

WALNUT CREEK MUTUAL NO. SIXTY-FIVE

BOARD OF DIRECTORS REGULAR MEETING

Tuesday, January 20, 2026, at 9:30 a.m.
Meeting is Conducted In-Person and Virtually
Event Center – Donner Room
1021 Stanley Dollar Drive, Walnut Creek, CA 94595

MINUTES

Call to Order

President Ed O’Dea called the meeting to order at 9:35 a.m.

Roll Call of Directors

Ed O’Dea, President
Lois Kadosh, 1st Vice President
Gary Miller – 2nd Vice President
Clark Nelson, Treasurer
Diane Portnoff, Secretary

RPM Staff

Jeroen Wright – Director of Mutual Operations
Todd Arterburn – Chief Financial Officer
Luis Dueñas – Building Maintenance Manager
John Tawaststjerna – Landscape Manager
Janneth Lujan, Board Services Coordinator

Approval of Minutes

a. Regular Session Board Meeting Minutes – October 21, 2025

Motion made by Kadosh, seconded by Nelson, to approve the meeting minutes. Approved by unanimous vote. (5-0)

President’s Report – *Ed O’Dea*

No Report

Treasurer’s Report -*Clark Nelson*

Clark and O’Dea reported on modifications to the financial systems and the delay in receiving the December financial documents due to technological issues. Ed O’Dea presented the 2026 coupon, noting an 8% increase to \$1,495, and stated that no interest charges or late payment penalties would be assessed for January, provided payments are received by the end of the month.

As of November 30, there were no delinquent coupons. The operating fund reflected an excess of approximately \$34,000 in revenues over expenses for 2025, with a projected break-even budget for 2026.

Mutual Operation’s Report - *Jeroen Wright*

Jeroen Wright provided an overview of current coupon rates throughout the valley, noting that the lowest coupon is \$885 and the highest is \$1,939. He also reported on a recent fire incident in Mutual 70 that was caused by an overloaded power strip. The fire resulted in smoke damage to three residential units, requiring remediation and repairs. Total costs associated with the incident are approaching \$250,000 insurance deductible.

Chief Financial Officer – *Todd Arterburn*

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Arterburn reported that preliminary year-end financials will be provided by Thursday morning. Jason Lopez is working on reserve data. He also noted the completion of the new facility service maintenance system, the need for work order corrections, and plans to develop a three- to five-year business plan and improve data transparency.

Building Maintenance Report – *Luis Dueñas*

Luis Dueñas gave the following update:

Informational Items: *Work Scheduled, In Progress, or Completed*

Comstock carpentry rehab and painting phase 1 (9) buildings **Completed**

Wales/Castleberry carpentry rehab and Painting Phase 2 (7) Buildings

Luis reported on the completion of the Phase 1 carpentry and painting projects, noting that the work was completed successfully and that feedback on the contractors used was positive. Discussion followed regarding the potential formation of a paint committee to assist with oversight and planning for upcoming projects.

Additionally, the timing of gutter cleaning was discussed, with the first cleaning scheduled for November and the second round planned for February.

Landscape Manager's Report – *John Tawaststjerna*

John Tawaststjerna provided an update on the Mutual 65 landscape plan. He reported on upcoming RPM days and noted that preparations are underway to ensure landscape priorities are addressed during those work periods. John also announced the scheduling of the annual tree walk, explaining that the walk will allow staff and committee members to review tree health, maintenance needs, and any recommended removals or replacements.

The Board discussed concerns regarding dead or declining plants throughout the community. In response, John advised that residents and Board members should report such issues either by contacting the Landscape Committee directly or by utilizing the established plant replacement email system to ensure the requests are properly tracked and addressed in a timely manner.

Reports

a. Vice President's Report – Kadosh

No report

b. Secretary Report- Diane Portnoff

No report

c. Social Committee – Julie Burnet

Julie Burnet reported that the Social Committee will be hosting two events in 2026. The Summer Event (outdoor) is scheduled for July 12, 2026, from 12:00 p.m. to 3:00 p.m. The Holiday Event (indoor) is scheduled for December 5, 2026, from 5:00 p.m. to 8:00 p.m.

d. Emergency Preparedness – Al Kadosh

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The Emergency Preparedness Committee reported that 45 emergency preparedness questionnaires have been completed, with four respondents indicating a need for evacuation assistance. The committee confirmed that neighbor support has been arranged for those individuals.

The committee also reported that emergency resource information has been updated, emphasizing the importance of wireless radios. Terry Brzezinski and committee members encouraged residents to join the CB or FRS radio network, noting its potential value in emergency situations and offering assistance to interested residents.

New Items

- a. Approval of 2024 Audit Report

Motion made by Portnoff, seconded by Kadosh, to approve the 2024 Audit Report.

Approved by unanimous vote. (5-0)

- b. Approval of 2026 Shared Deductible Agreement

Motion made by Portnoff, seconded by Kadosh, to approve the meeting minutes. Approved by unanimous vote. (5-0)

- c. Home Insurance – Discussion regarding the Association’s home insurance following denial by the current carrier.

Kadosh raised concerns regarding home insurance denials due to wildfire exposure and discussed the use of a Firewise certificate to support insurance applications. It was noted that Brenda Campos, Insurance Coordinator, can provide the necessary information

Member Forum

All members were invited to address the Board with questions, comments, and suggestions. During the Members Forum, a resident raised concerns regarding a roof leak that occurred in December and had not yet been addressed. The resident also inquired about composting options, which led to a brief discussion of potential solutions and the need for further investigation.

Announcements

The next scheduled Board of Directors Annual Meeting is Tuesday, April 21, 2026, at 9:30am in the Donner Room at the Event Center.

Adjournment

The meeting was adjourned at 11:18 a.m.

Board Services Coordinator

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

Janneth Lujan