

BOARD OF DIRECTORS REGULAR MEETING

Tuesday, October 14, 2025 at 10:00 a.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 10:04 a.m.

2. Roll Call Directors

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

Rossmoor Property Management

Rick West – Sr. Maintenance 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. There were no comments.

4. Approval of Minutes

- a. Board of Directors Regular Meeting Minutes – July 21, 2025
- b. Board of Directors Executive Session Meeting Minutes – September 19, 2025

Motion made by Richards, seconded by Klein, to approve the Minutes. Motion passed by unanimous vote. (4-0)

5. Report Out from Executive Session Meeting

- Executive Session September 19, 2025
 - Formation of Contract

6. President's Report – Richards

Correction from 7/25/25 meeting report on 4773 Rodent Issue: The vendor assigned to do the attic repair/clean up did not show up as scheduled and was subsequently removed from the job. A new vendor was located and the final clean up and installation of insulation

is scheduled to be completed by the end of this week.

Gopher and vole issues: Several areas throughout the Mutual have experienced gopher and vole issues. As a result, new plantings did not happen in these areas. More details will be in the Landscaping Report.

The new Mutual 55 entry signs were installed and look GREAT!

The M55 EPO Committee has scheduled a mutual wide event on October 27th in the Board Room of Gateway Clubhouse. A member of the Contra Costa EPO will be the speaker.

Form 4041 Communication Preferences: This form was circulated by RPM to all residents a couple of months ago. We sent out a follow up reminder to all M55 residents urging completion of this form. If you have not had the opportunity to complete this form please do so ASAP.

Happy to report the group who sweeps out our trash/garbage areas have returned. The areas look much better especially after our night stalker varmints.

Happy to report we have maintained full occupancy of the M55's 66 units.

Director Nancy Gibbs has resigned her position on the Board of Directors effective immediately. There will now be 3 vacate board positions for the upcoming ballot election.

Management Agreement: This document is very close to being completed. There will be a list of "parking lot" items for the committee work on during 2026. It is expected to be approved by the RWC Board of Directors followed by signing all Mutuals and activated 1/1/26.

4737 #1B top step has been repaired due to dry rot at a cost of \$3,475.

7. Treasurer's and Finance Committee Report – Klein

The Treasurer's report for the month ending August 2025 reflects operating revenues totaling \$277,478 and expenses totaling \$265,045. This adds to our operating account balance \$12,403. Note that our operating net income is slightly better than budgeted by \$5,443. The two spending overages are for rain leaks at \$2,646 and safety inspections and repairs at \$2,007. These unanticipated costs were offset by lower insurance costs than budgeted and lower spending than anticipated in our water budget.

August revenue in the reserve budget totals \$140,740 with expenses totaling \$31,752. This increases our reserve account balance by \$108,988. Note that the rehab costs have yet to be fully incurred for the year so these are early reserve spending numbers. Note also that we budgeted to take in more money in the reserve account than we needed to spend this year in anticipation of more significant rehab costs in the future.

Additional financial action for the board to consider:

- a. Motion to certify compliance with Civil Code §5500 for financial statements.

Motion made by Klein, seconded by Richards, to certify compliance with Civil Code §5500 for financial statements. Approved by unanimous vote. (4-0)

- b. Purchase Treasury Securities.

Several investments totaling approximately \$250,000 each have matured. Klein requested approval to reinvest the investments into a ladder of FDIC-insured certificates of deposit with staggered maturity dates over the next year.

Motion made by Klein, seconded by Blanchard, to approve investing excess funds unneeded over the next year in treasury securities in no more than one year maturity windows. Approved by unanimous vote. (4-0)

8. Director's Report – Wright

No Report

9. Chief Financial Officer's Report – Arterburn

No Report

10. Landscape Manager's Report – Tawaststjerna

No Report

11. Building Maintenance Manager's Report – West

Proposal for attic work.

Motion made by Klein, seconded by Richards, to approve the Five Star contract in the amount of \$10,000 from the reserve account. Approved by unanimous vote. (4-0)

11 buildings' railings have metal plates that are attached to the concrete are rusting, loose, and need to be replaced.

