

*A memo from Rich Johnstone ~*

The Mutual 50 Permits and Approvals Table has two purposes:

1. An understanding between the Board and the Buildings & Facilities Committee regarding whether the B&F Committee Chairperson, B&F Committee, or Board has the authority to approve an alteration on behalf of M50 (for those alterations that require M50 approval). In some cases, the B&F Committee would make a recommendation to the Board regarding the Board's approval decision.
2. Provide M50 Members with a summary of the alteration permit requirements of the Rossmoor Alterations and Resales Department and the City of Walnut Creek. The table lists many types of alterations that may or may not require an M50 approval, a Rossmoor alteration permit, or a Walnut Creek permit. The table also includes a disclaimer that was prepared by the M50 attorney.

The Rossmoor and Walnut Creek alteration permit information in the table was obtained from:

1. The Alterations Department website <https://youtu.be/3T54ASF0QHI> and [2025-Fee-Schedule.pdf](#)
2. The Walnut Creek Building Permits FAQs website ([Building Permit FAQs | City of Walnut Creek](#))

M50 Member questions regarding alteration descriptions in this table, alterations not included in this table, or Alterations Department and Walnut Creek permits should be directed to the Alterations and Resales Department (925-988-7660 or [alterations@rossmoor.com](mailto:alterations@rossmoor.com)). Any questions regarding M50 approvals or Governing Documents should be directed to me ([rich.johnstone.mutual.50@gmail.com](mailto:rich.johnstone.mutual.50@gmail.com)).

I hope you find this information helpful.

Mutual 50 Permits and Approvals Table  
Please read the Disclaimer on Page 3 of this document

Alteration Description (1)	Mutual 50 Provision (2)	Alterations Dept. Permit (3)	B&F Committee Chair Approval (4)	B&F Comm. Approval	M50 Board Approval	Walnut Creek Permit
Interior to Unit						
Acoustic Ceiling Removal		Yes	No	No	No	No
Bathroom Remodel		Yes	No	No	No	Yes
Built-In Microwave		Yes	No	No	No	Yes
Ceiling Fans - New or Moved		Yes	No	No	No	Yes
Dishwasher		Yes	No	No	No	Yes
Faucet or Toilet Replacement		No	No	No	No	No
Fireplace or Gas Line for Fireplace		Yes	No	Yes	No	Yes
Flooring - Carpet for Carpet		No	No	No	No	No
Flooring - Lower-Level (not carpet for carpet)	P&P 20.16	Yes	Yes	No	No	No
Flooring - Upper-Level (not carpet for carpet)	CC&R 4.11	Yes	No	Yes	Yes	No
Gas-Fired Appliance - New or Moved		Yes	No	No	No	Yes
Hard Surface Flooring Refinishing	P&P 20.17	Yes	No	Yes	Yes	No
Hard-Wired Electrical Appliance - New or Moved		Yes	No	No	No	Yes
Heating and Air Conditioning Replacement	CC&R 6.15	Yes	No	No	No	Yes
Insulation		Yes	Yes	No	No	No
Interior Door Replacement		Yes	No	No	No	No
Interior Light Fixtures - Replacement		No	No	No	No	Yes
Interior Light Fixtures - New or Moved		Yes	No	No	No	Yes
Interior Recessed Lighting		Yes	No	No	No	Yes
Kitchen Remodel		Yes	No	No	No	Yes
Other Electrical (not in this list)		Yes	No	No	No	Yes
Other Plumbing (not in this list)	CC&R 6.19	Yes	No	No	No	Yes
Painting	CC&R 6.26	No	No	No	No	No
Structural (e.g., wall removal)		Yes	No	Yes	Yes	Yes
Washer and/or Dryer Installation		Yes	No	No	No	Yes
Water Heater Replacement	CC&R 6.23	No	No	No	No	Yes
Window Coverings Installation		No	No	No	No	No

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Alteration Description (1)	Mutual 50 Provision (2)	Alterations Dept. Permit (3)	B&F Committee Chair Approval (4)	B&F Comm. Approval	M50 Board Approval	Walnut Creek Permit
Exterior to Unit						
Deck or Balcony Enclosure	CC&R 6.17	Yes	No	Yes	Yes	Yes
Electric Vehicle Charging Station	P&P 33.0	Yes	No	Yes	Yes	Yes
Encroachment on Common Area		Yes	No	Yes	Yes	No
Exterior Camera	P&P 20.20	Yes	No	Yes	Yes	No
Exterior Door Non-Standard Color		Yes	No	Yes	No	No
Exterior Door Replacement or Screen Door	CC&R 6.12	Yes	Yes	No	No	No
Exterior Light Fixture Replacement		Yes	Yes	No	No	No
Other Outside Appearance Change (not in this list)		Yes	No	Yes	Yes	No
Pergola or Trellis		Yes	No	Yes	No	No
Satellite Dish or Antenna	CC&R 7.1.1	Yes	No	Yes	Yes	No
Skylight or Solar Tube	CC&R 6.20	Yes	No	Yes	Yes	Maybe (5)
Solar Energy System	P&P 34.0	Yes	No	Yes	Yes	Yes
Stairway Chairlift		Yes	Yes	No	No	Yes
Sunshade and/or Awning		Yes	Yes	No	No	Maybe (5)
Window Replacement	CC&R 6.24	Yes	Yes	No	No	Yes

(1) The sequence of approvals and permits when needed: 1) Mutual 50, 2) Alteration Department, 3) City of Walnut Creek

(2) Link to Rossmoor Mutuels website on Rossmoor.com: <https://rossmoor.com/residents/mutuals/>

When on the Mutuels website, click on Mutual 50 and then Governing Documents to access CC&Rs and Policies & Procedures (P&P)

(3) Link to Rossmoor Alterations website on Rossmoor.com: <https://rossmoor.com/residents/resident-services/alterations/>

(4) CC&R 7.2.1 requires the Buildings & Facilities (B&F) Committee chairperson to be a Board Director

(5) Link to City of Walnut Creek Building Permit Frequently Asked Questions:

<https://www.walnutcreekca.gov/government/community-development-department/permits/building-permits/building-permit-faqs>

## Mutual 50 Permits and Approvals Table

### Disclaimer

This document is provided for general informational purposes only and is not intended to serve as a comprehensive or legally binding statement of all maintenance, repair, or management responsibilities within Walnut Creek Mutual 50 (“Mutual 50”). The responsibilities and obligations of Mutual 50, its Board, the Golden Rain Foundation (“GRF”), and individual Members are governed by the Mutual’s Governing Documents (including the CC&Rs, Bylaws, and Board-adopted Policies), the Management Agreement with GRF, and applicable law. (GRF is doing business as Rossmoor Walnut Creek.)

If there is any difference between this document and the official Governing Documents or the Management Agreement, the Governing Documents and the Management Agreement will control. Members should not rely solely on this summary to make cost or responsibility decisions.

Mutual 50 Member questions regarding alteration descriptions in this table, alterations not included in this table, or Alterations Department and Walnut Creek permits should be directed to the Alterations and Resales Department (925-988-7660 or [alterations@rossmoor.com](mailto:alterations@rossmoor.com)). Any questions regarding Mutual 50 approvals or official documents should be directed to the Buildings & Facilities Committee chairperson ([rich.johnstone.mutual.50@gmail.com](mailto:rich.johnstone.mutual.50@gmail.com)).