

ROSSMOOR

WALNUT CREEK MUTUAL FIFTY-FIVE

BOARD OF DIRECTORS REGULAR MEETING

Tuesday, July 21, 2025 at 1:30 p.m.

Meeting was Conducted In Person and Virtually

Gateway Clubhouse - Board Room
1001 Golden Rain Road, Walnut Creek, CA

MINUTES

Roll Call Directors

Bobbie Richards - President
Dave Blanchard - Vice President
Jan Klein - Treasurer
Kris Carey-Director-at-Large
Nancy Gibbs - Secretary

Rossmoor Property Management

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

Call to Order

President Richards called the meeting to order at 1:32 p.m.

Residents' Forum

Members were afforded the opportunity to express their concerns, make comments, or have questions for the Board. Plant inspections will be conducted in September to determine which plants (if any) need to be replaced.

Approval of Minutes

- a. Board of Directors Regular Meeting Minutes - April 1, 2025
- b. Board of Directors Executive Session Meeting Minutes - April 1, 2025

Motion made by Klein, seconded by Blanchard, to approve the Minutes. Motion passed by unanimous vote. (5-0)

President's Report

- Rules and Procedures document has been amended. Amendments were approved by the Board and will be mailed to the residents for 28 day review.
- Two Director positions will be up for election this year. Further details will be sent out.
- Two new zone zero gardens were installed this spring with mostly positive responses - further details will be presented by John Tawststjema and/or Kris Carey.

- Our spring newsletter went out to all residents.
- The final cleaning and installation of insulation was to take place in July for 4773 but the vendor postponed the "fix" date.
- 4603 #1B had several holes in the attic housing - this was reported by workorder and repaired.
- Late May was the Mutual annual BBQ held at the Buckeye Tennis Center picnic area, 55 residents attended and had a fun time.
- New resident members: 4829 #2B Walter "Wally" and June Miller. Welcome to the neighborhood.

Treasurer's and Finance Committee Report

The year-end Treasurer's Report prior to audit adjustments for our fiscal year April 1, 2024 to March 31, 2025 is as follows:

In the Mutual 55 operating fund, revenues were \$654,271. Expenses were \$635,330 adding to our fund balance a total of \$18,941. That is \$32,342 more than we anticipated when we budgeted for the year.

In the reserve fund, revenues were \$317,223 and expenses were \$263,439 adding to our reserves, \$53,584. That is \$5337 less than we thought we would add. The reserve fund recorded additional expenses for rehabs on our first two buildings mostly offset by interest income that was not budgeted.

Final numbers will likely change once audit adjustments are finalized.

For the first quarter of the 2025-26 fiscal year, operating revenues totaled \$166,304. Operating expenses totaled \$156,020. Adding to our fund balance \$10,284. For the first quarter spending in our operating budget is slightly less than anticipated by \$2,390. The only notable spending overage is for a rain leak at \$2,014.

First quarter reserve revenue totals \$85,912 and expenses total \$27,566. Increasing our reserves by \$58,346. Note that the rehab costs have yet to fully implement for the year and these are very early reserve numbers.

Motion, made by Klein, seconded by Richards, to certify compliance with Civil Code §5500 for the year ended March 31, 2025 and first quarter ended June 30, 2025 financial statements. Approved by unanimous vote. (5-0)

Director's Report

- Golden Rain Foundation has changed its Doing Business As (DBA) name to Rossmoor Walnut Creek (RWC) and Mutual Operation Division (MOD) has changed to Rossmoor Property Management (RPM). Signs at entry and freeway plan to be changed.

- Firewise Committee now has new volunteers. Answers to questions from last Firewise town hall will be posted Rossmoor's website.
- GRF Management Agreement is close to being completed.
- Staff reorganization in the Maintenance Department due to an employee retiring. Rick West has now been assigned as the Building Maintenance Manager for Mutual 55.
- Second Mutual had a water break in September causing \$93,000 in damage. As this was an accidental loss, it falls under the Mutual's Master Property Insurance Shared Deductible Agreement. Second Mutual will pay the first \$10,000 and the remaining \$83,000 will be shared by the Mutuals in the plan. Cost to Mutual 55 is \$868.58 or \$13.16 per manor.

