



Walnut Country - The Signal | Volume 2020, Issue 11 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Annual Meeting and Board Election Results

Walnut Country
THE CROSSINGS

ANNUAL MEETING



Thanks to everyone who virtually attended the CHOA Annual Meeting this past October 22nd (and once again, please accept our apologies for that meeting's delay into October, instead of its normal September date). It is always appreciated to have homeowners attend and offer comments, feedback and suggestions during the Open Forum, as it really does help the Board through the decision-making process. We always encourage and welcome all owners to attend Board meetings!

At the Annual Meeting, results from the 2020 Board election were announced and

finalized. Three seats were up for election this year, and since we only received a total of three nominations, this was deemed an election by acclamation and no ballots were distributed. Per the Bylaws, the HOA will only send out ballots for a Board election if there are more candidates running than there are seats up for election, since write-in candidates are not permitted.

The following members were officially deemed elected at the Annual meeting and will service a two-year term:

- Mike Kindorf (*incumbent*)

- Mike Cannon (*incumbent*)
- George Fulmore

A big thanks to these three homeowners for stepping up and we all look forward to successful 2021! We have a lot planned for 2021 (especially since COVID derailed or pushed back a large number of spring/summer projects) and are excited for what's in store!

For reference, the current CHOA Board is as follows:

- **Mike Kindorf – President**
 - Term ends 2022
- **Mike Cannon – VP**
 - Term ends 2022
- **Edward Baluta – Treasurer**
 - Term ends 2021
- **Brian Beckon – Secretary**
 - Term ends 2021
- **Rebecca D'Lima – Director**
 - Term ends 2021
- **Ken Dixon – Director**
 - Term ends 2021
- **George Fulmore – Director**
 - Term ends 2022

We also wanted to take this time to thank Peggy McCurdy for her service on the Board for the last year. Peggy stepped in around the end of 2019 to fill a vacancy

In This Issue...

- *Treasurer's Report* pg. 2
- *President's Corner* pg. 3
- *Arch Committee Corner* pg. 3
- *GM Update* pg. 4

November Schedule

Board of Directors Meeting

- Thursday, December 3rd @ 7pm

Architectural Committee Meeting

- Thursday, November 19th @ 6pm

Board Meeting Info

The Board of Directors meet on the fourth Thursday of every month at 7pm. Meetings are currently held via Zoom and owners are welcome to join by phone or by utilizing the Zoom app. Meeting information is included on the agenda, which is posted at the Business Office and also available online at the HOA's website.

The Architectural Committee meets on the third Thursday of every month at 6pm - please contact the Business Office for the Zoom info if you are interested in attending!

and her service is much appreciated! And finally, a big shoutout to all of our Committee volunteers who help the Board keep the Crossings looking great!

Reminder About Bikes Yielding to Pedestrians in the Greenbelt

You may have noticed the new "Bikes Yield" signs that were recently installed throughout the greenbelt. Thank you to all cyclists riding

through the neighborhood who are courteous and yield or dismount when nearing a pedestrian! We still would like to ask all parents to remind

their little ones of the rules, as they may be unaware not understand the rules when riding a bike along the greenbelt. Pedestrians always

have the right-of-way along the greenbelt concrete walkways, and anyone riding a wheeled-device like a bike or skateboard must yield.

Treasurer's Report (Year to Date) Balance Sheet as of September 30th, 2020

Current Assets

Cash - Operating	\$	49,292
Cash - Reserves	\$	2,428,639
Receivables	\$	6,063
Prepaid Expenses	\$	37,467
TOTAL ASSETS	\$	2,521,461

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$	103,370
---	-----------	----------------

Assessments Received vs. Assessments Billed

Assessments Billed	\$	103,014
Assessments Received	\$	99,793
September Delinquent Assessments	\$	(3,221)



A LOOK at the BUDGET

Year-To-Date Budget Report

	Actual	Budget	Variance	Monthly Actual
Total Revenue (Accrued)	\$ 983,811	\$ 978,039	\$ 5,772.00	\$ 110,018
Operating Expenses				
Administrative/Legal	\$ 281,673	\$ 239,697	\$ (41,976)	\$ 26,938
Repairs & Maintenance	\$ 269,359	\$ 264,195	\$ (5,164)	\$ 26,241
Utilities	\$ 171,328	\$ 111,366	\$ (59,962)	\$ 33,952
Miscellaneous (Payroll)	\$ 52,096	\$ 121,752	\$ 69,656	\$ 9,106
Reserve Transfer	\$ 241,041	\$ 241,038	\$ (3)	\$ 26,782
Total Operating Expense	\$ 1,015,497	\$ 978,048	\$ (37,449)	\$ 123,019

