

FIFTH WALNUT CREEK MUTUAL

BOARD OF DIRECTORS REGULAR MEETING

Friday, January 19, 2024 at 11:00 a.m.

**Gateway Clubhouse – Board Room
1001 Golden Rain Road, Walnut Creek, CA 94595**

MINUTES

1. Call to Order

President Lew called the meeting to order at 11:05 a.m.

2. Roll Call of Directors

Sandra Lew – President
Joy Todd – Vice President
Mary Fielder – Treasurer
Marlene Farrell – Secretary - *Absent*
Nancy Valencia – Director-at-Large

Mutual Operations Staff

Jeroen Wright – Director of Mutual Operations
Rick West – Building Maintenance Manager
Victoria Thomas – Board Services Coordinator

3. Members' Forum – Sandra Lew

Residents were afforded the opportunity to express their concerns, make comments, or have questions for the Board. No comments were made.

4. Approval of Minutes

- a. Board of Directors Regular Meeting Minutes – September 15, 2023
- b. Board of Directors Special Meeting Minutes – October 12, 2023
- c. Board of Directors Regular Meeting Minutes – November 17, 2023

Motion made by Fielder, seconded by Lew, to approve the Board of Directors Meeting Minutes for September 15, 2023 as amended, Board of Directors Special Meeting Minutes for October 12, 2023 and Board of Directors Regular Meeting Minutes for November 17, 2023 as posted. Approved by unanimous vote. (4-0)

5. President's Report – Sandra Lew

Recycling

Lew thanked residents for their efforts in recycling various products. Some inappropriate items continue to be placed in recycling bin. Lew requested members to check the list of items that can be recycled. Each bin has a poster on it with pictures of items that can go in the bins.

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Republic charges the Mutual for inappropriate items that are put in recycling bin. These charges are added to members' coupon.

- a. If a member has a doubt about what item belongs in the recycling bin, please put those items in the garbage bin.
- b. Do not put recycled items in plastic bags.
- c. Thanks were given to Nancy Cook for monitoring the bins especially the recycling bin. Nancy removed many inappropriate items from the bin that were in black plastic bags.

Furniture, lamps, carpets, etc. go in garbage bin.

If you have items of this nature to recycle, you can give them to Nancy Cook who will find a home for the item.

Parking Issues

Decks are being repaired by GBG. Since their workmen need access to their tools, they will be parking their vehicles in the Mutual's parking spots or on the side. We need to get all our decks in shape so they can pass inspection in 2025.

Landscape

John Twatstjerna, Landscape Manager, reported on 2024 landscape workdays.

Spring – February 23rd is usually reserved for mulching but planting can be done as well.

Summer – June 14th

Fall – December 11th

Board will be meeting with John. Members are to email Lew with plants they want removed and/or planted. Concerns or issues can be addressed during the workdays.

Dumping of Waste Water

Residents who are having their carpets cleaned need to inform the company that is cleaning their carpets that:

- a. Waste water cannot be thrown over the balcony. One member threw water over the balcony and killed the ferns growing outside a window.
- d. Waste water cannot be dumped into a sink unless a strainer is placed in the sink drain to filter out the fibers. Fiber cause clogging in sewer system necessitating a sewer cleanout, which cost a couple hundred dollars.
- e. There is a sewage opening which processes rainwater in our parking lot that has a grate. It is located in the parking lot in front of garages of 1221 Ave. Sevilla.

6. **Vice-President's Report** – *Joy Todd*

No report.

7. **Secretary's Report** – *Marlene Farrell*

No report.