Motion made by Richards, seconded by Klein, to approve the 24/7 Builders contract in the amount of \$15,535 from the reserve account to replace the metal plates. Approved by unanimous vote. (4-0)

Motion made by Klein, seconded by Richards, to approve the Spectrum Painting contract in the amount of \$3,450 from the reserve account to paint the railings.

EBMUD requires the Mutual to install a back flow preventer to each building. Cost is \$30,000 for each back flow. Cost of \$90,000 for three back flows will be added to next year's budget.

12. Committee Reports

- a. Community Committee

The holiday event is scheduled for December 8th at 5:00pm in the Dollar Clubhouse. Volunteers are needed for the set up and take down of the event.

b. Building and Facilities Committee

On 25 and 27 August Dave Blanchard, Bobbie Richards, Rick West and Jim Hayes did a walk-around inspection of Mutual 55 buildings to record maintenance issues. Forty six maintenance issues were noted. Those requiring immediate or board attention are listed below. The others will be addressed with notes or work orders.

Ivy Wild Growth

13 buildings have ivy growing up the backs and sides of garages to the point where they are obscuring light from garage safety lights reaching the stairways, growing onto the sidewalk creating a tripping hazard or growing up to and under the siding potentially causing siding deterioration. Dave B sent a list of the problem buildings to Kris Carey and Eddie Ibarra to guide them in cutting back the ivy.

Plant Pots Found Directly on Deck Surfaces

Several buildings have flower pots on decks or porches that don't have plant caddies under them. Pots that are directly on floor surfaces are known to deteriorate the surfaces potentially causing building re-habs to be much more expensive. The M55 board should decide what action to take to cause manor owners to respect M55 covenants and put pots on caddies with drip plates. Action could be to put a notice in the newsletter followed by letters to individual offenders including an offer to provide help in lifting heavy pots onto caddies.

Rusting Railings

Many manors have railings that are rusted away at the bottom: some of which could break away under sufficient force. Dave B wrote a blanket work order to have the railings repaired and repainted. The work order presents all of the manor numbers needing repair and assigns priorities to them reflecting the level of degradation of each, with higher priorities to be done first. The list doesn't include the building scheduled for rehab this year. There are four high priority, six medium priority and seven low priority.

Utility Cabinet Use for Personal Storage

Utility cabinets associated with some buildings were found to be loaded with personal gardening tools and products, paint cans and other debris. The cabinets are common property of Mutual 55 and should not be used for personal storage. They should be left completely clear and empty so as to not interfere with emergency shutoff if needed. The M55 board should decide what action to take to clear the cabinets.

Floor Deterioration

The end of the front porch deck that meets the riser for the top step of 4615 2B, 4615 3B and 4713 4B is cracking and will let water seep under it and get into the plywood – it looks shabby, could present a tripping hazard and could greatly increase rehab costs to replace the plywood instead of just resurfacing.

Jim Hayes said he knows there is a relatively simple fix and he will get a repair estimate for the Board to consider issuing a work order.

Walking Hazards

The gravel path leading to front porch of manor 4615 3A has a level much lower than the sidewalk level – presenting a possible tripping. Dave B will send a note to Kris and John T asking them to consider an approach to fixing the issue.

Miscellaneous

The breezeway (?) between the garage and the manor at 4615 has an extensive drip watering system installed. Should the board be concerned?

The wooden railings in front of 4713 are an example of railings where the top rail could develop dry rot due to standing water – Rick recommends that during re-habs the rail should be replaced with

convex rails that are now readily available. Jim Hayes to attend this during re-habs.

Work Order Recommendation

There was a wasp nest above the front porch of 4737 2B. Rick suggests that we urge M55 residents to call the work order desk whenever they see issues that need attention. Should this suggestion be included in our newsletter?

Fire Ember Risk Mitigation Review

During the July Mutual 55 board meeting we reviewed risks to M55 buildings of catching fire from embers blown from nearby fires.

Possible solutions for mitigating the risks were prioritized and guesstimates of potential solutions for each were presented. Clearly accurate cost estimates from qualified contractors are needed to guide board action.

Items identified, in priority order are: painting all M55 lattices with fire retardant paint, determine flammability of deck floors surfaces, replacement of vents with finer mesh, coating eaves peak structures with fire retardant paint, assess risk to building walls of embers, clean under-deck areas.

Blanchard sent RPM a list of the eight risk items, in priority order, to get accurate estimates from contractors on the cost of addressing each.