New addition to the Treasurer's Report: Assessments Received vs. Assessments Billed. Because HOA accounting is done on an accrual basis, it can be difficult to distinguish how much the Association is collecting in assessments every month, since accrual-based accounting considers this income earned. We have now added a report detailing exactly how much was actually collected for a given month, which should give a more accurate picture of the actual revenue coming in (not just what was "earned" - as that may not have been collected!).

November Pool Schedule Update - Pools to Remain Open into November!



We are pleased to announce that the CHOA Board met on 10/22 and approved keeping the pools open into November! Pool hours will be reduced starting November 2nd. All three pools will remain open during this time! Here is the full schedule:

Pool Hours Effective 11/2: 9am to 6pm (all three pools)

At this time, no definitive closing date has been confirmed, as the Board would like to keep the pools open so long as the warm weather continues and residents are able to enjoy the pools. Additional updates will be provided in November and a decision to close the pools will be made around that time.

Again, all three pools will remain open; the only change is that starting November 2nd, the pool hours will be reduced from 9am to 6pm.

As always, we will continue to keep everyone updated and will also post notices on the Association website at www.walnutcountry.com.

If you have any questions, feel free to contact the Business Office at 925-687-

9961 or by email at businessoffice@walnutcountry.com. As a reminder to all, the County is still requiring the HOA provide Pool Monitors, and all residents inside the pool area must continue to wear face coverings at all times (even if those enjoying the pool are all from the same residence, or properly social distancing). Thank you everyone for your understanding!

President's Corner - November 2020

Hello Walnut Country,

On October 22nd, we held our Annual Meeting of the Cowell Homeowners Association. At the meeting we recognized Board Member Peggy McCurdy and her contribution to our Association over the last year. Peggy helped with many internal projects that benefited our Association. Thank you Peggy for your time and dedication to our neighborhood! We also welcomed new Board Member George Fulmore. Thank you George volunteering. This is George's second "tour" on the Board.

Our Monthly board of directors meeting was held after the Annual Meeting. Remember that you can attend future monthly meetings via Zoom or phone in. Here are a few highlights from the monthly meeting:

Pool Hours

Per our Association rules, our pools close for the season after the Labor Day weekend. At the October meeting, the Board voted to continue to keep the pools open into No-

vember. The hours will remain the same through November 1st. Starting Monday November 2nd, the pool hours will be scaled back to 9:00am to 6:00pm. This reduction in pool hours was based on observations of when the pools are used the most and to reduce costs related to our pool monitor staff that are currently required to be on duty when the pools are open pursuant to county health order.

Pickle Ball Courts

At the beginning of this year, the board began discussions related to the sport of pickle ball. This was in response to homeowner input asking for improved playing conditions for the sport. Due to the pandemic, the project was put on hold and the board has not moved past developing appropriate courses of action. Recently, the Board received a petition signed by approximately 50 homeowners asking that a single tennis court be converted to permanent pickle ball courts. Depending on the spacing between individual

tennis courts, converting a single tennis court to pickle ball courts can create either two or four pickle ball courts. The Board and the General Manager will continue to research how to accommodate the increasing demand related to the sport of pickle ball, including getting pricing for converting a single tennis court and pricing for potentially building from scratch separate pickle ball courts. This issue will be discussed at future meetings. Homeowner input will be sought before any decisions are reached. As this is something that is not currently budget for, this will be a long term project.

2021 HOA Budget

Every year, our HOA approves a budget three or four months before the beginning of our next fiscal year, which for us is January 1st. By state law, all HOA's are required to mail out annual budgets to homeowners. Our 2021 Budget is being mailed to you in early November. As a reminder, since the management transition, the Associa-

tion is no longer sending out coupon books every year. Owners instead get a monthly statement from Common Interest with the balance due and instructions for making payments.

Thank you,

Mike Kindorf
CHOA Board President

We continue to receive reports of mail theft throughout the community and wanted to take this time to remind owners to remain vigilant and to immediately call the Concord Police Department's Non-Emergency Dispatch Line at 925-671-3333 to report any suspicious activity.

