



Walnut Country - The Signal | Volume 2023, Issue 4 | Office Phone: 925-687-9961 | Email: [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com)

### Heritage Valley Oak Tree Update

As you may remember, a few months back the Board contracted with one of the foremost oak tree experts in the state to perform a thorough inspection of our heritage Valley Oak tree near Adelia Ct. We recently received that report and it was reviewed and discussed at our July Board of Directors meeting. It's a lengthy, detailed, and super interesting report (shoot me an email if you want to see a copy!), but the long and the short of it is that this arborist believes the tree is "modestly healthy" and that the risk of failure from several of the areas in question is moderate (on a scale of low, moderate, high, and extreme).

The arborist also believes that the risk can be reduced to low by further pruning that will not disfigure nor significantly impair its health. Our next step is working with a tree trimming vendor recommended by the arborist to get the tree appropriately trimmed. Picking out a vendor who knows what they are doing and has handled something like this before was a point made by the arborist. He told me during a recent call that any arborist can point out limbs and areas to reduce from the ground, but once you're actually up in the tree, things can look a whole lot different; in the words of the report, "better choices can be made by a qualified arborist from within the tree than can be specified from the ground." The Board has directed management to work with that recommended trimming vendor, get a bid, and have the work completed as soon as possible.

Even though the arborist believes the risk of tree failure can be reduced down to low, it is possible that it could still occur under extreme weather conditions. Short of removing the tree, there is simply no way to reduce its risk to zero with any real certainty (the same goes for any tree really).

Another thing the arborist will be doing is installing two screws on the underside of the south trunk at about eight feet, to allow us to monitor the inclination of the tree from the base using a digital level. Were the tree to move more than about a tenth of a degree, the arborist could detect it and assess the significance; if it moves more than about

half a degree, it may signal some sort of possible impending failure.

Part of this in-depth testing included using an Arbotom, where multiple devices called sonic tomographs were placed around the outside of the trunk to perform measurements of sound waves. I'll do my best as a non-expert to summarize, but my understanding is that these machines measure the speed and distance/direction at which sound travels from one side of the tree to another, which in turn gives you an idea of the internal condition of the tree. Sound waves are generated on one side of the tree, and the speed and direction that the sound traveled through the tree is measured at the opposite end to give us an idea of how dense (or decayed) a particular section of trunk may be. The arborist also conducted many additional resistograph tests, where a tiny measuring drill penetrates the tree about 20 inches deep and provides a report of the resistance it encountered (which can give you an idea of the amount of internal decay or general strength).

That being said, short of cutting down the tree and looking at its insides, it is impossible to know exactly what the true internal condition is. But this arborist's recent tests can certainly help us get a general idea of what we think is going on in there.

So for now, the plan is to perform some trimming at the arborist's recommendation to further reduce its risk of failure, and to continue to keep an eye on it for any sign of an impending issue. The trimming will likely take place within the next month or two, pending the trimming company's schedule. The area that was dug up around the roots will remain exposed (but maintained) as recommended by the arborist.



### Walnut Country THE CROSSINGS

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#### Upcoming Schedule

- Board of Directors Meeting
  - Thursday, August 24<sup>th</sup> @ 7pm
- Architectural Committee Meeting
  - Thursday, August 17<sup>th</sup> @ 6pm

#### Board Meeting Info

The Board of Directors meet on the fourth Thursday of every month at 7pm. As of March 2023, monthly Board meetings have resumed in-person at the Business Office, however we are utilizing a hybrid approach so that owners can still watch the meeting via Zoom. Contact the General Manager if you want the Zoom info!

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!

