



## THIRD WALNUT CREEK MUTUAL

### Regular Board Meeting Minutes

Monday, November 10, 2025, 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 9:31 a.m.

#### 2. Roll Call

##### Present:

Tom Lauck, President Dist. 4, (2026)

Kim Starr, Treasurer Dist. 7, (2027) Florence McConnell, VP Dist. 13, (2026)

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), Nan Warren, Director Dist. 14, (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

Lucy Limon, Board Services Coordinator

Janneth Lujan, Board Services Coordinator

#### 3. Members' Forum

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

- Previous Noise Complaint

#### 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 October 13, 2025

b. Executive Board Meeting Minutes October 13, 2025

Harvey Baumel made a motion, seconded by Kim Starr to approve the minutes mentioned above with a couple corrections to the Regular Meeting Minutes of October 13, 2025.

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

#### 5. President's Report

Tom Lauck gave the following report:

Ann Peterson, Director of Communications for RWC, provided an overview of the organization of



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the new websites that are being created by the Communications Department, one for potential buyers and other outside parties, and another website for members of Rossmoor Walnut Creek. The website for outside parties will be a new version of the Rossmoor.com website, and the one for members will be a new version of the MyRossmoor.com website. A copy of the 12-slide presentation will be available from your Project Director upon request. Site testing will begin in January, and the sites will go live in February or March.

The MyRossmoor website will provide links to third-party vendors for resident services, and also show alerts and breaking news on the first page of the website. Links will be provided to allow residents to sign up for tee times, recreation and fitness classes, and online input for gate passes for visitors, and links for other resident services.

The MyRossmoor website will also provide access to the individual Mutual webpages, and the RWC webpages. Sample webpages for the Mutuals are included in the presentation. Webpages will include the familiar tabs for Meeting Agendas, Meeting Minutes, Governing Documents, and Useful Info. Search functions will be improved to allow you to search for document titles or particular words in a document.

In the Presidents' portion of the meeting, the first item on the agenda was a review of the next steps in the Management Agreement, which include Board resolutions to approve the agreement, and signing of the individual Mutual agreements by the president of each Board, with the intent to have all Boards signed on for an effective date of January 1<sup>st</sup> for the new agreement.

The next agenda item was a review of the satisfaction of the Mutuals with the budget process and whether the proposed Management Agreement Exhibits adequately define the tasks we need RPM and RWC to provide for the budget process.

Unique in this budget discussion for 2026 was the extension of the current existing property insurance, and liability insurance, for 5 months, to enable us to shift our annual insurance renewal date from January 1<sup>st</sup>, to a renewal date of June 1<sup>st</sup>, when it is expected, according to our broker, that premium rates will be lower and available coverage will be greater. This means that in 2026 we needed to budget to pay insurance premiums in January 2026 for 5 months of coverage, and to pay for another 12 months of coverage in June of 2026, a total of 17 months of coverage.

The Presidents also discussed the Reserve Studies required for budgeting, with the biggest issue being the disconnect between revenue and spending projections that do not recognize the phasing of large expenditures over several years. My request was to put a 10-year reserve schedule for multiple phased scopes of work as a task to be provided by RPM per Exhibit A of the new management agreement.

The last item discussed was the status of Rossmoor home sales, how to improve the escrow and resale process, and the current challenges for both sellers and buyers, and their Realtors and Title companies. Several handouts were provided and it was decided to allow time for the Mutual presidents to review these handouts and pick up this discussion in the next Presidents' Forum.

### 6. Secretary's Report

No report was given.

### 7. Treasurer's Report



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Kim Starr gave the following report:

I have reviewed the cash balances as of October 31 and remind you there are three remaining projects that have not yet repaid their Reserve Loans. These projects can now make those repayments. The projects and amounts to be repaid are Project 26 - \$130,000, Project 35 - \$65,000 and Project 42 - \$60,000. The respective directors agree, and I confirm we instruct the RWC accounting department to make these repayments.

Kim Starr made a motion, Tom Lauck seconded to approve the repayment of Reserve Loans as identified above.

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

I have reviewed the current cash balances in each project operating and reserve accounts along with the related brokerage accounts and reaffirm with Todd now that the second-step investments as approved by the Board previously should be made. One exception is that Projects 34, 38 and 64 per Florence's instruction were not to be made. This will result in approximately \$3M in additional investment being made across all projects.

Now that the budget process is nearly complete, I would like to have feedback from each Director. Please call me or send me an email with your thoughts.

I have been copied on all changes to the draft Helsing reports requested by Rick and expect we will hear back from Helsing in the next two weeks.