It appears that these thieves are on the lookout for checks, and then modify the payee and check amount and make a deposit. Arguably the most effective option would be to replace your standard with a locking mailbox – but if doing so, please ensure that your mailbox is USPS-approved and installed in an appropriate location for mail delivery.

Architectural Committee Chairman's Corner

We all love our trees, right? They are a big part of what makes our development so attractive. But as the years

go by, trees get bigger and some can become problems. Taking care of the hundreds of trees in our common areas costs our Association over \$80,000 a year!

Beyond that, all the trees in our yards are the responsibility of individual homeowners. Trees must be kept trimmed so they don't intrude on sidewalks or pose a threat from falling branches or fronds (in the case of palm trees).

It's also worth noting that overgrown trees right next to houses provide easy access for critters (think rats

and raccoons) to get into homes and cause significant damage.

Overgrown vegetation is also the fuel that turns a small fire into something much worse.

So, as the leaves begin to fall at this time of year, it would be well to ensure that your trees are healthy and appropriately trimmed. We all love them but they do need care!

I'd also like to remind homeowners that any changes to yards (driveways, walkways, etc.) or homes (paint, etc.) require pre-approval from the

Architectural Committee. This is to ensure that modifications to individual properties do not adversely affect our collective values. Please do not start work on a project without this pre-approval.

Finally, if you would like to help keep our community looking great, we could use another member on the committee; please contact the Business Office for more information.

Ken Dixon
Arch Committee Chairman



GM Update - November 2020

Hi everyone! Hope all CHOA residents and their families had a safe and enjoyable Halloween and are looking forward to eating way too much food later this month! Here are some updates from the Business Office:

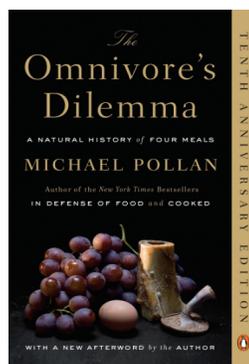
- Get some laps in at the pool for the next couple weeks if you can! We're keeping them open for now (at reduced hours, 9am to 6pm) but if it starts getting consistently cool we will look into closing them for the year.
- We have two lights out at the upper tennis courts. A work order has been issued and that should be taken care of shortly!
- The upper tennis court windscreens were approved to be replaced – we will be working on getting that done before the end of the year.
- We had a huge tree branch come down at the end of Buckthorn Ct that had to be removed and the debris cleaned up
- Prepping for upcoming tree trimming project – finalizing the scope of work and working with multiple vendors to ensure all bids are competitive
- Lots of work put into working with the Architectural Committee for revamping the pre-approved paint colors and combinations – more than half on the list aren't currently being manufactured. Look for this in the coming months!
- Some of the lights at the CHOA pools were either burned out or not coming

on when they were supposed to. Bad bulbs and broken timers have all been replaced! Lights should be coming on about 4:30pm at all three pools. Thank you to the owners who reported this!

- A big focus throughout the year has been gopher abatement. These little rascals just seem to keep coming back, despite multiple vendors and increased abatement and trapping. We are also looking into some methods that get away from the trap/abatement approach...will keep everyone updated if any action is taken there

And once again, another book recommendation from the GM that no one asked for but I'm putting it in here anyway...

The Omnivore's Dilemma by Michael Pollan



A classic that a lot of you have probably read or heard of, but this one is definitely worth your time – this book will make sure you never look at that Big Mac from McDonalds the same way...

That's all for this month - hope everyone has a safe and happy Thanksgiving!
-Bill, CHOA General Manager

Walnut Country Swim Team News



The WCST is about to wrap up its Fall Clinic on November 13. While the coronavirus managed to derail our spring clinic back in March, our team was able to offer practices during the summer and fall. These practices afforded our swimmers a physical activity and a social outlet during the

immediate aftermath caused by the pandemic. We are grateful to all the swimmers, their families, our coaching staff, the CHOA Board of Directors, and to the GM Bill Mazza for their collaboration in making our modified season possible. Everyone, including our littlest swimmers, did their part following the required protocols to ensure our season was enjoyable, effective, and, most important, safe for everyone. We hope everyone enjoys the holidays ahead while staying safe and healthy!