#### Clubhouse Hours

Wednesday thru Sunday  
12pm to 8pm

Want to rent the Clubhouse?  
Visit this website:

<https://cowellhoa.skedda.com>

#### 2023 Pool Hours

Main Pool  
Open Daily | 7am to 9:00pm

East & West Pools  
Open Daily | 7am to 8:00pm

WCST Fall Clinic Schedule:  
8/21 - 9/15 and 10/16 - 11/10  
• Monday thru Thursday  
• 4pm to 8pm

## Treasurer's Report (Year to Date) Balance Sheet as of June 30<sup>th</sup>, 2023

### Current Assets

Cash - Operating	\$ 267,346
Cash - Reserves	\$ 1,835,403
Receivables	\$ 4,142
Prepaid Expenses	\$ 35,900
<b>TOTAL ASSETS</b>	<b>\$ 2,142,791</b>

### Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	<b>\$ 102,542</b>
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### Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$ (5,402)
Total Outstanding Fees and Fines	\$ (3,740)
<b>TOTAL OUTSTANDING DELINQUENCIES</b>	<b>\$ (9,142)</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>\$ 702,540</b>	<b>\$ 701,210</b>	<b>\$ 1,330</b>	<b>\$ 117,940</b>
<b>Operating Expenses</b>				
Insurance	\$ 37,795	\$ 31,500	\$ (6,295)	\$ 6,323
Taxes & Permits	\$ 2,451	\$ 3,498	\$ 1,047	\$ -
Legal Fees/CPA	\$ 6,987	\$ 7,756	\$ 769	\$ 90
Management & Accounting	\$ 121,903	\$ 119,015	\$ (2,888)	\$ 19,661
Office, Admin, & Mailing	\$ 24,790	\$ 22,506	\$ (2,284)	\$ 4,131
Staffing/Payroll	\$ 42,262	\$ 45,706	\$ 3,444	\$ 7,045
Security Patrol	\$ 8,525	\$ 10,500	\$ 1,975	\$ 1,300
Alarm Systems	\$ 3,581	\$ 3,800	\$ 219	\$ -
Landscaping & Irrigation	\$ 96,276	\$ 99,402	\$ 3,126	\$ 17,838
Pest Control	\$ 7,686	\$ 8,010	\$ 324	\$ 1,302
Maintenance & Janitorial	\$ 8,831	\$ 9,375	\$ 544	\$ 255
HVAC & Plumbing	\$ 1,003	\$ 3,100	\$ 2,097	\$ -
Roofs & Gutters	\$ -	\$ 800	\$ 800	\$ -
Pools, Tennis Courts, & Dog Park	\$ 32,940	\$ 27,478	\$ (5,462)	\$ 8,213
Utilities	\$ 64,498	\$ 115,350	\$ 50,852	\$ 9,536
Bad Debt (For Delinquent Owners)	\$ -	\$ 250	\$ 250	\$ -
Reserve Transfer	\$ 193,178	\$ 193,178	\$ -	\$ 32,196
<b>Total Operating Expense</b>	<b>\$ 652,706</b>	<b>\$ 701,224</b>	<b>\$ 48,518</b>	<b>\$ 107,890</b>



## President's Corner // August 2023

**H**ello Walnut Country, As you probably know, we were not able to publish our Signal for the past few months. We are back now and it is nice to be able to reach out to everyone with a little Walnut Country news and to make sure important information is available to you. The Board hopes everyone is having a good summer.

We held our last monthly board meeting on July 27th. Below are some of the highlights and additional news for the Association.

### Annual Election

This year we had four seats open on the Cowell HOA Board of directors. The current four board members all decided to apply for new two-year terms. There were no additional applications so we therefore will not be holding an election this year.

### Water Reduction Strategy

As you know if you have read prior editions of the Signal or attended a recent meeting, the Board has been focused on irrigation water reduction for the Association for several years. This issue is important to the board for several rea-

sons; reduce our expense for district water, be better users of this resource by not using more than we need, and lastly, this is the message that many of our fellow homeowners have conveyed to the board (and we agree with you!).

We recently conducted a full analysis of our historical water use over the last few years. In 2022, our Association used **5 million gallons** less water than in 2021! We are very happy with that progress. But guess what? Our water **cost** for 2022 went up. That is how fast water rates have increased. I don't even want to think of what our bill would have been had we not reduced water use by such a large amount.

The next water reduction project starts soon on the South slope. We will be converting more of the fescue grass areas to hardscape and bark groundcover, as well as planting more low water use trees.

