

THIRD WALNUT CREEK MUTUAL

Regular Board Meeting Minutes

Monday, October 13, 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 9:35 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,

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 September 8, 2025
- b. Executive Board Meeting Minutes September 8, 2025
- c. Executive Board Meeting Minutes September 10, 2025
- d. Executive Board Meeting Minutes September 12, 2025

Bill Leary made a motion, seconded by Nan Warren to approve the minutes mentioned above with a couple corrections to the Regular Meeting Minutes of September 8.

Moved, Seconded, Carried 9-0

5. President's Report

No report was given.

THIRD WALNUT CREEK MUTUAL

6. Secretary's Report

No report was given.

7. Treasurer's Report

Kim Starr gave the following report:

I have received the draft financial statements and have noted no significant audit adjustments. There are reclassifications for balance sheet purposes among asset classifications. There are minor adjustments to accrue for taxes due which are expected as the accounting firm prepares the tax return and confirms the taxes due amount.

As we enter the budget process, please let me know if you want me to attend your budget meetings. I have heard from three of you and if I don't hear from the remainder, I will assume you are good to do the budget meetings on your own.

You have all received your Helsing reports and please take them into account when you do your budget meetings.

I have not yet received the Funds report or Financial Statements for September 30 and have been unable to review the status of cash available for the repayment of reserves for the remaining projects. As of the August balances, the remaining projects were still short of cash for the repayment. I will review once the Funds report is available.

Harvey asked a question about the review that is done to get money repaid from operating accounts. Kim explained the review that was done and process used.

- a. A Motion that Mutual Funds Report has been reviewed by the Treasurer and a summary provided to all Directors:
Kim Starr, Nan Warren, 9-0
- b. A Motion that all Directors have reviewed their Project Specific Financials:
Kim Starr, Lyman Shaffer, 9-0

8. GRF Senior Staff Reports

Jeroen Wright, Director of Mutual Operations:

Jeroen Wright reported on the management agreement, noting that the final notes are to be submitted by noon today. He expressed optimism that the new agreement will be approved by January 1.

He also apologized that RPM is currently behind in scheduling budget meetings; however, he does not foresee any issue with having the approved budgets submitted to the printer in time for distribution in accordance with Civil Code requirements.

Todd Arterburn, CFO:
No report was given.

John Tawaststjerna, Landscape Manager:

THIRD WALNUT CREEK MUTUAL

No report was given.

Rick West, Senior Building Maintenance Manager:

INFORMATION ITEMS: Work scheduled in progress or completed.

Project 23

- Painting of guardrails – Work has been completed.
- Phase 2 in 2026 level 4a through 6C, scheduled for July 2026. and Phase 3 is budgeted from 1a through 3C....\$100K per year based on Phase I work this year. Additional inspections scheduled for Nov – Dec 2025.
- SF to provide Modernization Estimate For budgeting Purpose. Door operator estimate was received.
- Entry One Carport Damage due to fallen tree – Waiting for All Bids to come in..

Project 26

- 1621 Ptarmigan guardrail work was completed. Painting Completed by Spectrum Painting July 2025.
- RPM to work on 5 more buildings rehab estimates .
- Deck coating completed for 1805 Ptarmigan. Painting is unresolved as it was higher than anticipated. Will need to inspect 1805 PT.
- 1621 PT new door elevator operator on order. Cost \$35,650.00 Contractor SF Elevator.

Project 27

- Reviewing concrete ditches for maintenance. Recommend more cleaning of the ditches more than once per year before winter. Will inspect for cracks and displacement.

Project 31

- Wood fence replacement under review due to Firewise zone-zero concerns – Outdoor Living to send Estimate with new 5 ‘ Clearance metal fence. On site inspection with fence company scheduled.
- Reviewing concrete ditches for maintenance. Will inspect for cracks and displacement.
- New 10-year Smoke Detectors Due in 2026.
- Asphalt seal coat is due -in 2026.

Project 32

- Bldg. 2500 Deck inspection and recoating per FWC. Contractor Mount. Diablo Flooring Scheduled for inspection Sept. 5th.
- Paving estimates received for 2026 Budgeting.

Project 33

- RPM rehab for 4020 to be completed in 2025.
- Entry 9 paving out to bid Low Bid including Drain SVP - \$105,110.00 For Board approval.
- Bldg. 4024 Rodent issues reported to the Pest Control Dept. Bldg. 4012 Woodpecker issues.

Project 34

- Electrical panel inspections Completed by KR Electric.

THIRD WALNUT CREEK MUTUAL

- Received Main Panel Replacement estimate from KR Electric.
- Dry rot inspections Scheduled.

Project 35

- Reviewed signage improvement in front of 3126 TGR.
- Pilot electrical panel inspection completed at 3109 TGR

Project 36

- RPM rehab of 3 buildings Deck coating 100% Completed . AC Enterprise started Bldg. 2095 Painting 90% completed. 2027 is 30% completed.
- Review electrical panel inspections to fund with reserve plan.
- Pilot program to coat low slope roof with CertainTeed product. Fiala Roofing to provide Pricing.