I have made some progress with Todd on getting access to the Net Suite System, although there are some access and log-in issues being resolved. I spent approximately 2.5 with Todd and have to say it does look like great information.

a. A Motion that Mutual Funds Report has been reviewed by the Treasurer and a summary provided to all Directors:  
**Kim Starr (M), Nan Warren (S), 8-0**

b. A Motion that all Directors have reviewed their Project Specific Financials:  
**Kim Starr (M), Lyman Shaffer (S), 8-0**

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

Jeroen Wright, Director of Mutual Operations:

Jeroen Wright reported that the management agreement is in its final stages of approval and expressed optimism that the new agreement will be approved by January 1.

He noted that Helsing's inability to work with the Mutual on housing reports may require going out to bid. He also stated that the budgeting process is nearly complete, with a budget meeting scheduled for Thursday at 9:00 AM in the Club Room at Creekside.

Jeroen further reported that RPM is implementing a new system for the work order desk. He explained that this transition presents a learning curve for staff, and residents may experience longer wait times due to the additional steps required to create work orders. He asked residents to remain patient, kind, and



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respectful while staff adapts to the new system. For those unable to wait, he advised emailing [Workorder@rossmoor.com](mailto:Workorder@rossmoor.com) for faster assistance.

Todd Arterburn, CFO:

Todd thanked Kim for beta testing the NetSuite Access, which helped identify role-related issues. He also provided an update on the ongoing Field Service Management (FSM) implementation and the current budget processes.

John Tawaststjerna, Landscape Manager:

John Tawaststjerna reported that RPM turned off the irrigation system on November 4 and expects it to remain off until March, depending on seasonal rainfall. He added that the system will be turned on as needed.

Rick West, Senior Building Maintenance Manager:

#### INFORMATION ITEMS: Work scheduled in progress or completed.

##### Project 23

- **Phase 2 in 2026 level 4A through 6C, scheduled for 2026. This will include deck coating, Carpentry dry rot repairs Metal and wood railing and painting. Budgeted for \$312,740.00**
- **SF to provide Modernization Estimate. Door operator estimate \$35,650.00.**
- **Entry 1 Carport Damage due to fallen tree – Bids Presented to the Board for approval. Fiala Roofing estimate \$19,823.00.**
- **10-year Smoke Detectors budgeted for replacement in 2026 at \$7,020.**

##### Project 26

- **RPM working on buildings rehab estimates for 2026.**
- **Deck coating completed for 1805 Ptarmigan.**
- **1621 PT new door elevator operator installed and complete. Cost \$35,650.00 Contractor: SF Elevator.**
- **10-year Smoke Detectors budgeted for replacement in 2026 at \$15,695.**

##### Project 27

- **Reviewing concrete ditches for maintenance. Recommend more cleaning of the ditches more than once per year before winter. Landscaping Dept. will inspect for cracks and displacement.**
- **Asphalt patch and seal coat budgeted for 2026. At \$20,000.**
- **10-year Smoke Detectors budgeted for replacement in 2026 at \$12,000.**

##### Project 31

- **Wood fence replacement Estimate from Reuben Borg Fence and 'Firewise zone-zero – Outdoor Living Estimate with new 5 ' Clearance metal fence.**
- **Reviewing concrete ditches for maintenance. Landscaping Dept. will inspect for cracks and displacement.**
- **New 10-year Smoke Detectors Budgeted in 2026 for \$9,120.00.**
- **Asphalt repairs & seal coat is Budgeted in 2026 for \$36,525.00.**



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### Project 32

- Bldg. 2500 Deck inspection and recoating per FWC. Contractor Mount. Diablo Flooring Scheduled for inspection Sept. 5th.
- Asphalt Repairs & Sealcoat Budgeting for 2026 at \$4,575.
- New 10-year Smoke Detectors Budgeted in 2026 for \$6,000.

### Project 33

- RPM rehab for 4020 and 4024 to be completed in 2026.
- Bldg. 4024 Rodent issues reported to the Pest Control Dept. Bldg. 4012 Woodpecker issues
- 10-year Smoke Detectors budgeted for replacement in 2026 at \$2,880.

### Project 34

- Received Main Panel Replacement estimate from KR Electric. \$50,000 Budgeted for 2026.
- 10-year Smoke Detectors budgeted for replacement in 2026 at \$2,560.

### 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.

### Project 36

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

### Project 37.

- Electrical panel replacement budgeted for 2026 at \$140,000.
- 10-year Smoke Detectors budgeted for replacement in 2026 at \$14,850.
- Roofing and Bldg. Rehab also budgeted for 2026 Roofing \$79,300 / Rehab \$110,070.