### Do I Call Security or the Police?

The HOA has a security company conduct routine security patrols throughout our common areas during hours of darkness to try to prevent curfew violations for the common areas and to prevent crimes such as vandalism or theft.

Although we have changed companies over the years, this model has been in place for decades. During the summer, we pay for additional foot patrols on certain days of the week. On occasion, persons will violate some of our HOA rules and / or the law. The most common violations are loud gatherings on the greenbelt after 10PM or people inside our pools after closing hours. For those instances, I recommend that you call the police department (671-3333) and ask for a police response. A loud gathering in the greenbelt that disturbs you is a violation of the penal code section for disturbing the peace. Being in the fenced

in pool area after closing is a violation of the penal code section for trespassing. It doesn't mean anyone will be arrested, but if enforcement action is needed, the police are the ones who have legal mandate to enforce those statutes. Our security company officers might be patrolling another property in another city when you call their dispatch and the response time could be several hours.

### Heritage Oak Tree

We have some good news about the heritage oak tree near Adelia Court. Our General Manager has been working with one of the lead state experts on heritage oak trees. The expert has finished some very exhaustive tests on the tree. Although there is in fact rot in some areas of the tree, the latest arborist thinks the tree can be saved and the risk reduced to "low" by taking certain corrective action. A specialty tree company will be coming in soon to reduce some of the weight in the upper branches. Also, the arborist will be installing markers on the tree that can be measured annually to see if the tree is tilting. The work is much more technical than that, but it is way over my head and that is the best way I can sum it up. These markers will look like bolts in the tree. Please don't be alarmed when you see these and don't try and remove them (please!). We are happy with this good news and are going to do everything we can to preserve this tree and all of our large oaks.

### Greenbelt Stage

We have been working on a plan to build an unobtrusive stage on the greenbelt downhill from the main pool. Our General Manager has worked with an architect to create a concept and plan. We are now getting bids from vendors to construct the stage. We believe this stage will be a great focal point for future activities in the central greenbelt area. What's our vision? A Saturday evening at the greenbelt with food trucks in front of the clubhouse and HOA residents on our folding chairs listening to a band performing on our new stage. More on this project to come.

Thanks for reading. Our next meeting will be Thursday August 24<sup>th</sup> and we hope to see you there.

**Mike Kindorf**  
CHOA President

## 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
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

## WANT TO RENT THE CLUBHOUSE?

The CHOA Clubhouse is currently available to rent for a private party on Fridays, Saturdays, and Sundays! Here is a breakdown of costs to rent the Clubhouse:

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

If your entire reservation takes place within Clubhouse 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!

If you have any questions, please call 925-850-0250.

## General Manager's Update // August 2023



*Pictured: the General Manager "working"*

**H**ey CHOA! It's great to be back – a big thank you to Cindy who covered for me while I was out, and everybody's patience and understanding over the last few months. Hope you are all having an excellent summer and have had a chance to get out and use our great pools, tennis courts, pickleball courts, or Clubhouse!

Anywho, here are some updates for things that were happening since the last *Signal*:

- This year's Board election will once again be held by Acclamation – meaning the number of candidates who put their names forward matched the number of seats that were up for election. Since our Bylaws don't permit any write-in candidates, this election is uncontested and the four volunteers will start their new 2-year terms after our Annual Meeting in September. Thanks to Brian, Edward, Rebecca, and Ken for continuing to volunteer your time!
- We finally got the cracked slide at the small main playground structure replaced – thanks all for your patience

with that one! It took a while to find a manufacturer who could replace it, then a number of months for them to build it and ship it out, but we got it done!

- We recently replaced both water heaters at the East and West pool (for the showers, not the pool water) – both failed within a week of one another.
- We replaced the missing traffic mirror across from Buckthorn Ct.
- Gutter cleaning is scheduled for mid-September for all the HOA buildings and pool bathrooms.
- Water Aerobics is off to a great start at the East Pool! Please shoot me an email if you need the sign-up link. Cost is \$8 per person and classes are held every Monday at 10am.
- We made some repairs to the irrigation system for the grass along Lawson Ct; some of it was damaged during the gas line repair and is now fully restored.
- We have a new janitor starting this week! Her name is Emily, say hey if you see her around any of the pools!
- The Architectural Committee is adding a new asphalt shingle roofing material to our pre-approved list – please reach out to me in the Business Office if you need more information!
- We are having issues with some lights around the East Pool as well as the main pool and upper tennis courts. The electricians have been on site all week troubleshooting and trying to pinpoint the issue. Like the problems we had

with the central greenbelt lighting last year, we believe there is a short in the line as these are all direct burial – meaning no conduit encasing the electrical wire.

