

BOARD OF DIRECTORS REGULAR MEETING

Monday, December 15, 2025 at 1:30 p.m.

Meeting was Conduced In Person and Virtually

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

MINUTES

1. Call to Order

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

2. Roll Call Directors

Bobbie Richards – President
Dave Blanchard – Vice President
Jan Klein – Treasurer
Kris Carey – Director-at-Large
Ann McCullough – Secretary

Rossmoor Property Management

Jeroen Wright – Director
Todd Arterburn – Chief Financial Officer
Rick West – Sr. Building Maintenance Manager
John Tawaststjerna – Landscape Manager
Victoria Thomas – Board Services Coordinator

3. Residents' Forum

Members were afforded the opportunity to express their concerns, make comments, or have questions for the Board.

- Thanks were given to Jan Klein for all her efforts in the party planning.

4. Approval of Minutes

- a. Board of Directors Regular Meeting Minutes – October 14, 2025
- b. Board of Directors Special Meeting Minutes – November 11, 2025

Motion made by Klein, seconded by Richards, to approve the minutes. Motion passed by vote. (4-1 McCollough abstained)

5. President's Report – Richards

- RWC Management Agreement completed and will be effective January 1, 2026.
- Fire sprinkler inspection to take place December 15, 2025 from 8am-3pm. Water will need to be shut off for 20-30 minutes for each building. Residents received

notices in their mailbox last week and an email reminder on Saturday.

- Workorder items submitted during November/December:
 - 4713 trimming tree limbs for health of the tree (many were dead looking)
 - Signed contract to repair rusted railings
 - 4701 #1B & 4785 #3B acorns being dropped down the chimneys.
 - 4701 #2A pathway light missing at foot of stairs, safety issue; requested assessment and installation by Sang Electric
 - Entry 18 sign fluorescent light bracket broken, request Sang Electric to repair
- 4785 #3B Red Tail Hawk flew through the bedroom window, Securitas and first department were called, bird survived and was released. No injury to resident just mess of broken glass. Glass replacement was responsibility of resident.
- Signed the contract for the rehab of building 4761 with AC Enterprises. They will complete the carpentry, deck coating and exterior painting. The bid was \$57,000.
- Restatement of the Enforcement and Fine Policy due to new CA Civil code law effective July 2025 is in final draft and ready for the 28 day review.
- Election of Directors: Because we have used “acclamation” procedures for the past 3 election cycles in seating Directors we must now hold a ballot election. This is mandated by CA Civil Code for selecting HOA Directors. Ballots will go out before or on December 23, 2025.
- On a walk around a couple months with Rick West and Dave Blanchard we found some building utility cabinets contained personal gardening tools and products, hoses, paint cans, etc. These cabinets are Mutual common[’] property and must be kept clear so not to interfere with potential emergency shutoff. Every building has one or more cabinets at the end of the building.
- Dwelling Live – new online program for adding to or maintaining resident’s visitor list. The Presidents are currently the trial subjects with this program. It is expected to go live for all residents in the first quarter of 2026.
- RWC new member fee: January 1, 2026 fee goes up to \$14,000 and in April 1, 2026 fee goes up to \$18,000. Starting January 1, 2027 the new member fee will go up \$1,000 on a yearly basis.
- 4701 #1A: Joseph Zaffiro and Elizabeth Bell have moved to Washington. The new residents are Jack and Jenny Huang. They plan to do some alterations before moving into their house.
- Work orders: M55 seems to have a lengthy list of work orders some of which have not been assigned numbers as yet and others have a number but the work has not occurred or others without work status. Dave has a detailed list.

6. **Treasurer’s and Finance Committee Report – Klein**

The month ending October 2025 reflects operating revenues totaling \$388,726 and operating expenses totaling \$376,570 reflecting a net income of \$12,155. This is slightly better than budgeted by \$12,802. There are no unusual expenditures in the operating budget to report.

