



Walnut Country - The Signal | Volume 2020, Issue 12 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Christmas Tree Recycling Information from MDRR

As Christmas is nearing, we wanted to take this time to remind all residents that the local trash and recycling company, Mt. Diablo Resource Recovery, will dispose of all Christmas trees placed on the curb on yard waste day at no additional charge!

Per MDRR, if you place your Christmas tree at the curb on your yard waste day, it will be picked up at no additional charge. **If your tree is 3 feet or taller, please cut it into lengths no longer than 3 feet.** Their trucks cannot pick up anything longer than 3 feet in length.

Residents may also drop off their trees at Contra Costa Waste Services (also known as the Recycling Center or Transfer Station – RCTS) located at 1300 Loveridge Road in Pittsburg. RCTS is open daily from 7am to 6pm. Christmas trees will be taken at no charge – limit one tree per vehicle.



Please remove all tinsel, ornaments, and tree stand. Flocked trees cannot be recycled. Please cut down to no more than 3 feet in length and place them on the curb on your yard waste day.

Please keep in mind that for the week of Christmas and the New Year, all collec-

tions will take place the day after your regular collection day. This will impact pickup for the last week of December and the first week of January. Call Mt Diablo Resource Recovery directly if you have additional questions at 925-682-9113. Happy holidays everyone!

Walnut Country THE CROSSINGS

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Upcoming Schedule

Board of Directors Meeting

- Thursday, January 28th @ 7pm

Architectural Committee Meeting

- Thursday, December 17th @ 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.

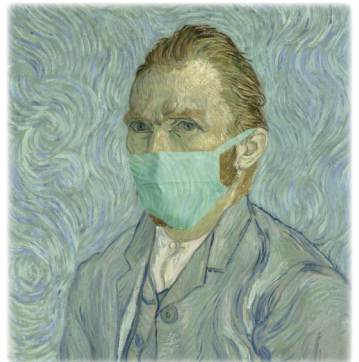
The Architectural Committee meets on the third Thursday of every month at 6pm - please contact the Business Office for the Zoom info if you are interested in attending!

Playgrounds Closing as of Sunday, December 6th

Due to the recent Regional Stay Home Order and Contra Costa County's decision to implement the order as soon as possible, all CHOA playgrounds will need to close effective December 6th at 10pm. We will be putting up temporary fencing on Monday and locking the swings to ensure that residents are not able to utilize these

facilities per the State and County guidelines. We apologize for the inconvenience and thank everyone for their help in ensuring that masks were being worn by all in the playground area and social distancing guidelines were being followed. We understand this is a difficult time for everyone and hope

that the COVID rates will decrease, hospital facilities won't be overwhelmed, and common area facilities can reopen safely. Please continue to check the Association's website at www.walnutcountry.com for updates as they become available. Any changes will be posted here along with a future e-Signal.



Source: Genevieve Blaise, Instagram

Treasurer's Report (Year to Date) Balance Sheet as of October 31st, 2020

Current Assets

Cash - Operating	\$ 122,627
Cash - Reserves	\$ 2,404,100
Receivables	\$ 33,749
Prepaid Expenses	\$ 16,541
TOTAL ASSETS	\$ 2,577,017

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$ 172,561
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Assessments Received vs. Assessments Billed

Assessments Billed	\$ 103,014
Assessments Received	\$ 99,287
October Delinquent Assessments	\$ (3,727)



A LOOK at the BUDGET

Year-To-Date Budget Report

	Actual	Budget	Variance	Monthly Actual
Total Revenue (Accrued)	\$ 1,089,451	\$ 1,086,710	\$ 2,741.00	\$ 105,640
Operating Expenses				
Administrative/Legal	\$ 306,728	\$ 266,330	\$ (40,398)	\$ 25,055
Repairs & Maintenance	\$ 303,100	\$ 293,550	\$ (9,550)	\$ 33,740
Utilities	\$ 195,848	\$ 123,740	\$ (72,108)	\$ 24,520
Miscellaneous (Payroll)	\$ 62,517	\$ 135,290	\$ 72,773	\$ 10,421
Reserve Transfer	\$ 267,823	\$ 267,820	\$ (3)	\$ 26,782
Total Operating Expense	\$ 1,136,016	\$ 1,086,730	\$ (49,286)	\$ 120,518

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!).