Project 37.

- Electrical panel inspection review for funding in reserve.
- Roof repair under solar panel completed.

Project 38

- Electrical panel inspections – KR Electric waiting for report .
- Roof moss issue will be reviewed by RPM Roofing Dept..

Project 42

- Vehicle accident impacting 622 and 626 TCal, work underway.
- 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.
- 612 TCal scheduled for rehab 2025 Carpentry 100% completed. Deck Coating and Painting Contractors: Mt. Diablo and Spectrum will be sent via DocuSign for signature.

Project 44

- 3142 RP Patio work underway by FWC design. Completed. Permits Finaled. Spectrum paint Completed.
Deck Coating by Perfect painting started.
- Pilot program of electrical inspections by Pure Electric due to an issue discovered in one of the units.
- Daniel completed water break costs with 5 Star.
- Mini Rehab 3064 and 3050 completed. Spectrum Painting Cost \$3,837.00 started Sept. 8th.
- 3128 RP #2 Carport Damage – RPM Completed work.

Project 45

- Entry 8 rehab: 3612 RP. RPM Rehab Completed. 3612 #2 enclosed alteration. #1 Mt. Diablo for deck coating.
- TARC paving Entry 8 completed.
- Entry 7- 3520 & 3580 RP rehab Ace 85% completed. Mt. Diablo Deck Coating 60% completed. 3580 Spectrum Start date Sept. 12th.
- Director approved main panel electrical inspections. KR Electric to complete inspections.

THIRD WALNUT CREEK MUTUAL

- Roof Replacement and Tune Up - Fiala Roofing Work in Progress.

Project 49

- Pump station equipment installation Completed.
- Director looking into carport conversions to garages and power usage.
- Director looking into new address signs from plastic to metal.
- Rehab of 1766 SD by AC Enterprises 95% Completed. Waiting for final paint touch up.
- 1752 SD sliding door leak Work completed.
- Completed building panel breaker replacements by KR Electric.
- 1824 Elevator Back in service on August 8th. Contractor SF Elevator

Project 51 A:

- Planning on rehab of Entry 12 TGR this year. Deck Coating and Painting Bids needed.
- Electrical inspections approved and will be scheduled. Contractor: KR Electric

Project 51 B:

- Rear wood rail painting 4593, 4521. Ace and Spectrum have provided estimates.
- Swallow pricing waiting approval
- Electrical inspections approved, and waiting on schedule. Contractor: KR Electric

Project 54:

- Inspection of 1434 SD is to take place this month. Meeting FWC on structural beam.
- Rehab by RPM. 1434 SD Estimated Cost \$23,139.73 For Board Approval.

Project 64

- Electrical inspections planned. Contractor: KR Electric

Mary Hurt – RWC Board:

Mary Hurt gave a presentation on the RWC Board's marketing initiatives, noting the renaming of the Golden Rain Foundation to Rossmoor Walnut Creek, enhancements to website functionality, and the approval of a \$4.5 million pickleball project following extensive community engagement and review.

9. Committee Reports

a. Finance Committee

No report was made.

b. Governing Documents Committee

Florence McConnell gave the following report:

Gov Docs Report - Meeting September 23, 2025

Attendees: Bill Leary, Nan Warren, Tom Lauck, Lu Lynn de Silva and Florence McConnell

POLICY 64

Policy 64 was sent to all TWCM members for the 28-day review and comment period. Comments were received and reviewed. As a result, the Committee made modifications that do not alter the core

THIRD WALNUT CREEK MUTUAL

meaning or purpose of Policy 64 as originally approved by the Board. The revised policy is included in the Meeting Packet – changes are underlined and highlighted in red.

Resolution: Policy 64 be adopted by the TWCM Board.

Florence McConnell made a motion Nan Warren seconded to adopt Policy 64 with the new modifications.

Moved, Seconded, Carried 9-0

HARD SURFACE FLOORING ISSUE

The Gov Doc Committee discovered an inconsistency in the language for hard surface flooring in upper units between the CC&Rs and the Policies and Procedures. The CC&Rs extended hard surface flooring to lavatories, defined as a wash area separate from the toilet/shower/tub area which was not allowed in the Policy.

Policies and Procedures – Effective 11/14/2016

59.2.0 HARD SURFACE FLOORING IN UPSTAIRS UNITS Hard surface flooring in areas other than the front entry way, kitchen, laundry room, over garage storage areas, a **room containing a toilet and a bathtub or shower** is not allowed in upstairs units

CC&Rs – Effective 10/14/2022

4.11 Floor Coverings. No change in the floor covering materials originally installed in the Units shall be permitted except with the prior written consent of the Board. To reduce sound transmission, all Units that are above other Units shall have all floor areas except kitchens, **bathrooms, lavatories**, entry areas, utility or laundry rooms, and the area above the attached garage, if any, covered with carpet and padding or other material that provides equivalent insulation against sound transmission to the Unit below. The Board may adopt further Rules concerning floor coverings that are consistent with the provisions of this Declaration.

