



Walnut Country - The Signal | Volume 2022, Issue 11 | Office Phone: 925-687-9961 | Email: [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com)

### CHOA Winter Festival & Diaper Drive Success!

We were thrilled to recreate CHOAs Winter Festival this year and see our community come together to celebrate the winter holidays. Resi-

dents enjoyed handcrafted cocktails, a hot cocoa bar with treats and snacks, festive crafts for little hands to create, live piano music and a special visit from Santa & Mrs. Claus. Even with the rainy weather, we were able to welcome so many of you to the Clubhouse and spread some cheer. Our amazing volunteers and clubhouse staff did a fantastic job setting up the event and making sure it ran smoothly - what a great team! Our neighborhood is so thankful for you.

Another major highlight - our Diaper Drive! Together we collected diapers, baby wipes and menstrual products for

Sweet Beginnings Diaper Bank in Martinez. Our delivery was received with amazement and gratitude as we overflowed their small space with boxes and bags of supplies. Thank you to each of you who contributed to this community effort - you've made a big difference for local families and their peace of mind this cold winter season as they strive to provide for their loved ones.

**Gloria Birch**  
Activities Committee Chair



## Walnut Country

THE CROSSINGS

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### Upcoming Schedule

- Board of Directors Meeting
- Thursday, January 26<sup>th</sup> @ 7pm
- Architectural Committee Meeting
- Thursday, January 19<sup>th</sup> @ 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!

### 2023 CHOA Events - Mark Your Calendars!

The Activities Committee is working hard to create a festive calendar of events for the year ahead.

Be sure you're signed up for the e-Signal so you get the most up-to-date info and RSVP links when they go live.

Text "WALNUTCOUNTRY" to 22828 and you'll be prompted for your email address to sign up.

Mark your calendars for our three main events next year. We're excited!

**Spring Festival**  
Saturday, March 25<sup>th</sup>  
9:30am to 11am

**Fall Festival**  
Saturday October 7<sup>th</sup>  
4pm to 6pm

**Winter Festival**  
Sunday December 10<sup>th</sup>  
3pm to 5pm

The full calendar will be announced in the new year. If you'd like to join the Activities Committee to help create and plan these fun

events, please email the Business Office at [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com). We also wanted to send out a big thank you to those who have already volunteered or offered their assistance at the Fall or Winter Festival - we're so grateful for your help!

**Seniors:** would you like to bring back the monthly potlucks? Coffee and donuts at the Clubhouse? We want to hear from you! Please contact the Business Office so we can best serve you.

### Clubhouse Hours

**Wednesday thru Sunday**  
12pm to 8pm

**Want to rent the Clubhouse?**  
Visit this website:  
<https://cowellhoa.skedda.com>

### Pool Hours

**Main Pool**  
Open Daily | 7am to 9:30pm

Main pool is currently open, but the pool is not heated. Bathrooms and gym are currently open year-round.

## Treasurer's Report (Year to Date) Balance Sheet as of November 30<sup>th</sup>, 2022

### Current Assets

|                     |           |                  |
|---------------------|-----------|------------------|
| Cash - Operating    | \$        | 269,737          |
| Cash - Reserves     | \$        | 1,925,482        |
| Receivables         | \$        | 6,722            |
| Prepaid Expenses    | \$        | 28,069           |
| <b>TOTAL ASSETS</b> | <b>\$</b> | <b>2,230,010</b> |

### Current Liabilities

|   |    |         |
|---|----|---------|
| Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.) | \$ | 146,800 |
|---|----|---------|

### Delinquent Assessments, Fees, and Fines

|  |           |                 |
|--|-----------|-----------------|
| Total Outstanding Assessments          | \$        | (6,813)         |
| Total Outstanding Fees and Fines       | \$        | (3,909)         |
| <b>TOTAL OUTSTANDING DELINQUENCIES</b> | <b>\$</b> | <b>(10,722)</b> |