Street Sweeping Reminder - Occurs on 4th Monday of Every Month



As a reminder, the city of Concord provides street sweeping services on the fourth Monday of every month for the Crossings community. Street sweeping is a part of the city's solution of water pollution, but also keeps the community looking good! Please do your part and keep these in mind:

- Mark street sweeping days on your calendar
- Move vehicles off the street
- Move basketball stands and trash cans off the street
- Don't rake or blow leaves into the street – residents who do this make it difficult for crews to remove these pollutants. Please put these in your green waste cans instead
- Ensure that vegetation is trimmed back – including trees trimmed back 8 feet above the sidewalk for pedestrian safety

We also wanted to reach out specifically to those residents who use the upper and lower tennis courts and park their cars at Blueberry Ct, Smoke Tree Ct, or Oakbrook Ct. These streets are more significantly impacted due to

tennis traffic, resulting in a less effective monthly street cleaning for these two streets. We respectfully ask that tennis players walk to the courts on street sweeping days or park along S. Larwin facing the clubhouse so that the City's street sweeping vehicle can clean out Blueberry Ct and Oakbrook Ct. We appreciate your attention to this matter so that the city can keep the CHOA streets looking great!

President's Corner - December 2020

Hello Walnut Country,

The Board and I hope that you and your family are continuing to stay safe and healthy during the pandemic. We also wish you the best for the upcoming holidays. As you probably know, we generally do not have a board meeting at the end of November due to Thanksgiving. We also don't have a board meeting at the end of December because of Christmas. That is why we have a combined November / December meeting each year in early December. Our next monthly Board of Directors meeting will occur on January 28th, 2021. Below are some items that were discussed at our December 3rd Open Session Homeowners Meeting, as well as some updates for the community:

2021 Assessments

Each year, our Association creates a budget for the upcoming fiscal year. This budget process takes place in August or September. This year, the Board decided to conduct the entire budget creation and review process in an open meeting so that all inter-

ested homeowners could watch and listen. The special meeting was advertised via eSignal, Signal, and announced at the August meeting. The meeting was held on September 3rd and ran for 4 hours and 15 minutes. The Board went through the budget line by line and reviewed historical expenses and future projections for each line item. The Board also invited homeowner comment and input. At the end of the process, it was determined that an increase in monthly assessments from \$97 per month to \$103 per month would need to go into effect January 1, 2021 in order to not deplete the operating budget for our association. This budget package and notice is then sent out to all homeowners by the HOA management company, usually in the month of November. Management companies in turn use third-party vendors to handle these large mailings. Our package was processed for mailing at the beginning of November, but due to issues outside of our control, the third party took longer than anticipated in

processing the budget package, so it wasn't deposited with USPS until mid-November. We apologize for this delay. By the time you read this Signal, all homeowners should have received the packet in the mail. The packet includes a four page cover letter written by the Board explaining the budget creation process and our reasoning for having to raise monthly assessments. This letter was written for those who were unable to attend the September 3rd Board meeting. If you have questions on the change in monthly assessments, please review this document for details. We ask that if you have additional questions regarding why there is a change in monthly assessments that you bring them to the Board at a future monthly Board meeting rather than calling our General Manager at the Business Office, in case others in attendance have a similar question. We understand that an increase in monthly assessments is not happy news for our Association. The Board felt this action was necessary.

Common Area Tree Care Maintenance Program

Typically, the Association conducts annual inspections of our trees in the common areas to determine if any of our larger trees need trimming or removal. A vendor is then selected to do the work. The following year, the process starts over again. The Board is currently looking at a more detailed long term approach to managing our trees. At the December 3rd meeting, we discussed the pros and cons of hiring a vendor to catalog and inspect all our mature trees and develop a tree plan for 2021. This would become a foundation to develop a long term approach in managing our trees that would allow us to better forecast future tree work and appropriately budget for this large expense in advance. The Board will continue this discussion and asked for a presentation from one of the potential vendors.

Thank you and looking forward to a successful 2021!

Mike Kindorf
CHOA Board President

Architectural Committee Chairman's Corner

As we get into the holiday season, this is a good time to remind homeowners that there has been an increase in mailbox thefts noted recently in our development. If your existing mailbox has been out there for years and showing its age, replacement with a locking one might be a good investment.