Rick West said he forwarded the request to Jim Hayes for attention.

Pagoda Lights Replacement Considerations

During the July Mutual 55 board meeting Blanchard said he has information that was acquired by the board in the past and new information on the question of the need for, and cost of, replacing the Pagoda Lights throughout the mutual.

He is pulling the considerations together and will have a package ready for board review before the next board meeting.

- c. Emergency Committee
No Report
- d. Governing Documents Committee
No Report
- e. Landscape Committee – *Kris Carey*
 - Personal garden item – 4749
 - Landscape updatesTopic Deferred

Landscaping activities are complete for 2025:

- Tree trimmings and removals for safety and clearance
- Mulching –1/3 of M55 each year, this year was Lower E19
- To alleviate allergy issues, cleanup of the “the Crick”, to the extent allowed by govt. oversight agencies
- Irrigation checking ..???
- Zone-0 work at the next 2 bldgs on lower E19 (4749, 4761)
- Shrub replanting (85 plants) is done, except areas with gophers/voles

For Board discussion today:

1. (Update) Landscape Budget for 2025/2026
Meetings in Dec-Jan approved the new M55 budget
2. (Decision) Concrete work at 4749 1A/B garage corner
3. (Info) Gophers & Voles
4. (Heads up...start thinking) Looking Down The Road...Budget
5. (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	(18,971)		0	(21,500)
Irrigation	(514)		0	(5,700)
Total Expenses: All Landscape acts.	(27,575)		(910)	(36,200)
Total 2025/26 Budget \$: All Landscape acts.	36,200			--
Total 2025/26 Remaining \$: All Landscape acts.	8,625			--
Special Projects <tbd - below>			0	0
Total Proposed 2026/27 expenditures			--	(36,200)

Trees (Reserve Act. 73020)

Updated: 2025-09-30	Res Budget (73020): Landscape Trees 2025/2026			Res Budget (73020): Trees 2026/2027 Forecast	Notes
	Committed	Done?	Proposed		
M55 Annual Budget	9,000			9,000	2024-12-19 Buds Mtg: Board+MOD prepared budget5, 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)	Y	(910)	(3,000)	2025 W07 29252
Tree Trimming - Health & Clearance/Fire	(4,000)	Y	0	(6,000)	2025 W07 29252
Tree Trimming - Liability	(2,000)	Y	0	0	2025 W07 29252
Tree Trimming - Aesthetics			0	0	
Total Expenditures 2024/25	(8,090)		(910)	(9,000)	
Total Remaining Budget 2024/25			0		

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 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	(259)	(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		

Irrigation (Reserve Act. 17025)

	Res Budget (17025): Landscape/Irrigation 2025/2026 Committed Done? Proposed			Res Budg(17025): Landscape/Irrig 2026/2027 Forecast	
M55 Annual Budget	5,700			5,700	2024-12-19 Budg.Mtg
Install bubblers, other irrig. Work	(514)	Y	(5,186)	(5,700)	2025: *Total of 52 Mp heads* Budgeted - Add \$3,800 for efficient nozzles/heads on 3-5 water stations. Actual - \$514 for 1 head
Total Expenditures 2024/25	(514)		0	(5,700)	
Total Remaining Budget 2024/25			5,186		

Concrete work at 4749 1A/B

- Zone-0 work was done on the 4749 building earlier this year
- The area at the 1A/B Garage corner was left with an unsightly bare ground patch next to the underground electrical enclosure. There were also concerns about tripping hazards with the cobbles.
- The RPM crew responded to resident complaints, and installed a DG pad, but residents are unhappy with the look
- Plants can not be placed adjacent to the electrical enclosure
- The residents sent a formal letter of dissatisfaction to the Board (on file)

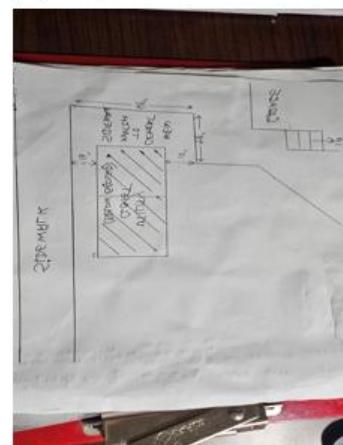
The following proposal is to replace the DG area and some of the cobble area with a cement that is as closely matching the sidewalk cement in color and texture. Estimated cost: \$1,200

- This is Maintenance Reserves (not Landscaping), Act 77210

Board Approval: authorize \$1,200 expenditure

4749 1A/B Garage Corner Proposal cont..