Please stay safe and healthy!
-WCST Board of Directors

Walnut Country Preschool News

It's November and it finally feels like fall. This month the children are learning about harvest and farm.

We still have openings in our 3's and 4's classes. If you are interested, please contact Mrs. Linda at 925-798-9686

for more information. We have taken precautions for our children to be safe at school during this Covid-19 pandemic.

Happy Thanksgiving from Walnut Country Preschool.

-WCPS Director

CARRASCO CONSTRUCTION

Lic. #797947

* Quality * Satisfaction * Trust *

Additions & Remodels
Kitchen & Bathroom
Renovation
Concrete Drives,
Pool Decks & Patios
Termite / Home
Inspection Repairs
Fire & Water Restoration

BONDED & INSURED

Frank Carrasco
Bus: 925-446-7489
Fax: 925-689-0822
www.carrasco-const.com

HOA Helper - What if I want the Board to discuss or decide on a specific item?

This is a new edition to Signal that we would like to incorporate moving forward - the HOA Helper column will go over the inner workings of HOAs and hopefully address frequently asked questions that we often get from homeowners!

-Bill, General Manager

"I really think the Board should consider...."

"The Board needs to take action and address this...."

"How do I get Board approval for this?"

These are questions HOA managers get all the time from homeowners, and for good reason – homeowners often have suggestions, feedback, or ideas for their Boards to consider, and feedback from the members is always appreciated by the Board. But to some owners, it may feel like there's no clear process for being able to bring an item to the Board's attention, or get Board approval in response to a specific request (or even just how the decision-making process works). This ultimately has a lot of this has to do with how the state of California requires Associations to be run – and it all starts with the Open Meet-

cannot discuss (or email) or take action on any item not posted on the meeting agenda – and that the agenda must be posted no less than 4 days prior to a meeting.

Related to our original topic here, that means a couple of things. First and foremost, if the Board is going to take action on something, it needs to be included on the posted meeting agenda. The agenda is created by the General Manager with input from the Board. Any Board member is welcome to tell the GM to include an item for discussion, just as the GM will include items where action needs to be taken, or direction given. That being said, homeowner requests often fall into a bit of a gray area where things can get awfully discretionary. There is no law stating that homeowner requests have to be included on the agenda for discussion. That being said, this is generally (and read this like there's a big asterisk here, because this is by no means official policy) how agenda item requests are handled.

Usually a homeowner



mine if it would like the item included on the agenda. Typically, these emails can be forwarded to each Board member who then can indicate if it would like the item placed on the agenda for discussion. If no Board members confirm they would like to discuss the item, it is then not placed on the agenda.

However, this does not mean that it is gone forever, or never able to be discussed! The next part of the Open Meeting Act requires that members have the right to speak at every open Board meeting. At the CHOA meetings, this is called the Homeowner Open Forum, and is at the beginning of all CHOA Board meetings. During this Open Forum, homeowners are welcome to provide feedback or suggestions or topics of discussion for the Board's consideration. At this time, Board members may indicate to the GM that they would like this item included on the next meeting's agenda for discussion. Unless that item is already included on the current meeting's agenda, action cannot be taken by the Board at that time. For example, if an owner makes a comment about wanting to keep the pools open year-round, and the HOA pool schedule is not on the posted agenda for discussion, the Board cannot discuss that item further or take any action. However, it

can direct the GM to include that item for discussion on the next meeting agenda.

While the intent of this law is sound and likely put in place to ensure that all homeowners have the opportunity to know what is being discussed at every Board meeting (and to make sure that no "funny business" is taking place), it is unfortunately one of the primary reasons why HOA business can seem to move so slowly. A homeowner may have a great suggestion during the Open Forum that the entire Board agrees with – but if it not on the agenda, no formal decision can be made (unless it's something maintenance-related that the GM would normally handle between meetings). Luckily CHOA meets monthly – but many Boards across the state meet quarterly, meaning decisions can take a loooooong time to finalize!

So in summary, homeowners are certainly welcome to request that items be discussed by the Board – but ultimately it is the Board's call on whether specific items warrant inclusion on the next meeting's agenda. That being said, we always welcome and encourage all homeowners to attend the Board meetings so you can see HOA business and Board decisions firsthand. Homeowner feedback is critical when the Board is moving through the decision-making process!

“...the board may not discuss or take action on any item at a nonemergency meeting unless the item was placed on the agenda...”