Resolution: Update Policy 59 since the CC&Rs supersede Policies and Procedures. Our Attorney advised it is not necessary to follow the 28-day member comment/objection procedure for changing or deleting this policy because the members voted to make this change in 2022 when the CC&Rs were approved by the membership vote. In order for complete transparency, the Communication Committee should be directed to and prepare an announcement for distribution to all TWCM members.

Florence made a motion, Lyman Shaffer seconded to rewrite the hard surface flooring policy so that it aligns with the current CC&R's.

Moved, Seconded, Carried 9-0

c. Building Maintenance Committee

Harvey Baumel presented the following charter:

The Building Maintenance Committee (TWCM) is established to ensure the ongoing safety, functionality, and aesthetic value of the of the TWCM's buildings. The Committee is also responsible for helping to establish and explain building maintenance policies and procedures within TWCM.

THIRD WALNUT CREEK MUTUAL

Any matter involving construction, or alterations on any common area should be presented to the Committee before any alteration permit is requested from Rossmoor Property Management (RPM).

The committee reviews its activities with the Board of Directors of the Mutual, and when necessary, recommends action on policy matters to the Board for approval. The Board will seek the counsel and advice of the committee on building matters, as such may arise, and establish policy and procedures for handling common area construction and alteration matters.

Rossmoor Property Management has over the many years developed a cycle and scheduling of mandated inspections and discretionary maintenance projects such as painting, waterproofing, and paving. The committee will maintain close liaison with Rossmoor Property Management to identify and publish building maintenance schedules to help inform project directors' operating and reserves budgets, and the projects' reserve studies.

Harvey Baumel made a motion, Al Rothman seconded to adopt the above committee charter.

Moved, Seconded, Carried 9-0

d. Landscape Committee

The Board discussed several landscape and maintenance contracts, including a proposal from Rebecca for contract review work, which some members expressed skepticism about due to past negative experiences.

Harvey Baumel made a motion, Nan Warren seconded to approve the CLC proposal from Rebecca Pollon in the amount of not to exceed \$425, anything above that amount needs to come to the Board for approval.

Motion, Seconded, Carried 9-0

e. Dispute Resolution:

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

f. Communications Committee

Lyman Shaffer made a motion, Kim Starr seconded to approve the release of the proposed recycling guidelines article.

Moved, Seconded, Carried 9-0

g. Alterations Committee

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

10. Old Business

- a. Policy 64 Electric Vehicle and Golf Cart Charging Review of Comments/Board Approval – Ms. McConnell:

Please see under Governing Documents report.

11. New Business

- a. Investment Actions – Kim Starr

This item will remain on hold until 2026.

THIRD WALNUT CREEK MUTUAL

b. Contract Review for Board Approval.

1. Work Order 733472 – 4020 TG Dry Rot \$17,330 – hold
2. Work Order 733473 – 3125 TG Dry Rot \$14,441.70
3. Work Order 736908 – 4201 TG Dry Rot \$13,555.05
4. Work Order 736909 – 4217 TG Dry Rot \$20,712.65
5. Work Order 736910 – 4243 TG Dry Rot \$18,380.25
6. Work Order 736911 – 4259 TG Dry Rot \$31,002.85
7. Flowing Water Plumbing & Drain – Stanley Dollar Dr \$9,200

Bill Leary made a motion, Florence McConnell seconded to approve the above-mentioned work orders and contracts with the reflected updated numbers.

Moved, Seconded, Carried 9-0

c. 3276 Rossmoor Pkwy. Water Damage

The Board discussed concerns regarding water damage to Building 3276. Al presented evidence indicating ongoing foundation issues that may be related to golf course drainage. The Board agreed that Tom Luack will coordinate a meeting with Jeff Matheson and Mark Heptig from the golf course to explore potential solutions to the water damage problem.

12. Announcements:

The next scheduled Regular Meeting of the Board of Directors will be on Monday, November 10, 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 12:38 p.m.

14. Executive Session Summary

The Board met in executive session from 9:02 a.m. to 9:33 a.m. and reconvened from 9am to 9:32a.m.

1. Update on IDR – Lyman Shaffer will contact Richard Fong, TWCM attorney, for guidance on next steps.
2. Referral to Dispute Resolution for Neighbors in Project 26: Lyman Shaffer reported on the neighbor issue, which has been referred to the Dispute Resolution Committee for further review.
3. Discussion of Management Agreement: President Lauck reported that RPM has requested the final notes regarding the new management agreement by noon today.
4. Carport Violation: A letter was sent to the resident regarding the carport violation, instructing them to remove their belongings.

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.



ROSSMOOR
WALNUT CREEK

THIRD WALNUT CREEK MUTUAL

Lucy Limon

Assistant Secretary

Third Walnut Creek Mutual