### Project 38

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

### Project 42

- FWC provided report on 600 TCal crawl space. RPM sent out to Bid for Foundation Monitoring recommended drainage due to soil conditions under the building.
- 10-year Smoke Detectors budgeted for replacement in 2026 at \$5,300.
- Bldg. 626 schedule for rehab in 2026 \$86,565 Budgeted.

### Project 44

- 10-year Smoke Detectors budgeted for replacement in 2026 at \$15,000.
- Electrical panel replacement Budgeted for 2026 at \$30,000.
- 3218 & 3136 schedule for rehab in 2026 at \$90,000.

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### Project 45

- **Main Panel replacement budgeted for \$90,000 in 2026.**
- **10-year Smoke Detectors budgeted for replacement in 2026 at \$48,000.**
- **Entry 7 Asphalt project schedule for 2026 Budgeted \$118,730.**
- **Roofing scheduled for 2026 is budgeted at \$100,000.**
- **Rehab for buildings 3490, 3462, 3478 Schedule for 2026 Budgeted at \$366,385.**

### Project 49

- **10-year Smoke Detectors budgeted for replacement in 2026 at \$14,400.**
- **Building 1812 Rehab schedule for 2026 Budgeted \$407,275. RPM to schedule building inspection.**

### Project 51 A:

- **10-year Smoke Detectors budgeted for replacement in 2026 at \$10,000.**
- **Roofing project scheduled for 2026 Budgeted \$20,000.**
- **Building Rehab schedule for 2026 Budgeted \$265,000.**

### Project 51 B:

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

### Project 54:

- **10-year Smoke Detectors budgeted for replacement in 2026 at \$10,800.**
- **Buildings 1446, 1458 rehab scheduled for 2026 Budgeted \$333,445.**
- **Roofing Project scheduled for 2026 Budgeted \$26,250.**

### 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.**

## 9. Committee Reports

### a. Finance Committee

Kim Starr presented the following charter:

The Finance Committee of Third Walnut Creek Mutual (TWCM) is formed to help assure a solid financial foundation and assist Project Directors and Members of the Board of TWCM in the following tasks:

- **Review of Operating and Reserve Cash balances and the timing of investment of cash balances.**
- **Guidance and help in review of cash flow on a short- and long-term basis.**
- **Budget review and analysis on a regular basis and help during the budget process each year.**
- **Guidance and help in reviewing monthly financial statements to include work orders and other ongoing costs.**

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- Help with coupon collection process and owner payables.
- Review of Reserve Study and evaluation of timing and financial impact of such report. Help with determining reserves are appropriately funded.

All such tasks and guidance are used at the discretion of each project Director with guidance from the Treasurer.

Committee members will hold financial information in strict confidence and will be approved by the Treasurer based on their professional experience and knowledge of financial issues.

Kim Starr made a motion, Tom Lauck seconded to approve the Finance Committee charter above.

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

**b. Governing Documents Committee**

No report was made.

**c. Building Maintenance Committee**

No report was made.

**d. Landscape Committee**

Jerri McNair provided the following report:

At our last Landscape Reps meeting on November 3, 2025, we saw the first half of the video Rebuilding for Fire Resilience, by Kristina Hill, Landscape Architect, and Director of Institute for Urban and Regional Development at UC Berkeley. The video showed us some of the research done by IBHS (Institute for Better Home Safety), exploring the ways in which we can keep ourselves safe from blowing embers during a fire storm. It also provided us with some design suggestions for Zone 0 upgrades. We will be showing this again in the near future for those who couldn't make this viewing.

At the last meeting of the Board of Forestry and Fire Prevention Zone 0 committee, the emphasis was on safety and insurance. These regulations are being created to help keep us safe. When we are communicating about zone zero to our residence, I think it would be helpful if we first emphasize what we as residents do to keep ourselves safe during a fire, before we begin to tell them what they have to do.

Contract Review: Our committee (Harvey Baumel, Joanie Engdahl, Becky Foott, and myself) have met with Rebecca Pollon and reviewed her suggested changes to our contract. She has also met with John Tawatsjerna to be sure we are in agreement with the RPM goals. There is a future meeting planned with Cassidey Lundin, President of Terra. I have also received some requests from other Mutuals to share in our contract review information, and we will be discussing that our next subcommittee meeting.

We expect these contracts clarifications will make it easier for Board members, Landscape Reps and residents to understand who is responsible for outcome of plant maintenance. When a plant fails, is it because of improper installation (Terra and RPM), inadequate pest control or fertilization (Terra),

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lack of water (RPM) and/or lack of mulch (RPM and sometimes Terra)? We could like our contract review to give us clarity on who is responsible... or what is the chain of command.