**A LOOK**  
*at the*  
**BUDGET**

### Year-To-Date Budget Report

|                                  | YTD Actual          | YTD Budget          | YTD Variance     | Monthly Actual    |
|----------------------------------|---------------------|---------------------|------------------|-------------------|
| <b>Total Revenue (Accrued)</b>   | <b>\$ 1,280,094</b> | <b>\$ 1,275,182</b> | <b>\$ 4,912</b>  | <b>\$ 116,631</b> |
| <b>Operating Expenses</b>        |                     |                     |                  |                   |
| Insurance                        | \$ 59,420           | \$ 56,467           | \$ (2,953)       | \$ 5,685          |
| Taxes & Permits                  | \$ 2,743            | \$ 10,538           | \$ 7,795         | \$ -              |
| Legal Fees/CPA                   | \$ 13,373           | \$ 15,354           | \$ 1,981         | \$ -              |
| Management & Accounting          | \$ 205,658          | \$ 203,091          | \$ (2,567)       | \$ 18,913         |
| Office, Admin, & Mailing         | \$ 54,758           | \$ 32,322           | \$ (22,436)      | \$ 16,898         |
| Staffing/Payroll                 | \$ 41,805           | \$ 123,479          | \$ 81,674        | \$ 8,248          |
| Security Patrol & Gates/Fences   | \$ 19,945           | \$ 20,167           | \$ 222           | \$ 1,117          |
| Alarm Systems                    | \$ 7,073            | \$ 5,588            | \$ (1,485)       | \$ 642            |
| Landscaping & Irrigation         | \$ 173,004          | \$ 179,029          | \$ 6,025         | \$ 14,696         |
| Pest Control                     | \$ 13,905           | \$ 13,750           | \$ (155)         | \$ 1,260          |
| Maintenance & Janitorial         | \$ 28,961           | \$ 16,958           | \$ (12,003)      | \$ 491            |
| HVAC & Plumbing                  | \$ 5,801            | \$ 6,395            | \$ 594           | \$ 550            |
| Building Mtn (Roof/Carpets)      | \$ -                | \$ 2,380            | \$ 2,380         | \$ -              |
| Pools, Tennis Courts, & Dog Park | \$ 46,026           | \$ 48,726           | \$ 2,700         | \$ 6,539          |
| Utilities                        | \$ 220,703          | \$ 209,512          | \$ (11,191)      | \$ 19,043         |
| Bad Debt (For Delinquent Owners) | \$ -                | \$ 458              | \$ 458           | \$ -              |
| Reserve Transfer                 | \$ 330,989          | \$ 330,989          | \$ -             | \$ 30,090         |
| <b>Total Operating Expense</b>   | <b>\$ 1,224,164</b> | <b>\$ 1,275,203</b> | <b>\$ 51,039</b> | <b>\$ 124,172</b> |

## President's Corner // Winter 2022

**H**ello Walnut Country, It is hard to believe that 2022 is drawing to a close. This is our last Signal for the year. Our next edition of the Signal will be published after our next board meeting, which will be on January 26th, 2023. The Board and I wish you and your family happy holidays.

We held our combined November and December board meeting on December 1st. Below are some of the highlights and additional news for the Association.

### Common Area Lights

As you probably know, we recently replaced several sections of walkway in the central greenbelt area. During that project, we uncovered a problem. Back when the common area was constructed, it appears the contractor opted for a direct burial installation method, meaning the electrical wiring that is under our walkways and turf was not buried in electrical conduit. The wiring was buried directly into the soil, protected by a thin rubber sleeve. This means that the wiring has been given very little protection over the last 50 years. Not surprising, we are starting to see failures in our common area electrical wiring. This is affecting our common area lights and

other areas as well. Our GM has a vendor conducting repairs now. We will know more in the future about the size and scope of this problem.

### Central Well

At our last Board meeting, we reviewed a bid for replacement booster pumps for the main well. The booster pumps push the water from the tank out to different irrigation stations throughout the central greenbelt. We have had to replace pumps every few years due to failures. The General Manager worked with available vendors to come up with a plan for a more robust booster pump system that will last and is repairable. At the December 1st meeting, we met with the company and heard a presentation on why they thought a larger pump would be beneficial to our irrigation system and our plan to reduce our use of district water. We asked the vendor for some additional information and are working on getting a second opinion, but there is a very small number of pump/well vendors who are willing to work in the Concord area. Most vendors who work on pumps and wells service farmland – meaning Napa/Santa Rosa, Gilroy/Salinas, or Stockton/Modesto. We

hope to have these booster pumps replaced soon but are somewhat limited when it comes to options and vendors who are willing to work with us out here in Concord.

### Greenbelt Stage

Earlier this year, the Board discussed the potential construction of a stage area in the central greenbelt for use during Association activities. Our GM has worked with two vendors and came up with a concept for the board to review. After reviewing the plan, the Board asked for some changes. The Board and GM will continue with this project. Our goal is to have a stage constructed by the Spring so that it can be used for weekend musical events in the greenbelt.

### Playground Benches

The Board has received requests for benches at the main playground where parents can sit while their children are using the play structure. Although there are a few benches there now, they are in direct sunlight and not very usable in the Summer months. The Board approved a project to add two benches that will be under the shade sail. Thank you to those who provided input and suggestions.