With respect to landscaping, we continue to see front yards with dead or browning lawns. While we hope to see rains in the near future to help keep things green, we all need to do our part to keep our

yards watered and maintained. It only takes a few to detract from the neighborhood. Along with watering, some of us have also been hit with raccoons tearing up our yards. Those bandits roam around at night in search of food and lawns can be a home for grubs. So, application of grub control materials can keep your lawn healthy and dissuade those bandits from tearing things up.

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.

Ken Dixon
Arch Committee Chairman



GM Update - December 2020

Hey CHOA! Hope everyone's ready to hunker down for winter and deal with the colder weather (I'm certainly not...)! Just wanted to make a shoutout here to all CHOA residents who've been considerate and made sure to wear masks and social distance when hanging around the pool areas, at the playgrounds, or passing by other residents along the greenbelts. I know you're probably tired of hearing about it, but we appreciate you! Unfortunately now with the new County order, the playgrounds will be closing, so we respectfully ask that everyone wear masks as often as possible when outside to comply with the state guidelines.

- Playgrounds will be closing on Sunday night, and our resident irreplaceable handyman Rod will be helping put the construction fencing back up. We'll keep an eye on state and county guidelines and plan to reopen as soon as we are permitted by law.
- A vendor was on site early last week and replaced some burnt out bulbs at the upper tennis courts.
- We're waiting on a final bid for replacing the upper tennis court wind-screens, and are hopeful it will all be completed before the end of the year. We will send out an e-Signal when this work is on the calendar as the upper courts will likely have to be closed for a few hours while the new wind-screens are installed.
- At the Main Pool, the gate facing Lawson Court is having its hydraulic closer replaced under warranty by the vendor. It was inspected last week and

determined to not be working as expected.

- Two vendors have been on site this week to inspect some reported issues with part of the chain link fence at the dog park. We should have bids back for review shortly and hopefully can get this work on the calendar this winter.
- We are actively working with multiple concrete vendors who are looking at trip hazards and slick areas of concrete throughout the greenbelt.
- Work with the Association's Directors & Officers insurance carrier is still ongoing regarding the 2019 legal fee reimbursement, but we seem to be getting close to the end and can see a light at the end of the tunnel. I am optimistic there could be an update at the January Board meeting, barring any unforeseen delays.

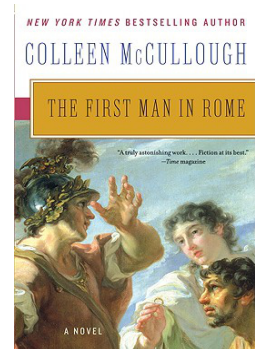
And once again, another book recommendation from the GM that no one asked for but I'm putting it in here anyway...

The First Man In Rome by Colleen McCullough

Do you like Roman History and loooooong books? This is a big one, but just so excellent! Won't be for everybody, but if you're at all interested in Roman history or epics with loads of characters and tons of action you should give this one a shot...just keep a notepad with you to write down all of the names! McCullough also wrote The Thorn Birds which many of

you may be familiar with. You'll learn a ton about folks like Sulla and Gaius Marius and should be thoroughly entertained the whole time!

