

THIRD WALNUT CREEK MUTUAL

Regular Board Meeting Minutes
Monday, January 12, 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 9:33 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) Bill Leary, Director Dist. 5, (2026)
Vacant, Director Dist. 15, (2028) Harvey Baumel, Director Dist. 3, (2027)
Al Rothman, Director Dist.9, (2028)

Directors Absent: Kim Starr, Treasurer Dist. 7, (2027)

Staff Present:

Jeroen Wright, Director of Rossmoor Property Management
Rick West, Sr. Building Maintenance Manager
Jim Hayes, Contract Administrator
John Tawaststjerna, Landscape Manager
Lucy Limon, Board Services Coordinator

3. Members' Forum

Members were afforded the opportunity to express their general concerns and make comments. Comments included: Approval of policy 64, ECHO events and the need for professional landscape planning to address climate change and budget constraints.

4. Approval of Meeting Minutes

President Lauck addressed the Board for any corrections and/or additions to the following sets of minutes:
a. Regular Board Meeting Minutes December 8, 2025
b. Executive Board Meeting Minutes December 8, 2025

Tom Lauck made a motion, seconded by Nan Warren to approve the minutes mentioned above.
Moved, Seconded, Carried 7-0

5. President's Report

Tom Lauck gave the following report:
President Lauck reported that there were no updates from the Mutual Presidents Meeting, as no meeting was held due to the holidays. He discussed the management agreement, noting that it has been signed and became effective on January 1, 2026. He added that the Management Agreement Task

THIRD WALNUT CREEK MUTUAL

Force will meet throughout the year to review exhibits and address any necessary changes. The overall insurance renewal, effective January 1, 2026, through June 1, 2026, resulted in a 22% reduction in premiums relative to budgeted premiums. However, concerns were raised regarding the decreasing insurance coverage percentage due to increases in property values. President Lauck also addressed questions related to the budgeting and allocation of insurance funds.

6. **Secretary's Report**

No report was given.

7. **Treasurer's Report**

No report was given.

- a. A Motion that Mutual Funds Report has been reviewed by the Treasurer and a summary provided to all Directors:

No motion was made.

- b. A Motion that all Directors have reviewed their Project Specific Financials:

No motion was made.

8. **GRF Senior Staff Reports**

Jeroen Wright, Director of Mutual Operations:

Jeroen clarified that excess funds in the operating account could be used for capital projects, such as electrical panel replacements. He reported that the insurance premium for the five-month extension totaled \$5.595 million, representing an 11.75% reduction from 2025 for the property insurance extension. He also addressed delays in distributing the coupon and budget booklets, noting that the issue has since been resolved.

Todd Arterburn, CFO:

No report was made.

John Tawaststjerna, Landscape Manager:

John presented the proposed 2026 RPM landscape plans, including project-specific mulching priorities. The Board discussed challenges related to balancing leaf removal in common areas, with John recommending a balanced approach. Al Rothman suggested exploring the installation of wells as a water conservation measure, and John and Jeroen offered to assist with further investigation.

Rick West, Senior Building Maintenance Manager:

ACTION ITEMS: Proposals for review or Approval.

INFORMATION ITEMS: Work 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.

THIRD WALNUT CREEK MUTUAL

- 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.

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 late Jan. 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.

THIRD WALNUT CREEK MUTUAL

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.
- Planned rehab work for 2025: 3117 and 3125 Terra Granada Dr.
Carpentry:
3117 TG Pending board approval RPM 20k sent in Nov/Dec 2025.
3125 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.

THIRD WALNUT CREEK MUTUAL

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.

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 Budged \$24,000. Going out to Bid.
- Buildings 4403,4467,4485 rehab scheduled for 2026 Budged \$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 Budged \$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 residents 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.

THIRD WALNUT CREEK MUTUAL

9. Committee Reports

a. Finance Committee

No report was made.

b. Governing Documents Committee

No report was made.

c. Building Maintenance Committee

Harvey Baumel reported that the Building Maintenance Committee was established with the goal of including representatives from all nine districts, with five districts currently participating. The committee will meet monthly, either virtually or in person. Its objectives include developing a tool to assist directors in responding to routine member inquiries, reducing the learning curve for new directors, and managing costs by obtaining multiple quotes for maintenance work.

d. Landscape Committee

Jerri McNair reported that she and the landscape reps have assembled the TWCM landscape journal. The journal outlines the different responsibilities, roles, maps, and projects happening within TWCM.

e. Dispute Resolution:

No report was made.

f. Communications Committee

Lyman reported on the launch of the new website, MyRossmoor.com, which is planned for February 1, 2026.

The following report was also provided:

TWCM Communications Committee - Publications List

<u>Date</u>	<u>Subject</u>
11-2-24	Coupon Costs/Getting Help After Hours
12-17-24	Proposed changes to bylaws and CC&Rs
1-5-25	Need to sign Form 4041 for electronic voting
1-17-25	CC&R Vote on Rental Rules
2-10-25	Preventing Dry Rot
3-14-25	Landscaping Restrictions
6-1-25	Fire Prevention Activities
9-1-25	4041 Article
10-13-25	Recycling Article
10-26-25	Annual Budget meeting

g. Alterations Committee

Nan Warren reported that 29 new alteration applications have been submitted since the last meeting.

10. Old Business

a. Policy 64 EV and Golf Cart Charging – Implementation

THIRD WALNUT CREEK MUTUAL

1. Collection of Fees – RWC Accounting
2. Application and Agreement Submittal and Record Keeping

President Lauck reported that he is scheduled to meet with the Accounting Department at 2:00 p.m., January 13, to discuss the most effective approach for billing residents in TWCM. He will provide an update at the February meeting.

11. New Business

a. Investment Actions – Ms. Starr
No report was made.

b. Contract Review for Board Approval

- 800 Terra California and 2130 Cactus Court need approval for \$42,863.00 for roof repair- Ms. Warren – **Florence (M), Lyman (S), Unanimously Approved.**
- TWCM Project 26- 1621 Ptarmigan Dr Elevator Modernization \$149,000– Mr. Lauck **Bill Leary (M), Nan Warren (S) – Unanimously Approved**
- Project 44 – Installation of fire-resistant roof vents – Mr. Shaffer
Item was tabled until next meeting.
- Project 36 – 900 Terra California Panel Replacement - \$21,500 – Ms. Warren – **Bill Leary (M), Nan Warren (S) – Unanimously Approved**

c. Motion to Approve 2026 Shared Deductible Agreement

Nan Warren made a motion, Florence McConnell seconded to approve the 2026 Shared Deductible Agreement.

Moved, Seconded, Carried 7-0

d. Motion to Approve TWCM 2024 Audit

Florence McConnell made a motion, Al Rothman seconded to approve the 2024 TWCM Audit.

Moved, Seconded, Carried 7-0

(A copy of the signature page is attached at the end of these minutes.)

12. Announcements:

The next scheduled Regular Meeting of the Board of Directors will be on Monday, February 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 11:54 a.m.

14. Executive Session Summary

The Board met in executive session from 9a.m. to 9:28 a.m. to discuss the following:

1. P42 – Guest Parking Violation Hearing: The Board discussed a parking enforcement matter and agreed to implement a fine of \$50 per documented occurrence for unauthorized parking.



THIRD WALNUT CREEK MUTUAL

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

Assistant Secretary