Thanks for reading everyone. Hope to see you at our next meeting on January 26th.

**Mike Kindorf**  
CHOA President

## Architectural Corner // Winter 2022

**A**s we close out this past year, I'd like to thank all our neighbors for keeping our yards maintained through this last dry

year. Keeping our neighborhood in shape is a big part of maintaining our property values and making Walnut Country the most popular neighborhood in Concord! Going forward, the Architectural Committee is in need of a couple more volunteers to help us stay that way so please consider joining if you are able.

Happy holidays!

**Ken Dixon**  
Committee Chair



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### IMPORTANT PHONE NUMBERS

|                                  |              |
|----------------------------------|--------------|
| Concord Police (24/7 Dispatch)   | 925-671-3333 |
| Concord Police (Non Emergency)   | 925-671-3220 |
| CHOA Business Office             | 925-687-9961 |
| CHOA Clubhouse                   | 925-825-0250 |
| Common Interest Management       | 925-743-3080 |
| CHOA Security ("Alarm Response") | 415-854-8514 |
| Concord Public Works             | 925-671-3132 |
| Code Enforcement                 | 925-671-3075 |
| County Animal Control            | 925-608-8400 |
| CORE Homeless Outreach           | 211          |

## General Manager's Update // Winter 2022

**H**ey CHOA! Hard to believe the year is almost over! Instead of the usually monthly update, we figured it would be a good time to look back on projects that were completed in 2022. Here is a quick summary of some of our accomplishments over the last twelve months:

### Architectural Committee:

- The Committee made new pre-approved policies for Mailboxes and front yard pavers/concrete replacement to help expedite approval for owners making upgrades. These policies allow the General Manager to approve applications that fall within the guidelines as soon as they are received, rather than making owners wait for the monthly Committee meeting

### Activities Committee:

- The Activities Committee was restarted after a several-year hiatus due to COVID
- The Committee put on a Fall and Winter Festival for CHOA residents and are working on planning several events for 2023!
- Collected a vans' worth of diapers and supplies for our Diaper Drive! Thanks to everybody who donated.

### Board Policies:

- The Board completely re-wrote the clubhouse reservation policy/process from scratch. We also implemented a new online reservation system with a calendar so residents can see if their date is available in real-time, without having to call the clubhouse. We also did away with the need for a deposit check since everything is now handled online with a credit card
- The Board approved an updated USTA (tennis) team policy to clarify the USTA process for our tennis courts
- The 2023 budget was approved with no increase
- Two new members joined the Board in 2022 – Jason Moore and Sandeep Singh. Thanks to both for volunteer-

ing your free time to help CHOA run smoothly!

- Director Mike Cannon stepped down – thanks Mike for your several years of service!
- We hired a new janitor and several new Clubhouse employees as the Clubhouse reopened in the summer

### Projects - Buildings:

- Major work was completed on the Clubhouse decks, which were in bad shape – lots of leaks and dry rot. A large portion of the decks and railings were rebuilt and resurfaced
- A key fob entry system was added to the gym so it can be accessed outside of clubhouse hours. The gym entrance was moved to the pool deck doors
- We replaced the cracked concrete footings for the clubhouse main entry bridge
- Repainted the clubhouse office and got all new furniture for the staff
- All AC grates inside the Clubhouse were replaced
- Replaced problematic grass with artificial turf behind the preschool
- Replaced entryway and art room flooring in the preschool
- We replaced our old air hockey table in the Clubhouse with a new commercial quality air hockey table and moved it up into the billiards room
- We installed a step-n'-wash stepping stool in the main pool bathrooms to make it easier for the kiddos to wash their hands

### Projects - Pools:

- The side pool project has not gone as intended, but once finished, the water quality should be much improved. Many upgrades are being made to the components for these pools – including pump motors, filters, and chlorine systems. We have made it clear to the vendor that we fully expect the pools

to be fully operational for the normal 2023 swim season.

### Projects - Landscaping:

- We removed about 5,600 square feet of grass at the dog park and replaced it with decomposed granite. The goal of this project was to reduce our overall amount of turf but also create a space for residents that is less impacted by rains and mud
- We upgraded the pump system at the central well/water tank and added a control panel that can log data points and allow us to adjust the pump and well settings directly
- We removed roughly 2,500 square feet of grass along Cowell Rd and replaced it with cobble – this helped remove our water bill and significantly reduced the maintenance requirements for this area
- We removed about 42,000 square feet of fescue grass along the south slope and replacing it with trees, bark, and cobble (to help with erosion). Last year's water bill for the whole south slope was about \$50,000 – roughly 80% of that went straight to this grass. The current plan is to continue this design along the rest of the south slope landscaped area, as the fescue grass there requires a significant amount of water to keep green.