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 8. **Treasurer's Report** – *Mary Fielder*
WALNUT CREEK FIFTH MUTUAL
 For Month Ending November 30, 2023

	Operating Fund			Reserve Fund		
	Actual	Budget	Variance	Actual	Budget	Variance
Total Revenues	17333	17333	0	11078	10153	925
Expenses:						
Golden Rain Foundation	5939	5939	0			
MOD Management Fees	1200	1200	0			
Building Maint & Public Works	1116	1551	435	320	8744	8424
Carpentry	200	292	92	320	1640	1320
Deck Expense				0	4363	4363
Termite Control	0	42	42			
Power Wash	0	83	83			
Doors, Windows, Hardware	0	8	8			
Painting	0	42	42	0	2333	2333
Roofing	0	8	8			
Sheet Metal/Gutter Repair	0	42	42	0	42	42
Gutter Cleaning	0	375	375			
Rain Leaks	0	67	67			
Electrical	0	8	8	0	167	167
Lighting	0	67	67	0	25	25
Plumbing	916	417	-499			
Fire Safety	0	100	100	0	133	133
Landscape Maintenance	1174	1237	63	52	337	335
MOD Contracted Services	522	522	0			
Grounds/Entry Maintenance	467	481	14			
Tree Removal/Maintenance	0	167	167			
Rehabilitation	0			0	268	258
Pest Control	185	67	-118			
Irrigation	0			0	69	69
Elevator Maintenance & Repairs	169	155	-27	0	83	83
Custodial Services	353	407	54			
Insurance	4070	3948	-122			
Utilities	570	2632	2062			
Trash Pick Up	338	350	12			
Solid Waste Disposal	59	72	13			
PG&E	173	170	-3			
Water	0	1910	1910			
Telephone	0	130	130			
Professional Services	0	243	243	58	58	0
Other General & Administration	31	23	-8			
Total Expenses	14622	17335	2713	430	9223	8793
BALANCE	94,315			283,376		



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WALNUT CREEK FIFTH MUTUAL

For Year 2023

OPERATING FUND

	Budget	January	February	March	April	May	June	July	August	Septemb	October	November	December
Total Revenues	17,333	17,333	17,333	17,333	17,333	17,333	17,333	17,333	17,333	17,333	17,333	17,333	17,333
Expenses:													
Golden Rain Foundation	5,939	5,939	5,939	5,939	5,939	5,939	5,939	5,939	5,939	5,939	5,939	5,939	5,939
MOD Management Fees	1,200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200
Building Maint&Public Works	1,551	1,321	636	2,521	3,567	2,248	868	1,986	-2,709	185	1,251	1,116	5,494
Carpentry	292	40	216	120	40	120	80	345	562	120	160	200	160
Termite Control	42	0	0	0	0	0	0	0	0	0	0	0	0
Power Wash	83	0	0	0	0	0	0	0	0	0	0	0	0
Doors, Windows,Hdwr	8	0	0	0	0	0	65	65	325	0	0	0	0
Painting	42	0	0	0	0	60	0	80	697	0	35	0	0
Roofing	8	0	0	0	0	0	0	0	0	0	0	0	9
Sheet Metal/Gutter Repair	42	0	0	0	246	0	0	0	0	0	0	0	105
Gutter Cleaning	375	0	0	0	0	0	0	0	0	0	0	0	3,055
Rain Leaks	67	1,312	82	2268	1202	2068	40	40	-1707	0	66	0	0
Electrical	8	0	0	0	0	0	0	0	0	0	0	0	0
Lighting	67	68	68	88	2118	0	65	608	-2,585	0	0	0	129
Plumbing	417	0	250	0	-40	0	0	888	0	65	990	916	2,045
Fire Safety	100	0	19	65	0	0	618	0	0	0	0	0	100
Landscape Maintenance	1,237	989	989	989	989	989	989	989	989	989	1,174	1,174	2,879
MOD Contracted Services	522	522	522	522	522	522	522	522	522	522	522	522	522
Grounds/Entry Maint	481	467	467	467	467	467	467	467	467	467	467	467	467
Tree Removal/Maint	167	0	0	0	0	0	0	0	0	0	0	0	1,890
Rehabilitation		0	0	0	0	0	0	0	0	0	0	0	0
Pest Control	67	0	0	0	0	0	0	0	0	0	185	185	0
Irrigation		0	0	0	0	0	0	0	0	0	0	0	0
Elevator Maint & Repar	155	169	30	155	-779	169	0	169	169	269	169	169	234
Custodial Services	407	353	353	353	353	353	353	599	353	353	107	353	353
Insurance	3,948	4,067	4,072	4,074	4,070	4,070	4,070	4,784	4,070	1,601	4,070	4,070	3,954
Utilities	2,632	424	-1,629	537	2,031	592	3,655	591	4,329	609	3,010	570	4,063
Trash Pick Up	350	321	321	388	338	338	338	338	338	338	338	338	338
Solid Waste Disposal	72	60	64	70	95	73	66	56	94	67	67	59	85
PG&E	170	43	224	128	158	181	171	197	180	203	150	173	339
Water	1,910	0	1,722	0	1,439	0	3,080	0	3,716	0	2,455	0	3,301
Telephone	130	0	-3,959	0	0	0	0	0	0	0	0	0	0
Professional Services	243	0	0	0	0	0	0	0	0	0	0	0	0
Other General & Admin.	23	35	0	44	0	0	0	45	0	0	0	31	104
Total Expenses	17,335	14,597	11,590	15,657	17,370	15,561	17,074	16,273	14,349	11,145	16,921	14,622	24,220
Excess/Deficit		2,738	5,745	1,678	-35	1,773	261	1,082	2,995	6,210	414	2,713	-6,885
BALANCE		68,795	71,532	78,951	78,915	80,688	80,948	82,008	85,002	91,191	91,603	94,315	101,065