Chief Financial Officer's Report

No Report

Landscape Manager's Report

No Report

Building Maintenance Report

No Report

Committee Reports

a. Community Committee

The BBQ was a success. , •
Newsletter will be sent out to members after each Board meeting.
Holiday party is scheduled for December 8th at 5:00pm in the Dollar Clubhouse.

b. Building and Facilities Committee

Work orders are being pushed through to correct problems in the buildings.

c. Emergency Committee

Planning a training on what needs to be in a to go kit, garage doors, review on fire extinguishers and fire blankets, and earthquakes. Details are being planned.

d. Governing Documents Committee

Motion, made by Richards, seconded by Klein, to approve the proposed amendments to the Rules and Procedures document. Approved by unanimous vote. (5-0)

e. Landscape Committee

M55 Landscaping Report

Landscaping activities are well underway for 2025:

- Tree trimmings and removals for safety and clearance have been completed
- Mulching has been completed – we do 1/3 of M55 each year, this year was Lower E19
- To alleviate allergy issues, cleanup of the “the Crick” at lower E19 has been done, to the extent allowed by govt. oversight agencies
- Irrigation checking is scheduled for our Prepaid days at the end of July
- Zone-0 work is underway at the next 2 bldgs on lower E19 (4749, 4761)

For Board discussion today:

1. (Update) Landscape Budget for 2025/2026
Meetings in Dec-Jan approved the new M55 budget
2. (Decision) Replace Roundup with organic
3. (Info) Prepaid Days
4. (Info) Firewise USA® program

M55 Landscape Budget Overview 2025/2026, and 2026/2027 Projections

	Total \$ Committed 2025/2026	Total \$ Proposed 2025/2026	Total \$ Proposed 2026/2027
Trees	(8,090)	(910)	(9,000)
Rehab + Mulch	(14,911)	(5,259)	(21,500)
Irrigation	0	(5,700)	(5,700)
Total Expenses: All Landscape acts.	(23,001)	(11,869)	(36,200)
Total 2025/26 Budget \$: All Landscape acts.	36,200		--
Total 2025/26 Remaining \$: All Landscape acts.	13,199		--

M55 Landscape Budget - Detail 1

Trees (Reserve Act. 73020)

Updated: 2025-06-24

	Res Budget (73020): Landscape/Trees 2025/2026 Committed Done? Proposed	Res Budget (73020): Trees 2025/2027 Forecast		Notes
M55 Annual Budget	9,000		9,000	2024-12-19 Budget Mtg: Board+MOD prepared budget\$, decision to leave Mulch in Reserves
Transfer future Reserves	0			
DFSC Rebate	0			2024-06: Submitted Appl #3, #4 2023-04: Received DFSC reimb. for #120 appl.: \$5,000 2023-09: Received DFSC reimb. for #125 appl.: \$3,000 (split between
10% Reserve		0		2024-06-28 Rob: zero out Rehab reserve
Tree Removal - at-risk	(2,090)	0	(3,000)	2025 W0729252
Tree Trimming - Health & Clearance/Fire	(4,000)	0	(6,000)	2025 W0729252
Tree Trimming - Liability	(2,000)	0	0	2025 W0729252
Tree Trimming - Aesthetics		0	0	
Total Expenditures 2024/25	(8,090)	(910)	(9,000)	
Total Remaining Budget 2024/25		0		

M55 Landscape Budget - Detail 2

Rehab (Res. Act. 73035) + Mulch (Res. Act. 74040)

	Res Budget (73035/74040): Landscape: Rehab + Mulch 2025/2026 Committed Done? Proposed	Res Budget (73035): Rehab + Mulch 2025/2027 Forecast		
M55 Annual Budget	21,500		21,500	2024-12-19 Budget Mtg
Transfer future Reserves				
DFSC Rebate				
Replace trees&junipers removed + dead plants		(3,000)	(3,000)	2025: Est for a bit more than prior year
Flush-cut rosemary bush stumps		0	0	2025: Will do free in prepaid days
Prepaid Days - mulching	(6,170)		(7,500)	2025: W0730445 "Zone C", lower El9 - larger area than in 2024
Prepaid Days - Materials, Bender Boards		(2,000)	(2,000)	2025: Combined Misc & Benders
Zone-0 work, during Exterior Rehab 2025/2026	(8,741)	(259)	(9,000)	2025: W0730446 - \$2,128 during MOD prepaid days; W073207 -\$6,613 contract with Terra L.
Total Expenditures 2024/25	(14,911)	(5,259)	(21,500)	
Total Remaining Budget 2024/25		1,330		