- Back in May we planted about 26 new trees throughout the Common Area greenbelt. The Board will continue to discuss adding additional trees as deemed appropriate in areas where trees were previously removed.
- We are currently working with vendors to obtain bids for our second round of tree trimming scheduled to take place around October. Bids should be ready to review at the August Board meeting.

No book recommendation this month – as you can imagine, I haven't had a whole lot of time to get any reading in!

Hope to see you at this month's Board meeting! We will continue to make the meeting available in person and via Zoom, for those who find it more convenient. The Zoom info is the same as it's been over the previous three years (can you believe it's been that long??) and is always posed on the Board Meeting Agendas, which you can find on the HOA's website.

As always, if you have any questions about anything at all, feel free to give me a ring at the Business Office. Until next month!

**Bill Mazza**  
CHOA General Manager

## Pickleball Round-Robin Tournament - August 27<sup>th</sup>

**T**he CHOA Board recently approved hosting a competitive round-robin style tournament at the Pickleball courts! This tournament will be put on by Patricia Strazzi, the Pickleball instructor who held our introductory classes last year shortly after the Pickleball courts were installed.

Patricia's tournaments are fun and social oriented, and not super competitive. She believes folks play better when they are having fun!

The tournament will last about an hour and half, with each player participating in 6 games. Each game will have a different partner, lasting around 13 minutes with a break for water in between. You do not need to have a partner to sign up – singles welcome!

This round-robin tournament is scheduled for Sunday, August 27<sup>th</sup> at the Pickleball courts. Participants will be charged a small fee, paid directly to the instructor (\$30 per person). Everyone who participates will get a prize of some kind.

We are working on confirming a start time and will be sending out the RSVP via eSignal shortly. If you are not yet signed up for the CHOA eSignal, send an email to the Business Office to get added to the list!

See you out on the Pickleball courts!



## Common Area Grass

**S**imilar to last summer, the CHOA Board has instructed the landscapers to reduce our watering schedule for the greenbelt turf during the hottest months to try to reduce our overall water use. The Board has resolved that the grass may dry a bit and lightly brown, but the grass should remain recoverable and not be permanently damaged in any way. We are trying to find a middle-ground between water use reduction and aesthetics.

This is the same standard that the Association and the Architectural Committee is also taking with all homeowner front yards – during the hot summer months, in an attempt to reduce our water use footprint, owners can let their front yard grass brown and dry out, but it should not die completely and must be regularly maintained (mowed and weeded).

## Walnut Country Swim Team News

The 2023 season is coming to an end. Many thanks to our coaches, swimmers, parents, and the amazing Crossings community for another great season in the books.

**Fall Clinic:** WCST is pleased to announce our Fall Clinic under the direction of Coach Kim Galloway. The focus of our clinic is the development and improvement of proper stroke technique. This is not a learn-to-swim program and there will be no coaches in the water.

**Dates:** The clinic will run for August 21st through September 15th, then October 16th through November 10th. These are two four week sessions. Registration is for both 4 week sessions.

**Days of the week:** The program will run 4 days per week, Monday through Thursday.

**Times:** We are planning 4 groups, separated by age/abilities. Timing and how groups are split by age/ability is subject to change due to enrollment. We are expecting the group times to be:

Groups	Time	Age	Abilities
Group 1	4:15-5:00	8 and under	Able to complete 1 lap of each stroke under 1 minute
Group 2	5:00-5:45	9-10	Able to complete 50 yards of each stroke, 50 free under 1:30
Group 3	5:45-6:45	11-12	Able to complete 50 yards of each stroke, 50 free under 1:00
Group 4	6:45-7:45	13+	Able to complete 100 yards of each stroke

\*All group participation is subject to coach approval beyond these criteria to ensure correct placement based on abilities.