FIFTH WALNUT CREEK MUTUAL

WALNUT CREEK FIFTH MUTUAL

For Year 2023

OPERATING FUND

	Budget	January	February	March	April	May	June	July	August	September	October	November
Total Revenues	17,333	17,333	17,333	17,333	17,333	17,333	17,333	17,333	17,333	17,333	17,333	17,333
Expenses:												
Golden Rain Foundation	5,939	5,939	5,939	5,939	5,939	5,939	5,939	5,939	5,939	5,939	5,939	5,939
MOD Management Fees	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Building Maint&Public Works	1,551	1,321	636	2,521	3,567	2,248	868	1,986	-2,709	185	1,251	
Carpentry	292	40	216	120	40	120	80	345	562	120	160	
Termite Control	42	0	0	0	0	0	0	0	0	0	0	
Power Wash	83	0	0	0	0	0	0	0	0	0	0	
Doors, Windows,Hdwr	8	0	0	0	0	0	65	65	325	0	0	
Painting	42	0	0	0	0	60	0	80	697	0	35	
Roofing	8	0	0	0	0	0	0	0	0	0	0	
Sheet Metal/Gutter Repair	42	0	0	0	246	0	0	0	0	0	0	
Gutter Cleaning	375	0	0	0	0	0	0	0	0	0	0	
Rain Leaks	67	1,312	82	2,268	1,202	2,068	40	40	-1,707	0	66	
Electrical	8	0	0	0	0	0	0	0	0	0	0	
Lighting	67	68	68	88	218	0	65	608	-2,585	0	0	
Plumbing	417	0	250	0	-40	0	0	888	0	65	990	
Fire Safety	100	0	19	65	0	0	618	0	0	0	0	
Landscape Maintenance	1,237	989	989	989	989	989	989	989	989	989	1,174	
MOD Contracted Services	522	522	522	522	522	522	522	522	522	522	522	
Grounds/Entry Maint	481	467	467	467	467	467	467	467	467	467	467	
Tree Removal/Maint	167	0	0	0	0	0	0	0	0	0	0	
Rehabilitation		0	0	0	0	0	0	0	0	0	0	
Pest Control	67	0	0	0	0	0	0	0	0	0	185	
Irrigation		0	0	0	0	0	0	0	0	0	0	
Elevator Maint & Repair	155	169	30	155	-779	169	0	169	169	269	169	
Custodial Services	407	353	353	353	353	353	353	599	353	353	107	
Insurance	3,948	4,067	4,072	4,074	4,070	4,070	4,070	4,784	4,070	1,601	4,070	
Utilities	2,632	424	-1,629	537	2,031	592	3,655	591	4,329	609	3,010	
Trash Pick Up	350	321	321	388	338	338	338	338	338	338	338	
Solid Waste Disposal	72	60	64	70	95	73	66	56	94	67	67	
PG&E	170	43	224	128	158	181	171	197	180	203	150	
Water	1,910	0	1,722	0	1,439	0	3,080	0	3,716	0	2,455	
Telephone	130	0	-3,959	0	0	0	0	0	0	0	0	
Professional Services	243	0	0	0	0	0	0	0	0	0	0	
Other General & Admin.	23	35	0	44	0	0	0	45	0	0	0	
Total Expenses	17,335	14,597	11,590	15,657	17,370	15,561	17,074	16,273	14,349	11,145	16,921	
Excess/Deficit		2,738	5,745	1,678	-35	1,773	261	1,082	2,995	6,210	414	
BALANCE		68,795	71,532	78,951	78,915	80,688	80,948	82,008	85,002	91,191	91,603	