- Tree trimming was completed in February and October, with each round focusing on a different type of tree. We are now working directly with an arborist consultant, who is creating a regular tree care plan to help us manage our urban forest! Our new setup will allow us to obtain competitive, like-for-like bids for regular tree pruning and removal, which is typically a difficult thing to do!

### Projects - Common Areas:

- We expect to have 12 failing light posts replaced around January, with new upgraded light fixtures. This was approved earlier in the year after a vendor performed an ultrasonic inspection of all the common area light poles.

- Our central greenbelt concrete replacement project finished in September – roughly 8,100 square feet of damaged or slick concrete was replaced. The Board will next look at the condition of the concrete on the east and west ends of the greenbelt to consider another phase of this project in 2023.

- We added more wood chips around the playground near the East Pool to ensure we remained compliant with playground safety standards

- We repaired issues with the gates at the dog park and replaced the handle at the small park entrance

- We replaced the backboards and rims at the main playground basketball court

- The Board put on three Pickeball clinics throughout the year for our residents and will continue to look into other activities like this that make use of our facilities

- We replaced the cabanas / shade covers at the upper tennis courts

- We replaced the light timers for the upper tennis courts

- We replaced the two aging wood picnic tables below the main pool deck

Overall it's been a very busy year and we got quite a lot done! We are excited to see what 2023 has in store.

Another note - Governor Newsome has indicated that the State of Emergency will officially end on February 28<sup>th</sup>, 2023. This means that our monthly HOA Board meetings will return to an in-person setting at the Business Office starting in March. We are working on setting up a hybrid system to still allow owners to attend via Zoom, since it is more convenience for many. More to come shortly!

Hope everyone has a great holiday season!

**Bill Mazza**  
CHOA General Manager

## Side Pool Project Updates

We wanted to take the time here to provide a quick update on the status of the side pool pump room rehab projects, since several owners have been asking how it's been going this winter.

First, we would once again like to apologize for the side pools not being open in 2022 due to the continued delays related to this project. We know it's incredibly frustrating and this was certainly not the plan when everything was approved back in early 2021.

The good news is that significant progress has been made on the East Pool and according to our most recent updates, all construction is complete and we are just awaiting final inspections by the fire department and health department. Once those are passed, the east

pool will be considered 100% operational!

The West Pool construction is scheduled to resume next, once that permit is approved by the city, which we expect sometime around early January.

The Board has met with the owners of the company performing the work on both pump rooms in early December and expressed their disappointment and frustration with how this project has gone, and impressed upon them the need for everything to be wrapped up within the next 1-2 months. So far things have improved drastically since that meeting.

Thank you again for your patience as this project has dragged on. We are very frustrated with how it's gone and can't wait to have both these pools back open for you all to enjoy!

## 2023 HOA Assessments Reminder

Back in November, all homeowners should have received a packet from the Association that included several documents, including the 2023 budget. As a reminder, the HOA assessments for 2023 will remain at \$107.00 per month.

We would like to take this time to ask all members to just double check that this is the amount you are paying monthly. We still see a lot of homeowners who were on billpay through their bank and have not updated the assessment amount to \$107. If you underpay and accrue a

balance, you will be charged a late fee. The HOA mails statements to every home monthly, so please take a minute to read through the statement to make sure the amount you're paying is the current assessment amount of \$107.

If you have any questions or want to double check, please don't hesitate to call the Business Office at 925-687-9961! We can also help you make a payment online or setup automatic payments through the HOA online portal.

## Anyone interested in Bingo?

We are considering offering Bingo at the clubhouse and would like to see how many residents would be interested. If you are interested in playing Bingo at the Clubhouse, we would love your feedback. Games would be open to residents, likely at no cost. We could also poten-

tially have prizes for winners. We would love to hear what you think!

If you are interested, please reach out to us! We would also like to know what time of day would work best. Please contact the clubhouse staff at 925-825-0250 or email the clubhouse at [clubhouse@walnutcountry.com](mailto:clubhouse@walnutcountry.com).

## Walnut Country Preschool News



### Walnut Country Preschool

Season's greetings, neighbors! During this season, we expand on the concept of community and look at various seasonal celebrations and traditions around the world. The children love to share how their families celebrate. We are so grateful to be part of your family celebrations, too!