See [wcstingrays.com](http://wcstingrays.com) to register! Contact [wcstsecretary@gmail.com](mailto:wcstsecretary@gmail.com) with any questions. Hope to see you on the pool deck!

-WCST Board of Directors

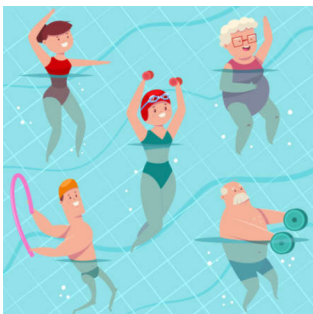
## Water Aerobics at the East Pool

CHOA is currently hosting a water aerobics class for residents on Monday mornings at the East Pool. Class starts at 10am and costs \$8 per person, paid directly to the instructor. She accepts cash, check, Venmo, or Zelle.

There is currently a limit of 25 sign-ups per class. Drop-ins are permitted at

the instructor's discretion if there is room, but priority is given to those who have signed up ahead of time. You can sign up using the link provided by the instructor, which is currently posted on the HOA's website at [www.walnutcountry.com](http://www.walnutcountry.com). If you need help finding it, please email the General Manager in the Business Office!

If classes fill up and demand is high, we will work with the instructor to provide additional classes for that same day. Currently the instructor is only available on Mondays. If you have any questions about the classes, please email the instructor Elena directly at [foundopolis@comcast.net](mailto:foundopolis@comcast.net). Hope to see you out there!



## Walnut Country Preschool News



### Walnut Country Preschool

**H**appy Summer break! As the end of May we have dismissed classes for summer. We already miss our kiddos and we will be preparing to have them back in September. Over the summer, we take inventory of our learning materials and refresh any items that enrich our play-based learning environment. We value exploratory play materials which means that many of our items are opened. This means that students engage their imagination, problem solving skills and abstract thinking to learn and relate. Here are some community opportunities to continue learning this summer.

**Story times.** Contra Costa Library branches offer weekly story times for ages 2-5 but all ages are welcome. Please see the schedules below and double check as their program does some times take breaks for holidays.

#### Clayton Branch

- Thursdays, 11:30am-12pm

#### Pleasant Hill Branch

- Thursdays, 11am-11:30am

#### Walnut Creek Branch

- 10:15am-10:45am

#### Ygnacio Valley Branch

- Thursdays, 10:15am-11:15am

### STEAM Activities:

- Camp Clayton.** The Clayton Library offers a STEAM activity on first Wednesdays from 2pm-3pm. Adult supervision required.
- Lego Builders Club.** The Pleasant Hill Library invites you to build your own unique Lego creations! With Duplo for small hands to Technic for advanced creators. No registration required. All ages and abilities welcome. Saturdays 2pm-4pm.
- Home Depot Kid's Workshop.** First Saturdays from 9am-12pm. No registration is required. They also have an option to ship it to you for a small fee if you prefer to do it at home on your own schedule.
- Outdoor Supply Hardware (OSH) Kid's Workshop.** The Clayton location also offers a kid's workshop on first Saturdays, but employees suggest calling ahead to confirm as they don't always have them planned.

If you have any questions about our program please visit our website:

[www.walnutcountrypreschool.com](http://www.walnutcountrypreschool.com)

Our staff has limited office hours during the summer, but you can email non-urgent requests to us here and will be happy to help you!

[walnutcountrypreschooldirector@gmail.com](mailto:walnutcountrypreschooldirector@gmail.com)

## Pickleball Paddles Available to Rent at the Clubhouse

**J**ust a reminder that we have several good quality pickleball paddles and balls available to rent from the Clubhouse free of charge for CHOA residents! This is a great opportunity to try out some Pickleball if you've never played before and don't want to invest in any equipment just quite yet. Just pop in to the Clubhouse office, give the staff your contact information, and get your Pickleball on!