-Bill, CHOA General Manager

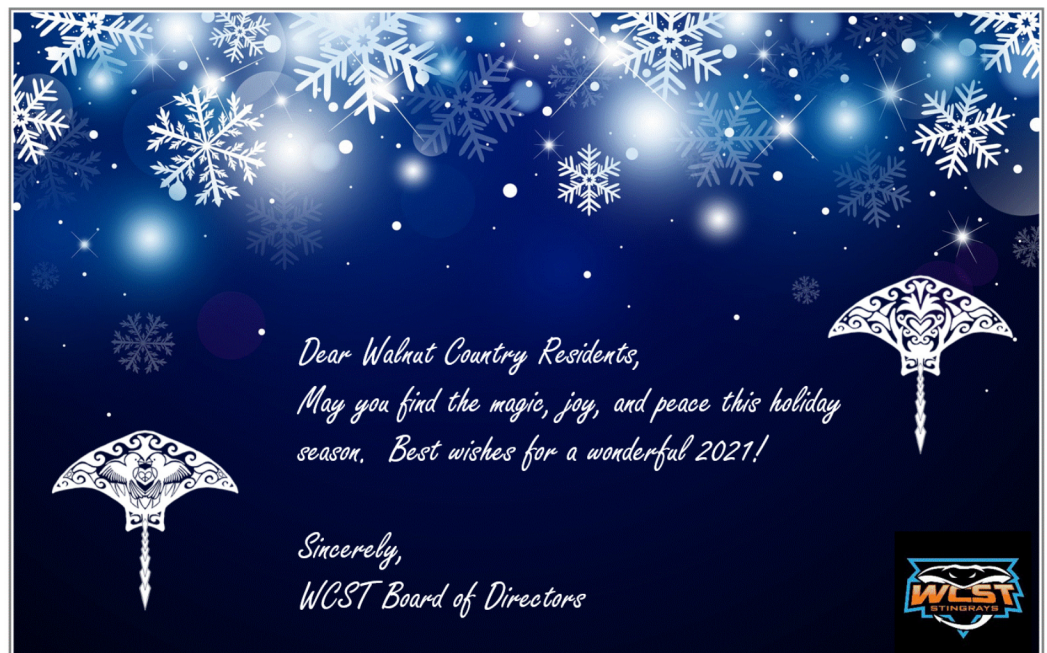


Walnut Country Preschool News

We are nearly a third of the way through our 2020/2021 school year. The children are continuing to learn about our various seasonal changes as we move into winter later this month. We will also be talking about how winter holidays are celebrated around the world with different music, lights, games

and food! We currently have space available in both our 3s and 4s programs and offer smaller class sizes and stable cohorts in response to Covid-19. For more information, please call 925-798-9686, or email walnutcountrypreschooldirector@gmail.com.

-WCPS Director



HOA Helper - Recent Union Bank Assessment Payment Changes

This month we're focusing on a change Union Bank made related to assessment payments, since it was pretty unexpected and many owners have had questions about it! You may have recently received an email from Union Bank about a change to their assessment payment program, so we wanted to include this information here for anyone who has any questions.

-Bill, General Manager

Over the last few weeks, owners may have received several emails from Union Bank detailing some changes to their online payment and autopay system. Union Bank's system updates have required Common Interest to change account numbers for all homeowners to comply with their new system. Monthly HOA statements have been updated so that the new account number is reflected. All account numbers are now a total of 8 digits long, usually starting with two zeroes. This change only immediately impacts a small percentage of owners in the community.

Before going into more detail, it is important to cover the ways in which owners can currently make HOA payments:

1. By mailing a check every month to Union Bank's PO Box
2. By signing up for autopay through ACH by filling out an ACH form and mailing a voided check to the Association's bank
3. By signing up for recurring payments through Union Bank's website
4. Making payments through your own bank's Bill Pay system

How you as a homeowner are impacted by this Union Bank account number change will depend on how you make

your monthly assessment payments.

► Owners who mail a check every month

If you pay monthly by mailing a check to Union Bank's PO Box, the only change that will impact you is ensuring that your new account number is written somewhere on your check. The statements you get (with the tear-off portion that you can include in the envelope) will already have this updated account number, but please ensure that you also write the account number on the check, just in case that gets separated. The new account numbers are 8 digits long and usually start with a double zero. If you have any questions about this or want to confirm your new account number, please email accounting@commoninterest.com and they will provide it to you. There have been no changes to the mailing address, bank, or due dates. The only change is the account number itself, which you will see updated on the statement you receive. Please call Common Interest's accounting department at 925-743-3080 for further assistance if you pay by check and have additional questions.

► Owners who signed up for ACH by mailing a voided check

If you signed up for automatic payments through Union Bank by filling out a form and mailing that along with a voided check to Union Bank directly, you have not

been impacted and do not need to take any action. Your automatic payments should continue and the account information will automatically transition over in Union Bank's system behind the scenes. If you'd like to confirm that your automatic payments were setup through this method, please call 925-743-3080 and ask the accounting team to confirm that autopay was setup through Union Bank's ACH system.