Planting specifications: Both T and Cassidy Lundin are currently reviewing plant installation created by ISA (International Society of Arborists) and James Urban.

With the Board's agreement, I would like to ask RPM to create a plan for us on removing plants that are blocking spay heads, which keeps the water from getting the plants needed to divert it down the drain. Currently, some of this is done by both Terra and RPM. This is an easy way to reduce water usage and water costs.

As a reminder, the ways your water bill are:

1. Add mulch
2. Upgrade to more efficient irrigation system
3. Shift to low and very low water use plants
4. Maintain existing tree canopy and install new trees to increase canopy cover

Our next Landscape Reps meeting will be held on Tuesday, January 6, 2025.

**e. Dispute Resolution:**

Lyman Shaffer reported that there is one ongoing member dispute that the committee is addressing.

**f. Communications Committee**

Lyman Shaffer noted that a notice has been sent to residents regarding the upcoming budget meeting.

**g. Alterations Committee**

Nan Warren reported that there were 31 new alteration applications since the last meeting.

**10. Old Business**

- a. Policy 64 EV and Golf Cart Charging – Implementation
  1. Updated List of EV's and Golf Carts – Public Safety/Securitas
  2. Distribution of Policy Application and Agreement by Project
  3. RPM Evaluation of Existing Electrical Outlets
  4. Collection of Fees – RWC Accounting
  5. Application and Agreement Submittal and Record Keeping

The Board noted the need to obtain updated EV and golf cart lists from Public Safety, identify which vehicles are using Mutual electricity, and establish procedures for fee collection and outlet inspections.

The Board also reviewed options for reserve study providers and discussed transitioning to Facilities Advisors International. They noted an existing working relationship with Gary Porter, who confirmed that there are no conflicts of interest. Jeroen reported that future reserve planning may transition to Workday Adaptive software, which could reduce reliance on third-party reserve studies except where required for Civil Code compliance.



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### **11. New Business**

a. Investment Actions – Kim Starr:

No report was made.

b. Reserve Study Procurement

No report was made.

c. Contract Review for Board Approval.

1. MU3P42. SP.612TCAL.25 - \$2,248
2. MU3P44 Pond Agreement Sole Source - \$38,077
3. 1129 Avenida Sevilla Carport Repair - \$19,823
4. MU3P26.SVP.PTARE8.25 - \$18,600
5. Work Order 733473 – 3125 TG Dry Rot - \$14,441.70
6. MU3P31 Borg Fencing - \$16,550
7. MU3P54SP1434SD - \$26,248
8. MU3P54PER143SD - \$9,430.24

Tom Lauck made a motion, Florence McConnell seconded to approve contracts #1-#8.

**Moved, Seconded, Carried 7-0**

d. Project 54 Waterproofing and Painting:

Tom Lauck made a motion, Lyman Shaffer seconded to approve the deck coating proposal from Perfect Painting in the amount of \$9,430.24 and the paint proposal from Spectrum Painting in the amount of \$26,248.

**Moved, Seconded, Carried 7-0**

e. Approval of the 2026 Management Agreement:

To be discussed during the Executive Meeting.

### **12. Announcements:**

The Annual Budget Meeting will be on Thursday, November 13, 2025, at 9:00 am, via zoom and in person, in the Club Room at Creekside. The next scheduled Regular Meeting of the Board of Directors will be on Monday, December 8, 2025, 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 12:28 p.m.

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

The Board met in executive session from 9a.m. to 9:31 a.m. and reconvened from 12:35p.m. to 12:52 p.m.

1. Unauthorized Landscape Work in Project 38 Common Area:

The Board met with a resident in project 38 regarding unauthorized landscape work in regard to common area encroachment, bird baths and architectural approval from Mutual. It was decided that the birdbath needed to be removed and the circle of black granite and the circle of rocks around it must be restored to the original landscape.



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### 2. Update on IDR:

To be discussed at the next meeting.

### 3. Dispute Resolution for Neighbors in Project 26:

The Board also briefly touched on the unresolved dispute between neighbors in Project 26 regarding parking space usage. No decision was made.

### 4. Board Approval of Management Agreement:

Tom Lauck made a motion, Harvey Baumel seconded to approve the 2026 Management Agreement.

**Moved, Seconded, Carried 7-0**

### 5. Noise Nuisance Neighbor Complaint

Ms. Limon reported a noise complaint from a resident in project 51-A regarding loud thumping noises from the unit above, starting at 7am every morning, which the Board agreed needed further investigation.

## **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**

Third Walnut Creek Mutual