M55 Landscape Budget -Detail 3

Irrigation (Reserve Act. 17025)

	Res Budget (17025): Landscape/Irrigation 2025/2026 Committed Done? Proposed			Res Budg (17025): L'scape/Irrig 2026/2027 Forecast	
M55 Annual Budget	5,700			5,700	2024-12-19 Budg Mtg
Install bubblers, other irrig. Work				(5,700)	2025: Add \$3,800 to install efficient nozzles/heads on 3-5 water stations.
Total Expenditures 2024/25	0		(5,700)	(5,700)	
Total Remaining Budget 2024/25			0		

Replacing Roundup in M55

Currently, ROUNDUP pesticide is used (!sparingly!) in M55 around our buildings, in common areas. Given recent concerns and court cases...\$11Billion to settle 165,000 Roundup lawsuits...

Do we want to switch to an organic alternative that doesn't contain toxic chemicals?

**The cost would increase our costs about \$80/mth:
 from from \$3,302/mth to \$3,400/mth)**

Motion made by Klein, seconded by Richards, to approve a modification to the Terra contract to replace Roundup with Mitimichi Green Pest Control which is an organic chemical at a cost of approximately \$1,000 from the operating account. Motion passed by unanimous vote. (5-0)

M55 MOD Prepaid days

These are the dates for our prepaid days

Mutual/Project	Total Days	Spring	Summer	Fall
M55	7	3	2	2
		5/7 to 5/9	7/31 to 8/1	9/29 to 9/30

Spring

- Priority – Mulching 1/3rd of the Mutual
- Secondary – Planting rehab

Summer

- Priority – Irrigation repairs and upgrades
- Secondary – Hardscaping work

Fall

- Priority – Plant & Tree Replacements
- Secondary – Planting rehab

Cleaning up the Crick

Cleaning up the creek area between 4773 and 4785 (Lower E19) has been a “Futures” project for several years. As it was primarily an aesthetic issue, and the area is under regulatory controls that require permits from different agencies, we never proceeded.

The cattails increased very significantly over the years, and pollen was starting to cause allergies with nearby residents, so we found a (legal) way to do some cleanup that didn’t require permits. The cattails have now been cut down and some clearing completed.

Note: We can not take any actions that affect the flow of water.

Firewise USA® Program

Rossmoor Firewise® Committee Mission Statement:

To Reduce Wildfire Risk while
sustaining Rossmoor's lifestyle

The Firewise committee held a second Town Hall, on Jan 14th at the Event Center, and like the first meeting, it was especially well attended, with many questions.

The committees are continuing to develop informational materials to share throughout Rossmoor, with an emphasis on more concise, consolidated information. The Firewise website is evolving (<https://rossmoor.com/rossmoor-firewise-usa-site/>)

- M55 has already removed all identified flammable materials. Zone-0 is now the focus, to establish a 5-foot zone immediately adjacent to residences, with all flammable materials removed (mulch, certain plants).
- Zone-0 work continues in 2025 with the next manors (4749, 4761) on lower E19. Budgeted cost: \$9,000
- The State Legislature has still not definitively listed which plants can stay within the zone-0 areas, so some more plants may need to be removed in the future when the State Bill is final

DFSC applications for tree removals

Two new applications were submitted in 2024, for the Diablo Fire Safety Council cost-sharing program. (Depending on the pace of prior work, the second application will have some additional work added in, to increase the reimbursement up to the maximum permitted). The tree removal work has now been completed.

We have recently heard that DFSC is reluctant to fund Zone-0 work.