Speaking of community, we would love for you to be part of ours! We have made our list and checked it twice to make sure you have all the info you need to decide that our school is the best fit for your incoming 3 or 4 year old. Yes, it's that time of year when we prepare for Fall 2023 registration. Walnut Country Preschool has been serving the community for over 40 years and proud to offer a child-center, play-based curriculum that supports natural curiosity and future academic achievement.

Here are some important dates to note:

**Tuesday, January 17<sup>th</sup>:**  
*Open house 6-7pm. For new families to tour the school and meet the teachers.*

**Monday, January 23<sup>rd</sup>:**  
*8am: Priority registration for current students, Cowell HOA homeowners, siblings and alumni.*

**Monday, January 30<sup>th</sup>:**  
*8am: Open registration for all*

Check out all the details on our website including what to bring on the day of registration and tuition information ([www.walnutcountrypreschool.com/enrollment](http://www.walnutcountrypreschool.com/enrollment)).

In the meantime we send you warm wishes, magical memories and happy holidays!

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## HOA Helper: Architectural Applications & Modifications to Your Property

Long-time owners can likely disregard this, but every once in a while we find it helpful to remind folks about the Association's architectural review process. The CC&Rs for the Association require that owners obtain approval from the HOA before they make any modification to their property. This is pretty standard language throughout most HOAs in California.

Because CHOA doesn't want to make the process more difficult than it has to be (we know firsthand how tough working with vendors can be...), the Architectural Committee has created several policies either pre-approving specific modifications, or throwing out the need to apply altogether.

Here is a quick cheat-sheet going over some of the most common modifications we see and what the process is for each:

### **Like-for-like change:**

Does not need approval from HOA. HOA approval is needed for modifications to your property. If your fence

fell down and you are replacing it with the same style and color, in the same location, that does not need to be approved.

### **Landscape change (including planting or removal of any plant, shrub, or tree):**

Does not require HOA approval. You can go ahead and start this work without needing to do anything else! If your work involves trees, we recommend you reach out to the city of Concord to confirm what their requirements might be.

### **Re-painting house exterior:**

Pre-approved policy with most common combinations already approved. Need to submit application to office, but typically turned-around same business day

### **Driveway extension or enlargement:**

Needs approval from Architectural Committee. Submit application prior to Committee meeting. Be mindful of the HOA rule limiting no

more than 50% concrete for the front yard.

### **Paver Install or Walkway Modification:**

Pre-approved policy in place so long as you are not changing the dimensions or size of the driveway/walkway. Needs approval from Architectural Committee if you are extending your driveway or adding a new walkway somewhere in the front yard. Submit application prior to Committee meeting.

### **Fence Replacement:**

Only needs approval if you are making a change to the current fence, such as color or location.

### **Solar Panels:**

So long as they are standard (i.e., not solar roof tiles), solar panels are pre-approved; need to submit application to office, but typically turned-around same business day.

### **Re-Roof:**

Pre-approved policy with large selection of roof materials available. Need to submit application to office, but

typically turned-around same business day. If selecting something not on the pre-approved list, will need to be reviewed by the Committee.

### **Backyard Gazebo/ Shade Cover:**

Needs approval from Architectural Committee. Submit application prior to Committee meeting.

### **Interior Remodel (or any interior work):**

Does not need HOA approval, unless any part of this work would modify the house on the outside.

The Architectural Application, as well as all existing pre-approval policies can be found on the HOA website at <http://walnutcountry.com/applications-forms/>.

Please note that the HOA rulebook also has some specific standards or restrictions for modifications. We recommend you reference that when working with contractors or vendors. Please reach out to the Business Office if you have any questions!

## Greenbelt Light Issues Update

Anyone who's walked the greenbelt in the evenings or early mornings these last few weeks has no doubt noticed continuous with the light fixtures near the water tank and tennis courts.

These lights appear to have an issue where the electrical wire is being pinched (or was damaged) somewhere along the line. Unfortunately (and as you have likely already heard from us) all the electrical for the light poles are direct burial, meaning there is no pipe or conduit – the wire was simply buried with nothing more than your standard rubber sleeve. This means that electrical issues are difficult to diagnose, since you cannot simply pull the wire out of

the conduit to inspect; you also cannot re-thread new cable in its place. To fix the problem, you need to replace the entire wire, which means digging a new trench, laying down conduit, and threading through new cable. This is unfortunately an expensive and tedious project, as the trenches need to be dug by hand and in this particular case, the new conduit will need to run about ~100 feet. We had our electrician run a temporary above ground extension cable to confirm this was indeed the issue, so most of the lights were back up and running for a few days, but we didn't want to leave that cable out in the open for too long. We are working on getting someone out to dig a trench for us as soon as pos-

sible. Once the trench is dug up, the electrician will come back and install a new conduit and electrical line in the problem area.

