

# Get biggest bang for coupon buck

**By Cheryl Hines**  
District F candidate

Keeping coupon increases low while maintaining quality of amenities and services is like walking a tightrope. September finds the Board and Finance Committee meeting to hear budget presentations from all 22 GRF departments. Line-by-line budget review finds immediate one-time savings. Cost drivers are identified and appropriate capital projects scheduled to reduce future costs.

Highlights include:

- **Property Insurance:** In partnership with the Insurance Task Force, GRF has secured replacement cost valuations for all of Rossmoor, produced extensive modeling, and highlighted Rossmoor's extensive fire mitigation actions. This expands the number of participating insurers and creates more competition. In 2025, our premium was lower than comparable coverage in 2024 by about \$6.3 million. We will continue to build on this platform.

- **Energy conservation:** With the completion of the Gateway Solar Project, Rossmoor offsets nearly all its GRF facility power needs. Solar installations, funded through PPAs, minimize construction costs. Our cou-

pon is reduced now and in the future as PG&E rates continue to rise.

- **Water conservation:** We have removed lawn and replanted median strips with water-wise native plants. Coordinating with golf staff, we have reduced tee box lawn areas on the golf course. This reduces dependence on EBMUD in the face of continued rate increases (8% in 2025 alone).

- **Monitoring revenue opportunities:** GRF increased the Facilities Use Fee (FUF) charged to each person in a leased manor for use of Rossmoor amenities by 60%. Guest fees for golfing and cart rental were raised. Fees for Contractor yard storage rental were raised by 25%.

I am keenly aware of the affordability issues faced by many in Rossmoor in today's environment, as all costs steadily increase. I welcome the opportunity to roll up my sleeves and do the work necessary to ensure that our coupon dollars get the biggest bang for each buck.

*Editor's note: Candidates running for the GRF Board are permitted to submit up to four articles (maximum of 300 words each) about issues pertaining to Rossmoor and its residents. Cheryl Hines is running for director in District F.*