The reserve budget shows revenue of \$219,446 and expenditures of \$175,352. The cost of rehabbing one of our buildings this year has not yet been recorded in the financial statements as of October. When this work is done, and these bills are paid, the statements will reflect spending closer to revenues before year end.

Two investments at \$250,000 each have reached maturity Reinvesting both in CDs with maturity dates of 6 months and 9 nine months.

Motion made by Klein, seconded by Richards, to certify compliance with Civil Code §5500 for financial statements. Approved by unanimous vote. (5-0)

7. **Director's Report** – *Wright*

- Mutual 70 experienced a fire in one of the manor garages, resulting in approximately \$250,000 in damages. The costs will be shared among the Mutuals participating in the Shared Deductible Agreement
- The Mutuals will be binding a 5-month policy extension that will cover from Jan to May. In June the Mutual will then bind a full 12-month policy that goes from June to June.

This will mean the Mutual will need to pay for 17 months of insurance premiums in 2026.

Changing the policy binding date to June will allow for better pricing due to increase capacity in the market.

8. **Chief Financial Officer's Report** – *Arterburn*

No Report

9. **Landscape Manager's Report** – *Tawaststjerna*

- Irrigation was turned off November 4. Residents were asked to report to the work order desk if they see water on (workorderdesk@rossmoor.com).

10. **Building Maintenance Manager's Report** – *West*

No Report

11. **Committee Reports**

a. Community Committee

- Holiday party was a success with approximately 47 members attending.
- Barbecue is scheduled for May 22 from 4-7pm at the Buckeye Tennis Court.
- Holiday party is scheduled for December 7 from 4-7pm at the Dollar House

b. Building and Facilities Committee

No Report

c. Emergency Committee

No Report

d. Governing Documents Committee
 No Report

e. Landscape Committee – *Kris Carey*
Rehab (Res. Act. 73035) + Mulch (Res. Act. 74040)

	Res Budget (73035/74040): <u>Landscape: Rehab + Mulch 2025/2026</u> Committed Done? Proposed		Res Budget (73035): Rehab + Mulch 2026/2027 Forecast	
M55 Annual Budget	21,500		21,500	2024-12-19 Budg.Mtg
Transfer future Reserves				
DFSC Rebate				
Replace trees&junipers removed + dead plants	(4,060)	Y	(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)	Y	(7,500)	2025: W0730445 "Zone C", lower E19 - larger area than in 2024
Prepaid Days - Materials, Bender Boards		(2,000)	(2,000)	2025: Combined Replant & Benders
Zone-0 work, during Exterior Rehab 2025/2026	(8,741)	Y	(9,000)	2025: W0730446 - \$2,128 during MOD prepaid days; W0733207 -\$6,613 contract with Terra L
Total Expenditures 2024/25	(18,971)	0	(21,500)	
Total Remaining Budget 2024/25		2,529		

New Landscape Budget items in 2026/2027 – Zone-0 Speed-up

At 2 buildings/year, it will take another 4 years.

For 1 building: RPM cost is ~\$525 per manor, but our prepaid days are maxed out. So we must use Terra Landscaping, at ~\$1,100 per manor.

To complete:

- 4 years: 2 buildings/year, ~\$12,000/year
- 3 years: 3 buildings/year, ~\$18,000/year
- 2 years: 4 buildings/year, ~\$24,000/year

Board Discussion, ready for upcoming budget meetings

Other Budget considerations

- **Annual cutting down the cattails** in the Crick at the bottom of E19 to help allergy sufferers? The poison didn't work so well and the cattails have grown back quickly.
>> This will be part of RWC annual work, at no charge to M55. Eddy to put this on the schedule for RWC work crew
- **Do we need an additional Prepaid day?** This year, RMD couldn't complete all our work in the allotted days (only one sprinkler head, 1 building's Zone-0 work done by a contractor). It is unclear how our current 7 days was decided upon.
>> Leave as-is. Calculations are complex and obscure, and dropping days later is difficult – hasn't happened for a long time! John T is in the process of implementing a new approach to allocating prepaid days to Mutuals

Gophers and Voles...