The lights that are currently out in the upper tennis court area (near the walkway that runs adjacent to the courts) might end up being a little more complicated – at this time we do not know exactly where the issue with the electrical line is. There is a chance it could be damaged somewhere under the pool deck, which would be a worst-case scenario as there is no way to get to those cables or run a new line without tearing up parts of the pool deck for access. We have asked the electrician to prioritize the central greenbelt lights for now, as the

tennis courts and pool area give off enough second-hand light to keep the area from total darkness, unlike other portions of the greenbelt walkways.

We apologize for the inconvenience these electrical problems are causing, but we are working hard to get everything up to speed. The good news is that every repair we make, we are laying down new conduit and electrical lines instead of just throwing in new direct burial wires. This means we are taking the time now to make things easier and cheaper for whoever might be stuck having to repair these many years or decades in the future!

## Board Meeting Summary // December 1<sup>st</sup>, 2022

The CHOA Board of Directors meet every month on the 4th Thursday. During these meetings, all Association business is conducted. This is where your Board makes just about every decision related to the HOA – the budget, contracts, vendors, projects, rules, policies, etc. Pretty much every action taken by your board happens in these meetings, so it's always recommended that owners attend, so they have a grasp on what's going on in the community.

Of course we understand not everyone can make every meeting. After the meeting is over, the GM puts together the meeting minutes – a record of all decisions made during this meeting. Minutes are not meant to be a “summary” of the meeting, but rather a simple record of all action taken by the Board. Minutes are in draft form until approved by the Board at the following meeting. Once approved, they are signed and made available on the HOA website. This is usually about 30 days after the given meeting. Owners can always request to see a draft copy of the minutes from the General Manager, if you don't want to wait for the finalized version.

For those who didn't attend and don't want to bother with the minutes,

here is a brief summary of what happened during last month's Board meeting. Important note: this is in no way an official record of the meeting – that would be the Minutes. This is simply an informal summary from the GM's perspective.

- The Board approved a proposal for installing new light fixtures on the twelve light poles that are scheduled to be replaced in early 2023. These light fixtures will be the default fixtures used on any future light pole replacement for the common area lights.
- The Board discussed the possibility of constructing a small stage or platform in the central greenbelt area for use at HOA events. Management will work on obtaining a bid or gathering more information regarding options, designs, and locations.
- Two representatives from PumpMan Norcal were in attendance to discuss their proposal to replace the two non-functioning booster pumps at the central water tank. The Board would like management to obtain a second opinion and proposal from another pump vendor in

the area before making a decision.

- The Board will schedule a special meeting in early January to review bids for early 2023 tree pruning and removal, based off of the scope provided by the HOA's arborist consultant. This will be a normal meeting open to all homeowners.
- The Board denied a reimbursement request from an owner who replaced a portion of their fence that borders common area. Per the CC&Rs, the HOA is only able to share the cost for replacement if the damage is done by the Association during upkeep and maintenance of the common area, which was not the case in this particular request.
- The Board discussed potentially replacing the bollards or posts at the end of each interior cul-de-sac. Management will begin working on an assessment of the conditions of each cul-de-sac to present to the Board.
- The Board approved adjusting the Clubhouse gym hours to that it now opens daily at 5am.
- The Board approved installing two new benches

at the Main Playground in an area that is typically under significant shade.

- The Board delegated a spending authority to the President and Treasurer to work on replacing the furniture in the Clubhouse lounge.
- Now that Governor Newsom has indicated that the state of emergency will be ended on February 28th, the Board will resume in-person Board meetings starting the month of March. Management will work on incorporating a hybrid approach to these meetings, so that owners can attend via Zoom if so desired.

As a reminder, all meetings are currently held via Zoom and start at 7pm on the 4th Thursday of every month. All homeowners are welcome and encouraged to attend! Contact the GM if you have any questions about how any of this works.

The agendas and notices for all Board meetings are posted outside of the Business Office a minimum of four days before the meeting. We also post the notice on the HOA website, and send out a link via the eSignal email blast.

### WANT TO RENT THE CLUBHOUSE?

The CHOA Clubhouse is currently available to rent for a private party on Fridays, Saturdays, and Sundays!

It is a flat rate fee and you can rent the space for 4-8 hours. It is available between the hours of 12pm and 12am.

- **Lounge:** \$300
- **Game Room:** +\$50
- **Kitchen:** +\$75

If your reservation takes place during Business Hours (12pm to 8pm), the price is reduced by \$100!