WALNUT CREEK MUTUAL FIVE

For Year 2023

RESERVE FUND

	Budget	January	February	March	April	May	June	July	August	Sept.	Oct.	Nov.
Total Revenues	10,153	10,608	10,665	10,683	10,791	10,761	10,818	10,856	10,933	11,001	11,024	
Expenses:												
Building Maint/Public Wks	8,744	120	17,975	9,641	1,536	2,248	80	180	4,580	120	2,743	
Carpentry	1,640	120	300	960	180	120	80	180			300	
Decks	4,363	0	17,640	8681	0	0	0	0		120	2443	
Doors, Windows,Hdwr		0	0	0	0	0	0	0				
Painting	2,334	0	0	0	0	0	0	0				
Roofing		0	0	0	0	0	0	0				
Sheet Metal/Gutter	42	0	0	0	1580	0	0	0				
Gutters		0	0	0	0	0	0	0				
Rain Leaks		0	0	0	0	0	0	0	1,995			
Electrical	167	0	*65HVAC?	0	0	0	0	0	10			
Lighting	25	0	0	0	0	0	0	0	2,585			
Plumbing		0	0	0	0	0	0	0				
Fire Safety	134	0	0	0	0	0	0	0				
Landscape Maintenance	337	20	20	667	592	20	84	52	52	52	137	
Tree Removal/Maint		0	0	0	540	0	0				85	
Rehabilitation	268	0	0	324	0	0	0					
Pest Control		0	0	0	0	0	0					
Irrigation	67	20	20	324	52	20	84	52	52	52	52	
Elevator Maint & Repair	84	0	0	0	0	0	0					
Professional Services	58	58	58	58	58	58	58	58	58	58	58	
Reserve Study	58	58	58	58	58	58	58	58	58	58	58	
Other General & Admin.		0	0	0	0	0	0					
Federal/State Tax Expense												115
Total Expenses	9,223	198	18,053	10,366	2,186	10,563	9	290	4,690	230	3,053	
Excess/Deficit		9,025	-8,830	-1,143	7,037	-1,340	9,001	8,933	4,690	8,993	7,170	
BALANCE		204,075	207,096	207,414	204,075	226,582	237,178	247,743	253,987	264,757	272,728	

