Rothman
  - 7. MU3 P42 626 TC Rehab – Case #1042 - \$39,476.93 – Mr. Shaffer
- c. Merger of Common Interest Development Projects – Ms. McConnell

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#### **12. Announcements:**

The next scheduled Regular Meeting of the Board of Directors will be on Monday, March 9, 2026, at 9:30 am, via zoom and in-person, in the Gateway Boardroom.

#### **13. Adjournment**

There being no further business, the Regular Meeting of the Board was adjourned at 12:03 p.m.

#### **14. Executive Session Summary**

The Board met in executive session from 9:01 a.m. to 9:27 a.m. to discuss the following:

##### Project 38 – Porch Storage –

The Board discussed a common area concern regarding a neighbor's porch storage and agreed to send a cleanup notice with an opportunity to appeal. A general reminder to all members about keeping common areas clear was also considered. Lucy will collaborate with Florence on drafting the letter to the resident.

#### **15. 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.

Lucy Limon

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**Assistant Secretary**