DFSC reimburses 50% of the work cost, but funds aren't likely to be received for over 2 years – so we carry the expense in the short term. Total = \$14,700

• Zone-0 costs, at 4773/4785	*Done, <u>but may be excluded...TBD*</u>
• E18 Between 4603 & 4615: Remove large Sugar (?Monterey) Pine. Est \$4,000.	*Done*
• E19/4701 2A-B Balcony: Remove <u>Podocarpus</u> next to bldg. Est \$700 (no permit)	*Done*
• E21/4817 2A-B off balcony: Redwood nearest the building. Est \$3,000	
• E21/4829 2A-B below balcony: Coulter pine. Est \$3,000	*Done*
• E21/4829 2A-B in front, near garages: Large Coulter pine. Est \$4,000)	*Done*
• E21/4829 2A-B side near TG road: Japanese Black Pine (\$\$ incl with Coulter pine)	*Done*

DFSC applications for tree removals

Click to add subtitle



12. Old Business

- a. Mutual Entry Signs – *Richards*

Cost is \$300 per sign. The Mutual has four entry signs. Writing will be reflective.



- b. Dryer Vent Cleaning

Project near completion.

- c. Rules and Procedures Document

Richards will create a Paint Pallet Policy and present to the Board for review.

- d. Add Paint Palette

No Discussion

- e. 4761 Rehab Update – *Hayes*
Carpentry bid has not come in.

13. New Business

- a. Fire Risk Mitigation – *Blanchard*

Potential Risk

Due to Mutual 55's location surrounded by greenery and at the base, rather than the top of flammable hills the M55 buildings are relatively safe from direct contact with nearby wildfires

- But flying embers from a nearby wildfire could possibly cause fire if they land on vulnerable parts of M55 buildings

Areas of M55 Buildings Vulnerable to Embers

- Roofs – not flammable
- Vents – **attic vents** on manors and garages, **foundation vents** on manors and garages, **eaves vents** on manors and garages
- Under-deck areas – unlikely risk if kept clean
- Under-deck lattices
- Building walls
- Eaves Peak Structures
- Deck floors – are they flammable – need RPM/Firewise input

M55 Vent Types

- **Attic vents** on manors and garages
- **Foundation vents** on manors and garages
- **Eaves vents** on manors and garages
- All M55 Vent types have screens with $\frac{1}{4}$ inch mesh
 - Does Firewise recommend 1/8 inch mesh?

M55 Vent Types

- 33 Manor Attic Vents



- 200 Foundation Vents on Manors and Garages



- Eaves Vents on Manors and Garages
- 20 per Manor building
- 12 per Garage building



Under-deck Lattices

- 33 Decks
- Lattice sizes vary among M55 Manor models
- Most don't extend to ground level
- Some have lattice access doors



Attic Eaves Peak Structures

- 20 on Garages
- 25 on Manors
- Remove if structure integrity not affected
- Or paint with Fireguard paint
- Consider aesthetics
- Require RPM input



Solutions and Costs

- Costs
 - Some are based on Clayton Clark estimates
 - Some are based on similar Mutual 50 installations
 - Some are pure guestimates awaiting requested RPM quotes

Solutions and Costs (1 of 5)

- Manor Attic Vents
 - (ignore if 1/4 inch mesh is adequate)
 - 1/8 inch mesh installed by MOD on attic vents, \$15 each installed (per Clayton Clark email) (33 vents x \$15 = \$495)
 - or vents can be replaced by MOD with Vulcan Fire-certified vents at a cost of \$70 installed (33 attic vents x \$70 = \$2,310) (per Clayton Clark email)
- Garage Attic Vents
 - (ignore if 1/4 inch mesh is adequate)
 - similar to Manor Attic vents but Garage Attic Vents are Attic Eaves Peak structure. If labor cost is the same then mesh replacement is $20 \times \$15 = \300 , if Vulcan Fire Certified vent installed is $(\$70 \times 20 = \$1400)$. But labor cost may be higher due to working behind the Eaves Peak structure.

Solutions and Costs (2 of 5)

- Foundation Vents
 - (ignore if 1/4 inch mesh is adequate)
 - Labor to remove vents, replace screens with 1/8 inch, re-install vent, re-seal and touch-up damaged paint (1 hour per vent - guesstimate), 16 foundation screens per building. ($\$150 \times 16 \times 13 = \$31,200$) time and costs are guesstimates
- Eaves Vents
 - (ignore if 1/4 inch mesh is adequate)
 - 20 screens per manor building, 12 screens per garage building = $20 \times 13 + 12 \times 18 = 476$ screens. Replacement method unknown: simple approach maybe 50 hours = \$7500 – pure guesstimate

Solutions and Costs (3 of 5)