To make your reservation, just visit the calendar at <https://cowellhoa.skedda.com>. No deposit needed!

### Gym Hours Update - Now Open @ 5am

The Board of Directors recently approved changing the gym hours so that it is open and available for residents starting at 5am every morning! This came at the request of several owners who had asked if the hours could be adjusted for those who like to get an early morning workout in. So now owners who have had their key fobs programmed for access will be able to get into the gym as early as 5am every

day of the week! No action is needed on your end – your keys will automatically work with these new hours.

If you would like to get access to the Clubhouse gym, please see the Clubhouse staff during normal business hours (Weds-Sun, 12pm to 8pm). You will need to sign a waiver and the staff will program your existing key fob so that it can open up the gym doors from the pool deck.

## Winter Festival Pictures!

A big thank you to Activities Committee Chairperson Gloria and all the volunteers who helped out with the Winter Festival! And thanks to all residents who participated and attended - can't wait to see you at more upcoming events in 2023!



...thanks to all who attended and volunteered!



See you in 2023!

# NANCY'S NEWS

## CROSSINGS COMMUNITY

December, 2022

Issue 163

NANCY BENNETT



### SPECIAL LOAN PROGRAM FOR FIRST TIME HOME BUYERS!

In mid-November, both Fannie Mae and Freddie Mac made homebuying ridiculously less expensive for many, if not most first-time homebuyers!

### FACTORS THAT IMPACT YOUR INTEREST RATE!

There are plenty of articles about factors that impact someone's mortgage rate – reminding readers that there is no “one interest rate” for every borrower, and that rates can vary by as much as 2% from borrower to borrower. This is because factors like property type (Condo vs. SFR), credit score, down payment % and even loan amount can significantly impact someone's interest rate.

AND – Fannie and Freddie are currently IGNORING many of those factors for a lot of first-time homebuyers.

So that in turn can give first-time homebuyers an interest rate that is as much as 1% lower than it would otherwise be!

### TOO GOOD TO BE TRUE?

Not even close. For example, if a first-time homebuyer purchases an \$800,000 condo in the Bay Area with 5% down and a 680-credit score, her rate would be as much as 1% LOWER now because of this program. Normally, the 680 score, the small down payment %, and the condo would all result in interest rate in-

creases. But those increases are ignored with this new program.

### QUALIFICATIONS FOR THESE LOWER RATES

- First-Time Homebuyer: Self explanatory.
- Also, not only a first time buyer, but a repeat buyer who hasn't bought or owned a home in the last 3 years – bonus!
- Area Median Income (AMI): Income must be less than AMI in low-cost areas (most of TX for example), and less than 120% of AMI for high-cost areas (the SF Bay Area). AMI is almost \$100,000 for much of Texas and 120% of AMI is over \$180,000 for the Bay Area – so this limitation is not that restrictive.
- Purchase Only: Loan cannot be a refinance.
- Primary Residence Only: No investment properties or 2nd homes.

### WHY IS FANNIE OFFERING THIS AND WILL IT LAST?

Fannie and Freddie are offering this program as a legitimate way to help first-time buyers in a higher rate environment, and as a way to help keep the housing market healthy.

It is much like the programs that were offered for buyers after the 2008 meltdown – the programs had a limited time offer though.

This program too will likely disappear sooner rather than later (likely when the spring buying season heats up).

Interested in learning more? Email or call me.

*Until next time...Nancy*

COMING SOON!

#### Sold:

- 4477 Hock Maple Ct—multiple offers over ask

#### Pending:

- 3927 Beechwood Dr, - multiple offers over ask

#### Available and Coming Soon

- 3 bed, 2 bath, under 1,400 sq ft—Crossings (quick sale needed—with or without tenants)
- Turtle Creek—3 bed, 2 bath single story
- Concord condo—Schenone Ct

*Our team has helped over 600 families buy or sell homes! Even in today's market, we have a unique strategy to get your home sold.*

*Are you the next family that we can help too?*

### NANCY E. BENNETT, REALTOR

#### Keller Williams Realty—East Bay

#5 Team in the U.S & Canada, Keller Williams Realty Int'l  
#1 Agent In Concord, 2014—onward  
Top Selling Crossings Agent since 2006  
Five-Star Professional Customer Svc Award 2013—2022

Founder and CEO, The Bennett Team  
Agent Leadership Council, Faculty Member and Mentor  
Phone 925.606.8400 and Nancy@BennettBetter.com  
CalDRE #01399870

## December ProTip –

As many of you know, I don't like to cook! I will do any project, organize, chat with clients or volunteer a few hours here and there... whatever it takes not to have to cook! Don't get me wrong, I love a good meal, and I appreciate so many diverse foods and flavors, I just don't have the passion for cooking and I am not fond of figuring out what's for dinner every.single.night!