M55 has severe gopher/vole infestations in several areas. A lot of plants have been damaged. We won't replant these areas, until the varmints are gone...Traps were placed 4 months ago, and are checked periodically. Earliest *questimated timeline for plant assessment is Spring 2026*

- E18 community garden, and down the slopes to E19 roadway – several dozen locations all throughout this whole area
- E19 4701 1A/B: slope above the front door
- E19: corner slope area where entry road makes a T
- E19 below the big bend, left along roadway and downslope from E19 4749 – about 40 feet long
- E19 Between 4773 1A/B and 2A/B off back balconies – a lot of holes!

New Terra contract 2027 - Timeline

Current Terra contract expires Jan 31, 2027

- Dec 2025: John T to start conversations with contractors on what to expect, and clarify scope expectations
- Feb-Mar: engage with Mutuals to review proposed scope – there should not be any cost due to scope changes, just for inflation
- End-May: Mutuals to contact John T if they have problems, else he will assume the Mutuals agree. June: John T sends out requests for bids, covering all Mutuals
- Sep: collect contractor bids
- Dec 2026: Mutuals to sign contracts – Vote at open board mtg

Firewise USA® Program

Rossmoor Firewise® Committee Mission Statement:

To Reduce Wildfire Risk while
sustaining Rossmoor's lifestyle

The committees are actively pursuing options for grants, to move faster with the Fire Prevention work. Also, informational materials to share via the website, are nearing completion. The Firewise website is evolving (<https://rossmoor.com/rossmoor-firewise-usa-site/>) but is tied in with a larger restructuring of the Rossmoor website.

- 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 continued in 2026 with the next manors (4737, 4725) on lower E19.
- 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

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

Motion made by Richards, seconded by McCollough, to amend the agenda to add a topic to discuss an emergency repair. Approved by unanimous vote. (5-0)

Motion made by Klein, seconded by McCollough, to approve a contract with Five Star of not to exceed \$1,500 from the reserves account to repair the concrete at 4749

*Terra Granada Drive #1A and #1B for safety reasons. Approved by unanimous vote.
(5-0)*

11. Informational/Discussion

- a. Audit Response for Year Ending March 31, 2025 – *Richards*
No Discussion.

12. Old Business

- a. Fire Ember Risk Mitigation – *Blanchard*
Reached out to the market for bids but have not received any responses from contractors.
- b. Update Pagoda Garden Lights Replacement Options – *Blanchard*
Plastic on the lights are degrading and need to be replaced in the near future. West provided a bid to replace pagoda lights at 4701 #2A and 4737 #2A including 23 feet of conduit totaling \$1,825.
Topic Deferred.
- c. Railing Repairs – *Blanchard and West*
The railing anchors have begun to rust, and concrete is broken around the anchors. In October, West provided an estimate of \$15,535 to repair the railings at 11 buildings, which the Board approved. Staff did not move forward with the project for unknown reasons. The Board recommended to reevaluate the type of metal used for the railings to help prevent future rust and report back to the Board.
- d. 4773 #2B Attic Insulation Replacement – *West*
West will have to research to see if the replacement was done. He will report back to the Board.

13. New Business

- a. Proposed Amended Enforcement and Fine Policy – *Richards*
No Discussion
- b. 2026 New Laws for Homeowners Associations – *Richards*
Legal counsel provided Richards with a list of new laws in 2026. Wright informed the Board that many of the new laws do not pertain to the Mutuals, and the laws that do are the Mutual's decision on how they would like to move forward.
- c. Purchase Treasury Securities – *Klein and Arterburn*
No Discussion
- d. 2026-27 Budget – *Klein and Arterburn*
No Discussion

14. Announcements

The next scheduled meeting is the Board of Directors Regular Meeting on December 15, 2025 at 1:30 p.m. in the Board Room at the Gateway Clubhouse.

15. Adjournment

There being no further business, the meeting was adjourned at 3:42 p.m.