”

-California Civil Code §4390

ing Act.

The Open Meeting Act (Civil Code Sections 4900 to 4955) is arguably the most important piece of Civil Code related to HOAs. The first thing it specifies is that no action can be taken by the board outside of a Board meeting (unless it falls into some very specific categories – like an emergency). It states that the Board

emails the GM first, who reviews the request and at that point determines one of two things – does it warrant immediate inclusion on the agenda (is it time-sensitive? Something the Association must legally consider? Related to something the Board has already been discussing?) or forward the request to the Board, who can then deter-

How is the HOA involved when I want to make a change to my property?

Per your Association's CC&Rs, homeowners are required to obtain approval from the Association for most exterior modifications to the house or property:

Article IX, Section 1. No building, fence, wall, or other structure shall be commenced, erected, or maintained upon the Development, nor shall any exterior addition or change or alteration thereon including landscaping be made until the plans and specifications showing the nature, kind, shape, height, materials, and location of the same shall have been submitted to and approved in writing as to harmony of external design and locations in relation to surrounding structures and topography by the Architectural Committee

The Architectural Committee is made up of volunteer homeowners and currently meets once a month, on every third Thursday. This language is standard across just about every HOA in the state of California.

But what does this mean for CHOA residents? Ultimately, any time a homeowner wishes to make a modification to their property – installing a new structure like a shed or back patio, painting their house a new color, or replacing their fence with a new

style, for example – an application must be submitted before any work is to begin. It is very important that all owners understand this requirement, because owners who make modifications without first obtaining approval could potentially have to restore the project back to its original condition should the Architectural Committee ultimately reject any subsequently submitted application. Think of an approved application like a receipt for your purchase from the HOA – it's confirmation that your lot is in compliance as far as the HOA is concerned, and is (essentially) unchallengeable from an HOA standpoint.

One important note however – HOA approval is not substitute for city (or any local governmental) approval. Owners are still responsible to obtain any and all permits and approval required by any local governmental authority.

All that being said, the HOA does currently have rules that permit some applications to be pre-approved, or forego the application process entirely. At this time, no approval is needed for any landscape modifications to the lot (however hardscape, like walkways, pavers, stone,



etc., still does need approval). Additionally, owners do not need to apply to change the color of their front door. Like-for-like changes (as in repainting the exterior of your house the same color) do not need Association approval.

For owners who want to repaint their house a different color, there is a list of pre-approved paint colors on the HOA website at www.walnutcountry.com under Documents and Forms. We are aware that this list is a bit outdated, and the GM and Architectural Committee are currently working hard on getting this updated and making an adjustment to the system so it's easier for owners to pick a color combination

they like. If choosing a pre-approved color, owners still need to submit an application, but it can be approved immediately by the GM.

Please keep in mind that applications need to be received by the Business Office a minimum of three days prior to the next Architectural Committee meeting. The Committee will only review applications outside of its regularly scheduled meetings if the modification needs to be made to prevent property damage or is extremely urgent.

If you ever have any questions about this process at all, please do not hesitate to give the Business Office a call! We are happy to help clarify if your application needs approval.

We're Impressed!

Thanks to all the owner who are spending their hard-earned time and energy keeping their properties looking great! A special shoutout to some lots that caught our attention this month:

- 4491 Deerberry Ct
- 4478 Pitch Pine Ct
- 4497 Silverberry Ct
- 4416 Striped Maple Ct
- 4418 Striped Maple Ct
- 4411 Winterberry Ct
- 4425 Striped Maple Ct
- 4420 Striped Maple Ct

thank you

Driving through the community, there are just so many properties that look fantastic - thanks all for your hard work! We know it isn't easy and we appreciate you!

Upper tennis court windscreens to be replaced

At their most recent meeting, the Board of Directors approved replacing the windscreens (the dark, perforated material attached to the chain link fencing) at all four of the upper tennis courts.

The General Manager will be working with vendors to get the old windscreens removed and new replacement windscreens purchased and installed this month. The upper courts will likely need to be temporarily closed while

this work is underway, but it shouldn't take more than a handful of hours. We will be sure to send out an eSignal when any work is scheduled!

Starting early next year, the Board will be looking at the lower tennis court components to see what is needed for repair or replacement (if applicable), including the court surfaces, netting, benches, trash cans, and windscreens. The Board will also continue its Pickleball conversation.