Anyway, my point here is that to avoid having to host or cook holiday dinners at my house in December, I save up all my home projects and get them scheduled for this month!

I mean you can't have holiday dinners when the floors are ripped out or the paint is still drying on the walls! Am I right?

Some projects you might want to consider for the next couple of months:

- Schedule a termite inspection – the inspector will spend less than an hour in your home checking for active infestations and looking for dry rot. Having this report, you can shore up any outstanding issues before they become very expensive. And many handy-people can fix the dry rot on the outside of your house for less than quoted on the inspection report. Need a referral?
- Fence repair – one side of my fence needed replacement a few years ago. I received a quote for \$3,500 in July. I called the same guy back in December and asked him what his cash price was? Nearly half that! (Christmas cash for the kids he said). I said do it!
- Painting – there are some really great new paint colors on the market today. Pick a color, create an accent wall and see how that may change up the feel in that room. What about the front door? Have some fun with colors! And, I think Kelly Moore has a Crossings resident discount as well?
- Lights! OMGosh, check out HomeDepot.com or Lowes.com and consider a new dining room light and maybe a matching entry way light. Most lights will modernize a room for less than a couple hundred dollars. See what you like!
- Deck the halls with balls of caulk! Get some caulk and go to town! Most important is the bathroom tub/shower. If the caulking is peeling or gone and water starts sliding down under your subfloor, you will have a very expensive problem on your hands in the future. And while you're on the bathroom floor, try rocking the toilet back and forth. If it moves, it needs to be tightened down or the wax ring needs to be replaced. Any easy job for a handy-person too.

My point is that there are some small projects that can fill up your day and save you a ton of money and time down the road. And remember to ask for a cash discount...hopefully you save a few more bucks!

Need a vetted referral? Email me and I'll send over professionals. [Nancy@BennettBetter.com](mailto:Nancy@BennettBetter.com)

### Crossings Real Estate Market

| <u>Status</u> | <u>Days On</u> | <u>Address</u>         | <u>List Price</u> | <u>Sold Price</u> | <u>SqFt</u> | <u>Beds</u> | <u>Baths</u> |
|---------------|----------------|------------------------|-------------------|-------------------|-------------|-------------|--------------|
| ACTV          | 160            | 4412 Sugarland Ct      | \$899,999         |                   | 2053        | 4           | 2.5          |
| ACTV          | 99             | 4409 Shellbark Court   | \$1,398,000       |                   | 2560        | 5           | 3            |
| PEND          | 195            | 4423 Weeping Spruce Ct | \$999,000         |                   | 2130        | 4           | 2.5          |
| PEND          | 91             | 4497 Stone Canyon Ct   | \$850,000         |                   | 1367        | 3           | 2            |
| Sold          | 29             | 4483 Deerberry Ct      | \$1,030,000       | \$1,000,000       | 1991        | 4           | 2.5          |
| Sold          | 11             | 1264 Chelsea Way       | \$799,000         | \$755,000         | 1357        | 3           | 2            |
| Sold          | 7              | 4421 Marsh Elder Ct    | \$949,000         | \$1,046,000       | 1641        | 3           | 2            |
| Sold          | 7              | 4477 Hock Maple Ct.    | \$925,000         | \$952,000         | 2272        | 4           | 2.5          |
|               | <b>74</b>      | <b>Averages</b>        | <b>\$981,250</b>  | <b>\$938,250</b>  |             |             |              |

### What's Your Next Step for Selling Your Home?

If you're thinking of selling in the next 2 weeks, 2 months or 2 years, now would be a good time to learn what you may need to do to maximize your home sale.

Call for a 30 minute consultation and overview on our market, today's buyer needs and how to reach your financial and family goals. I love to sit and educate clients, provide insight and leave you with some of your options, for your family to consider.



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**WE ARE NEIGHBORS!**

4918 CLAYTON ROAD - CONCORD - CA



**AFTER**



**BEFORE**

**DRIVEWAYS | PATIOS | RETAINING WALLS | OUTDOOR LIVING**



**CALL TODAY FOR  
FREE CONSULTATION**

Call for Assistance **925.497.3321**



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# CHRISTMAS SALE

**TWO CARS DRIVEWAY  
FOR ONLY \$7,700.00**

*For a project of 400 sq. ft.  
Only included are materials, demolition, and installation.  
Materials Belgard Catalina grana any color.  
The promotion is good until the end of January.*