FIFTH WALNUT CREEK MUTUAL

WALNUT CREEK MUTUAL FIVE For Year 2023 RFSFRVF FIIND						WALNUT CREEK MUTUAL FIVE For Year 2023 RFSFRVF FIIND							
	Budget	January	February	March	April	May	June	July	August	Sept.	Oct.	Nov.	Dec.
	10,153	10,608	10,665	10,683	10,791	10,761	10,818	10,856	10,933	11,001	11,024	11,078	11,091
Total Revenues													
Expenses:													
Building Maint/Public Wks	8,744	120	17,975	9,641	1,536	2,248	80	180	4,580	120	2,743	320	6,625
Carpentry	1,640	120	300	960	180	120	80	180	0	0	300	0	80
Decks	4,363	0	17,640	8681	0	0	0	0	0	120	2443	0	0
Doors, Windows,Hdwr		0	0	0	0	0	0	0	0	0	0	0	0
Painting	2,334	0	0	0	0	0	0	0	0	0	0	0	0
Roofing		0	0	0	0	0	0	0	0	0	0	0	0
Sheet Metal/Gutter	42	0	0	0	1580	0	0	0	0	0	0	0	0
Gutters		0	0	0	0	0	0	0	0	0	0	0	0
Rain Leaks		0	0	0	0	0	0	0	1,995	0	0	0	0
Electrical	167	0	*65HVAC?	0	0	0	0	0	10	0	0	0	0
Lighting	25	0	0	0	0	0	0	0	2,585	0	0	0	0
Plumbing		0	0	0	0	0	0	0	0	0	0	0	6,545
Fire Safety	134	0	0	0	0	0	0	0	0	0	0	0	0
Landscape Maintenance	337	20	20	667	592	20	84	52	52	52	137	52	52
Tree Removal/Maint		0	0	0	540	0	0	0	0	0	85	0	0
Rehabilitation	268	0	0	324	0	0	0	0	0	0	0	0	0
Pest Control		0	0	0	0	0	0	0	0	0	0	0	0
Irrigation	67	20	20	324	52	20	84	52	52	52	52	0	52
Elevator Maint & Repair	84	0	0	0	0	0	0	0	0	0	0	0	0
Professional Services	58	58	58	58	58	58	58	58	58	58	58	58	58
Reserve Study	58	58	58	58	58	58	58	58	58	58	58	58	58
Other General & Admin.		0	0	0	0	0	0	0	0	0	0	0	0
Federal/State Tax Expense											115	0	0
Total Expenses	9,223	198	18,053	10,366	2,186	10,563	9	290	4,690	230	3,053	430	6,735
Excess/Deficit		9,025	-8,830	-1,143	7,037	-1,340	9,001	8,933	4,690	8,993	7,170	8,793	2,488
BALANCE		204,075	207,096	207,414	204,075	226,582	237,178	247,743	253,987	264,757	272,728	283,376	338,830

EBMUD Bills 2023

Bill Date	Dates of Service	\$ - Water	Gallons	\$-Fire Hydrant	Total \$	Gallons 2022	Gallons 2021
2/24/2023	12/15-2/17	\$1,746.80	116,688	\$611.74	\$2,358.54	116,688	116,688
4/25/2023	2/17-4/19	\$2,574.51	150,348	\$611.74	\$3,186.25	172,788	157,080
6/22/2023	4/19-6/20	\$2,468.12	197,472	\$611.74	\$3,079.86	255,066	267,232
8/22/2023	6/20-8/16	\$3,061.85	237,116	\$654.61	\$3,716.55	297,704	302,192
10/16/2023	8/16-10/13	\$1,782.84	114,444	\$671.80	\$2,454.64	214,676	261,052
12/20/2023	10/13-12/15	\$2,537.20	193,732	\$563.74	\$3,100.94	193,732	114,444
				Yearly Total	\$17,896.78		
				Yearly Budget Amount	\$22,920.00		
				Excess 2023	\$5,023.22		

Recommendation: The Board of Directors certifies compliance with Civil Code §5500.

Motion made by Todd, seconded by Valencia, to certify the compliance with Civil Code 5500 with the November and December 2023 financials. Approved by unanimous vote. (4-0)

9. **Manager's Report** – Jeroen Wright

Rossmoor gained recognition as a Firewise Community receiving certification in December 2023.

The shaded fuel brake for removing the ladder fuels around 85% of the rim of the Valley is scheduled to begin work on the January 29th.

Legal Counsel, Melissa Ward, is drafting verbiage on property insurance coverage for the Mutuals to add in their CC&Rs. Mutual 68 already put their CC&Rs out for a member vote and they've been approved. Wright recommended using Mutual 68's version as it is simplified and easier to understand.

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10. Committee Reports

- a. Landscape Committee – *John Tawaststjerna/Joy Todd*
No report.

- b. Building Maintenance – *Rick West*
Action Items: Proposals for review or approval

Gutter and Downspout Replacement for Buildings 1255 / 1209 / 1221
Contractors bidding on this project: Mendoza Roofing / Fiala Roofing / Timberline
Roofing
Fiala Roofing Finalizing Bid will be presented to the board.