Proposal is to add “sidewalk” cement in the area outlined in blue, to provide a more continuous appearance, while removing tripping hazards



Gophers and Voles...

M55 has severe gopher/voles infestations in several areas. A lot of plants have been damaged. We won't replant these areas, until the varmints are gone...no questimated timeline

- 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!

Looking Down The Road...Budget

Potential new Budget items in 2026/2027:

A) Install Water efficient heads? We have 52 heads to replace in M55 (at ~~approx~~ \$550-700 each). So at 3/year, it will take 17 years! Do we want to speed up?

B) Accelerate the Zone-0 work? At 2 buildings/year, it will take another 4 years. For 1 building: RPM cost \$2,100 (4 manors) vs. Terra cost \$6,600 (6 manors). Do we want to speed up?

C) 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. RPM cost ~\$1,000

D) 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.

**MOD Can't provide better estimates until Dec, as they are in Budget throes now*

(Heads up...start thinking)

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 continues in 2026 with the next manors (4737, 4725) 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

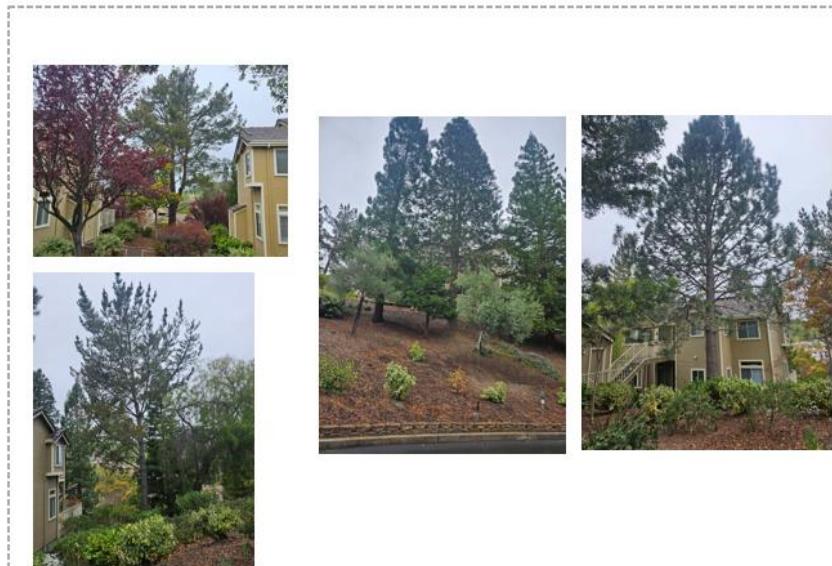
Two new applications were submitted in 2024, for the Diablo Fire Safety Council cost-sharing program. (Depending on the pace of prior work, the second application will have some additional work added in, to increase the reimbursement up to the maximum permitted). The tree removal work has now been completed.

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, *but may be excluded...TBD**
- E18 Between 4603 & 4615: Remove large Sugar (?Monterey) Pine. Est \$4,000. *Done*
- E19/4701 2A-B Balcony: Remove Podocarpus 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



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 \$3,302/mth to \$3,400/mth)**

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.

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

11. Old Business

- a. GRF Management Agreement update - *Richards & Wright*
Previously Discussed

b. Update vent lattice and mesh information – *Blanchard*
Previously Discussed

c. Building walkaround – *Blanchard*
Previously Discussed

d. 4761 Rehab Update - *Hayes & West*
Previously Discussed

13. New Business

a. Civil Codes 5550 & 5558 Amendment as of July 2025, Association Fine Limits - *Richards & AS attys*

Schedule of Fines requires an update due to Civil Code 5550 and 5558.

Motion made by Richards, seconded by Klein, to authorize legal counsel to update the policy to comply with Civil Code Sections 5550 and 5558. Approved by unanimous vote.

b. Landscape Review - *Carey*
Previously Discussed

15. 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.

16. Adjournment

There being no further business, the meeting was adjourned at 11:39 a.m.