- Under-deck Lattice Screening
 - Existing lattices have no screens – embers could fly under decks
 - May not be necessary if under-deck areas kept clear of debris
 - Could be a M55 committee project
 - Lattice sizes vary depending on manor – affects cost
 - Screen existing lattices
 - Install 1/8 inch mesh screen on back of lattices - \$600 per deck based on recent Mutual 50 installation by MOD done during re-hab ($\$600 \times 33 = \$19,980$)
 - Cost may be higher if not done during re-hab

Solutions and Costs (4 of 5)

- Protecting Under-deck Lattice from Embers
 - Install new wood lattices
 - Install new lattices with less flammable material
 - New wood lattices - installed by MOD would be \$2800 per deck, based on recent M50 installation (\$2800 per deck x 33 decks = \$92,400)
 - Could vary by lattice size - need RPM estimate
 - Consider other lattice materials – is initiative in other Mutuals
 - Seek RPM advice
- Paint Existing Lattices with FireGuard Paint
 - If Fireguard Color is acceptable for lattices only, different than manor (\$15,000 – guesstimate)
 - If prime and paint to match M55 palate (\$30,000 + guesstimate)
 - Awaiting requested RPM quotes



Solutions and Costs (5 of 5)

- Protecting Manor Walls from Embers
 - Use FireGuard intumescent paint which creates a fire barrier as it is ignited
 - To match M55 selected colors FireGuard coat must be primed then painted over
 - Guesstimates: FireGuard paint costs 40% more than M55 high quality paint. **Labor cost would be 3 times typical re-hab cost**
 - Option: all manors accept the FireGuard color – no priming and repainting required
 - Awaiting requested RPM quote



FLYING EMBERS RISK ASSESSMENT

- Risk studies are needed
- Have studies resulted from California Wildfires ?
- Roofs – not flammable
- Vents – risk might be low due to contained septum nature of spaces
- Under-deck areas – low risk if kept clean
- Under-deck lattices – most likely to capture embers
- Building walls – verticality may negate ember capture
- Eaves Peak Structures – may capture embers
- Deck floors – are they flammable – need RPM/Firewise input

SCHEDULING

- Primary Focus – Lattices
 - Paint with Fireguard soonest if risk is high
 - \$15,000 – \$50,000
- Secondary Focus - Deck floors – are they flammable – need RPM/Firewise input
- Eaves Peak Structures – assess risk
 - Paint with FireGuard soonest
- Building walls – asses risk - very expensive to paint with FireGuard, nail down cost - if risk is real, can't wait until re-hab
- Vents – check Firewise recommendations
- Under-deck areas – unlikely risk if kept clean

b. Update Pagoda Garden Lights – *Richards*
Topic Deferred

c. Replace Roundup with Organic – *Klein*
Previously Discussed

14. **Announcements**
The next scheduled meeting is the Board of Directors Regular Meeting on October 14, 2025 at 10:00am in the Board Room at the Gateway Clubhouse.

15. **Adjournment**
There being no further business, the Board of Directors Regular Meeting was adjourned at 3:17pm.

Board Assistant Secretary's Certificate

I hereby certify that the foregoing is a true and correct copy of the minutes.

Victoria Thomas



WALNUT CREEK MUTUAL FIFTY-FIVE

BOARD OF DIRECTORS EXECUTIVE SESSION MEETING

Friday, September 19, 2025 at 10:00 a.m.

Meeting was Conducted Virtually

NOTE TO MEMBERS: This meeting is closed to the membership per Civil Code §4935.

Meeting Minutes

1. Call to Order at 10:11 AM
2. Roll Call:
 - Bobbie Richards – present
 - Dave Blanchard – present
 - Jan Klein - present
 - Kris Carey – present
 - Nancy Gibbs - absent
3. Topic: Review and comment on draft GRF Management Agreement
 - a. Motion: Bobbie Richards moved for acceptance of the GRF Management Agreement as written, seconded by Jan Klein. Approved by unanimous vote. (4-0)
 - Discussion: Questions raised on absence of Firewise Program work for Exhibit A, Landscaping and reference to the meaning of \$250,000 in Exhibit A, Building Maintenance, lines 9 & 18.
4. Adjournment: 10:30am

Written and submitted by Bobbie Richards, M55 President