



Mr. Skaggs also reported that the Mutual has done well with water conservation. EBMUD required a 20% reduction and SWCM exceeded that number. Many low flow shower heads were installed. There were big strides made in landscaping.

Clay Dunning – Mr. Dunning reported that residents know to gather items such as food, flashlights, and water to have in case of an emergency. He would like everyone to be aware that there also needs to be a plan for financial recovery. The Mutual corporation has the legal and financial responsibility for the real estate and, should there be a disaster, should have a Disaster Financial Recovery Plan and be ready to deal with the situation as we would for emergency preparedness.

Fortunately, Mutual 2 has started to develop such a plan. The reality is that there will be a cost to us all to recover, both individually and collectively.

This year the Mutual has completed the following steps in developing a Disaster Financial Recovery Plan:

- Inventoried all buildings by type
- Obtained a replacement cost appraisal
- Obtained a damage assessment
- Identified the financial components of a Disaster Financial Recovery Plan
- Identified potential financial scenarios for recovery

What still needs to be done is:

- Verify that the financial components of the plan and the scenarios are realistic and achievable
- Select the best overall scenario
- Present the draft Disaster Financial Recovery Plan to members of SWCM for input
- Adopt a plan

Mr. Dunning stated that he is hoping, as we all should, that a Disaster Financial Recovery Plan will be given priority by the 2016 Board of Directors and will be accomplished shortly this year.

A resident stated that FEMA doesn't assist co-ops. Mr. Dunning stated that co-ops do not receive grants from FEMA.

Mr. Skaggs reported that GRF has communicated with Senators Feinstein and Boxer, but have not received a positive response.

Ms. El-Baroudi stated that the Board will do the best they can in the next year to do what is best for all.

Resales: Mr. Dunning reported that in September there were 11 sales at a median price of \$310,000. YTD, there were 92 sales at a median price of \$309,000.

Pat Dulmage – Ms. Dulmage reported that she is responsible for the laundry rooms and is the landscape liaison between Rich Perona and the residents. There have not been too many complaints about the laundry rooms. The crew is in them every 10 days to clean.

Pete does the repair work and he removes and discards old machines. Some

machines will be placed into storage due to the closing of some of the laundry rooms. The cost of a new washing machine is over \$1,000. Pete is able to use parts from the old machines to keep the other machines in good repair.

Ms. Dulmage reported that the older laundry rooms have large social areas. People have left some items there such as a lounge chair. Once she receives a complaint, she will wait 30 days and if the item has not been claimed, it will be removed. She reminded residents to contact MOD or herself when a machine doesn't work.

Landscape – Ms. Dulmage reported the Mr. Perona is doing a full rehab. New plants use less water. The sprinklers used for irrigation are using less water. They are not replacing dead plants. They will use shredded bark or river rock. Once the drought is over, new planting will begin. Mr. Perona's crew has removed some turf and the shredded bark looks very nice. Watering is being done twice a week. Trees are the biggest concern right now. The crew is monitoring them because some are in distress.

Mr. Skaggs reported that the large lawn replacement at Entries AA & B at the corner of Stanley and Tice Creek shows that it is cost effective to remove lawns. The Mutual received a rebate from EBMUD. In 2 years, the Mutual will have the money back for the cost of the project because of the savings in water and maintenance.

### EPO

Ms. El-Baroudi reported that Board member, Dick Unitan, works on the EPO committee. She also thanked the emergency preparedness coordinators for their help.

### MOD REPORT

Paul Donner reported that MOD is ready for El Nino. They have experience with heavy rains. They will clean out drains and gutters. Crews stay here on site when it rains. They have their own areas to monitor. MOD can rotate crews. The tree crew from Waraner Brothers is on standby. Rossmoor is very prepared.

Mr. Donner also reported that there are drainage ditches in the hills. They are inspected every year. GRF is currently inspecting the open space. MOD is aware of trouble areas.

### PRESENTATION OF 2016 SECOND MUTUAL BUDGET

Mr. Donner presented the 2016 budget. He advised the membership that there is some forecasting and lots of discussion. The management fee has been increased by \$2.07. Building maintenance will increase by \$.67 in the operating budget. Landscape is up \$2.02. This includes landscape contracts. Insurance is down \$13.06. The insurance is placed in late December. Utilities are up \$5.07. The reserve account will be increased by \$13.18. This is to cover expenses and to increase the fund balance. The GRF increase is \$3.36 and the cable TV will remain the same. The increase on the coupon for 2016 will be a total of \$10.00 per manor per month bringing the coupon amount to \$702.00.

### ELECTION RESULTS

President Barbara El-Baroudi announced the election results as follows:

Pat Dulmage	Three-year term (2018)
Frank Mansfield	Three-year term (2018)

She thanked Mr. Dunning for his service and noted that he served for 6 years. Mr. Dunning stated that he plans on resigning from all the Boards that he currently serves on and will enjoy traveling, cycling and enjoying life.

#### RESIDENTS' FORUM

A resident asked about the missing retaining wall. Mr. Donner stated that it had to go through design and engineering. The City of Walnut Creek reviewed the plans and requested some changes. It will go back to the engineers and then back to the city. Once approved, it should only take 1-2 weeks to complete.

A resident wanted to know why people in SWCM aren't better educated about FEMA. Mr. Skaggs reported that GRF has taken the lead because it involves more than SWCM.

#### ANNOUNCEMENTS

Ms. El-Baroudi announced that due to the Annual Meeting, there will be no regular board meeting this month. She also announced that the Organizational Meeting would immediately follow adjournment of the Annual Meeting.

Next SWCM Regular Board Meeting      Thursday, November 19, 2015  
9:00 a.m. – Peacock Hall

Having no further business, the Forty-Fourth Annual Membership Meeting was adjourned at 10:50 a.m. to an organizational meeting to elect officers.

Ms. El-Baroudi again thanked the Board and residents for their interest and participation in Second Walnut Creek Mutual.

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/s/ Anne Paone, Assistant Secretary  
Second Walnut Creek Mutual