Informational Items: Work scheduled, In Progress, or Completed

Contractor: GBG - Balconies Completed. 1221 AS 4C / 1221 AS 3C / 1221 AS 3A /
1221 AS 2B

1209 Avenida Sevilla Unit 2B – Scheduled for the first week of December

1209 Avenida Sevilla Unit AB – Scheduled for the first week of December

1209 Avenida Sevilla Unit 1A - Type A balcony:

Break out approx. 64LF of existing stucco 12" around the lower perimeter walls and dispose.
Remove approx. 378SF of existing Dura-deck membrane from balcony deck and dispose.
Total 15,217.74

New extensive dry rot was found at this location. GBG to send a Change Order for repairs
needed to pass SB326 Inspection.

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Inspect existing framing and plywood substrate conditions and report any adverse conditions back to management.

Cut out (1) 2ft x 2ft sections of existing dry rot 1-1/8" plywood substrate where existing downspouts ran through and dispose.

Furnish and install approx. 8SF of (new) 1-1/8" CDX plywood substrate at (1) location - wet set in construction adhesive and fastened with galvanized fasteners.

Install (new) sheet metal flashings - 24gauge Bonderized deck to wall, edge metal, and outside corner saddles at balcony deck, wet set-in polyurethane sealant and fastened with galvanized fasteners.

Install approx. 378SF of (new) expanded metal lath at balcony deck and fasten with 1" crown staples.

Apply approx. 378SF of Excel-Crete cementitious deck coating over expanded metal lath.

Check for low points at balcony deck and fill in as needed.

Apply approx. 378SF of (new) Excel-Coat fiber glass mat and #1 resin over (new) Excel-Crete at balcony deck and let dry 6-8hrs.

Apply approx. 378SF of (new) Excel-Coat #200 non-slip texture at balcony deck and let dry 6-8hrs.

Apply approx. 378SF of (new) Excel-Coat #300 Topcoat - (2) coats. Color To be Spanish Brown.

Install (new) 2ply 60min building paper at lower deck walls where removed and tie-into existing building envelope.

Install (new) metal lath, weep screeds and corner aids where removed at balcony deck and tie-into existing.

Seal all penetrations with polyurethane sealant.

Apply (new) (3) course stucco system where removed at balcony deck.

Feather in (new) stucco texture (2) times the repair amount to match existing as close as possible.

Prep and prime (new) stucco with a masonry primer.

Paint (new) stucco (2) times the repair amount to match existing color scheme - (2) coats.

Final clean-up of construction related debris.

Motion made by Todd, seconded by Valencia, to approve the three change orders. Approved by unanimous vote. (4-0)

The Board directed Staff to defer the roofing and gutter project and bring back to the March meeting.

- c. Budget and Finance – *Mary Fielder*
No report.

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- d. Alterations Committee – *Marlene Farrell*
No report.

11. Old Business

12. New Business

- a. 2024 Insurance Shared Deductible Agreement

The shared deductible agreement is renewed annually. The new agreement has no changes from the previous agreement.

Jeroen explained that the agreement is for property insurance coverage for the Valley. The deductible is \$250,000. If a loss occurs in a Mutual that Mutual is responsible to pay the first \$10,000. After that is paid the remaining \$240,000 is shared by all the Mutuels, including the Mutual that experienced the loss.

Motion made by Lew, seconded by Valencia, to approve the agreement and authorize Board President to sign the agreement on behalf on the Mutual. Approved by unanimous vote. (4-0)

- b. Authority to approve invoices over \$10,000 per Civil Code 5502

Deferred until the Board can see what the attorney writes in the resolution.

- c. Gutter Cleaning Estimate

Project completed on November 22nd.

- d. Five Star Estimate to remove rodents

Five Star does not remove rodents. Call Lisa Lankford at the Work Order Desk.

- e. Ridwell Plastic Bag Recycling

150 residents need to sign up for the program in order to use the program. Put all stuff to recycle in bags and Ridwell picks it up.

- f. Happy New Year from Walnut Creek Mutual 5 Board

13. Announcements – The next scheduled meeting is the Board of Directors Regular Meeting which will be held on Friday, March 15, 2024, at 11:00 a.m. in the Board Room at the Gateway Clubhouse.

14. Adjournment – There being no further business the meeting was adjourned at 12:15 p.m. If necessary for legal issues, contracts, disciplinary hearings, personnel issues, delinquencies, or foreclosures.