► Owners who signed up for recurring payments through Union Bank's website

If you signed up for recurring payments through Union Bank's website by creating an account at www.hoabankservices.com, you are impacted by this change and need to create a new account using the updated account number! Please note that a very small number of homeowners make payments using this method – most owners use the method above, where a voided check was mailed to the bank directly. However, if you did sign up for a Union Bank account in the past year and initiated recurring monthly payments, that will no longer be processed and you'll need to create a new account for that to resume. Please note that this method is not through the HOA directly, and this is not technically considered "autopay". This means that if the assessment amount ever changes, you need to login to this account to make the change manually. The option above, where a voided check is mailed in, is "autopay" meaning that the amount deducted

will automatically match the assessment amount every month. If you have questions about this, please contact Union Bank directly at 888-705-0600, Option #1.

► Owners who make payments through their bank's Bill Pay system

If you pay through your personal bank's Bill Pay system, you will likely need to ensure that the updated account number is included on the check that your bank is automatically processing. Bill Pay typically means that your bank cuts a physical check and mails it to the HOA's bank – and if paying by check, the check itself needs to have the account number on it, so the bank knows what account to credit the payment to. Again, your new HOA monthly statements will include the updated account number, but you can also email accounting@commoninterest.com and that information can be provided to you.

We apologize in advance for any confusion or frustration this change may have caused. While you are certainly able to reach out to the General Manager to help answer any questions, the best resource is Common Interest's Accounting Department:

- 925-743-3080

The Accounting team has been working with Union Bank once they made us aware of this change and should be able to help answer any questions you may have or assist with issues you run into.

Face Covering Reminder & Health Order Enforcement



Even with winter on its way, we've been lucky to sneak some sunny (and even warm) days in through the end of November. This means that many residents will continue to enjoy the greenbelt and open space throughout CHOA. Given the recent uptick in COVID cases, the updated state Stay at Home Order, and the County's decision to implement this order

effective Sunday the 6th, it is more important than ever that all residents maintain social distancing and follow the county and state guidelines. Please continue to wear masks whenever outside, especially if social distancing is difficult.

We also wanted to clarify that the Association is not the entity responsible to enforce social distancing or face covering mandates for individuals outside. County or city officials are responsible for enforcing and responding to concerns regarding individu-

als not wearing masks or social distancing when outside. Please do not call the Association to report specific activity like this, as there is little that can reasonably be done aside from continued reminders through the Signal and e-Signal. Your local police department, as well as the Contra Costa Health Services should be contacted if you are ever concerned about someone not abiding by the new mandates or refusing to social distance or wear a face covering. These organizations have been tasked with

enforcing these guidelines. The Association is not able to actively respond to concerns of individuals not wearing masks and will direct you to contact law enforcement or county officials. The Association does contract with a security patrol vendor, but they are only onsite between 8pm and 5am and patrol very specific areas several times per evening. The Association does not currently have an active foot patrol available to respond to COVID-related requests during the day. We appreciate your understanding!

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Lights Out Throughout the Community?

If you see a street light out, please call the city of Concord's Street Light Hotline at 925-671-3213. About halfway up the pole, you will see a pole number – please reference this when making your call so Public Works can easily locate the light. The Association does not maintain any public street lights, only light poles found throughout the greenbelt and common areas.

That being said, if you do happen to notice a light out along the greenbelt or around the Clubhouse or

pools, please do let the Business Office know so that a work order can be sent for repairs! The CHOA light poles have stickers near the very top indicating a location (W for West, E for East, and C for Central) and pole number. Please have this information handy when reporting lights out, as it makes it much easier for the vendor to find and repair.

Thank you to everyone who reports this so we can keep the CHOA facilities running smoothly!



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:

- 4409 Smoke Tree Ct
- 4494 Sweet Shrub Ct
- 4494 Silverberry Ct
- 4420 Marsh Elder Ct
- 4417 Black Walnut Ct
- 4487 Barberry 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!

Dogs in the Common Areas

CHOA is a dog-friendly community with tons of open space and areas for walking our four-legged friends. The HOA has installed several dog waste stations and trash cans to make it easier for residents to pick up after their pets. We respectfully ask that everyone clean up after their dogs and dispose of any doggie bags in one of the many common area trash cans.

We also would like to remind everyone that dogs must be kept on a leash at all times except at the dog park. This includes even the bestest, most well-behaved doggos - please be respectful of your neighbors and make sure your dogs are leashed whenever you're out and about!



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