## Signal Classifieds

**W**e are considering adding a small Classifieds section to the Signal where CHOA members can place short, simple classified ads and messages for other residents to see at no cost.

Examples include things like vendor recommendations, small items for sale or donation, individuals looking for services like music lessons or baby sitting, etc.

Please contact the General Manager if you are interested!



## Board Meeting Summary // July 27<sup>th</sup>, 2023

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.

- For this year's election, we received four nominations for four available seats, and as a result this year's election will be held by Acclamation, meaning no ballots will go out (since our Bylaws and Election Rules do not allow for write-in candidates). Thanks to Edward Baluta,

Brian Beckon, Rebecca D'Lima, and Ken Dixon for volunteering and stepping up to serve another two year term!

- The Board approved a request from the city for the annual Thanksgiving 5K Turkey Trot to cut through the central greenbelt, just like they did last year. This will be a minimal impact to residents and will only last for around 2 hours or so in the early morning hours on Thanksgiving.
- The Board approved holding a Pickleball round-robin tournament hosted by Patricia Strazzi, the instructor who had previously put on some Pickleball lessons on our courts last year. This tournament is scheduled for Sunday, August 27th. More info and an RSVP to come shortly!
- The Board approved an updated proposal to replace the two failed booster pumps at the central well and water tank. These booster pumps shoot the water from the tank into the irrigation system when it runs at night, and both of them are currently not functioning. We received a new bid last month and it is about \$15,000 cheaper than the other bid we got! Both pumps are being replaced with a larger single pump scheduled to go in later this month.
- The Board received a final report from McNeil Arboriculture going over the condition of the heritage Valley Oak tree over by Adelia Ct. This vendor performed several in-depth tests and inspections of the tree to determine its true condition. Ultimately they believe that with some specific trimming, the risk can be significantly reduced. The

Board approved for this work to move forward. At this time there is no plan to cut down the tree, but to continue to monitor and maintain per the arborist's recommendation.

- The Board reviewed a 3D render of a proposed stage to be installed on the central greenbelt, in the grass near the ramp to the Main Pool off of Lawson Ct. The Board directed management to obtain bids for this project, which will likely be reviewed at the August or September regular meeting.
- The Board approved two proposals from the landscapers to continue the removal of the fescue grasses along S. Larwin Ave and replace it with trees, bark, and cobble (matching what was done last year near the Clubhouse and Business Office. This work is scheduled to begin in a few weeks. The water has been shut off in these areas (since the grass is going to be removed anyway) so you will likely see the grass brown and possibly die before the project starts, in an effort to reduce our water usage.

As a reminder, our monthly Board meetings will now resume in-person at the Business Office. Meetings start at 7pm and the Homeowner Open Forum is always the first item on the agenda. If you have any feedback or comments for the Board, that is the time to bring it to the Board's attention!

All homeowners are welcome and encouraged to attend! Contact the GM if you have any questions about how any of this works.

We are also going to continue making the meetings available via Zoom as often as possible. The meeting agendas will include the Zoom login info for those who would prefer to attend remotely!

## Updated CHOA Security Patrol Information - New Phone Number

The Association maintains a contract with a security company who provides nightly vehicle patrols, typically between the hours of 9pm and 5am. Patrol times are random, and the officers have been instructed to hit several designated checkpoints during their patrol, with a focus on common area amenities like the pools, tennis courts, and clubhouse. The intent of these patrols is not to monitor the public streets or look for suspicious activity around any residences, but instead to focus on the Association's property.

This security company also provides a service where owners can report suspicious activity to them and they will send out an officer to respond as soon as they are able. That being said, in our experience this is never an immediate response, and rarely faster than the police would be able to respond. And there are many situations where the patrol officer responding might need to call the police for assistance, such as a trespasser who is refusing to leave.

While this service is provided to CHOA residents, there are still many

situations where calling the police is recommended. We have been receiving reports of teenagers swimming in the East Pool after hours – that is considered trespassing and any owner can call the police to report it. The Security company will respond, but they usually need to reach out to the closest officer on patrol, which may be a handful of hours out.

**NEW Security Phone:**  
(925) 455-6585

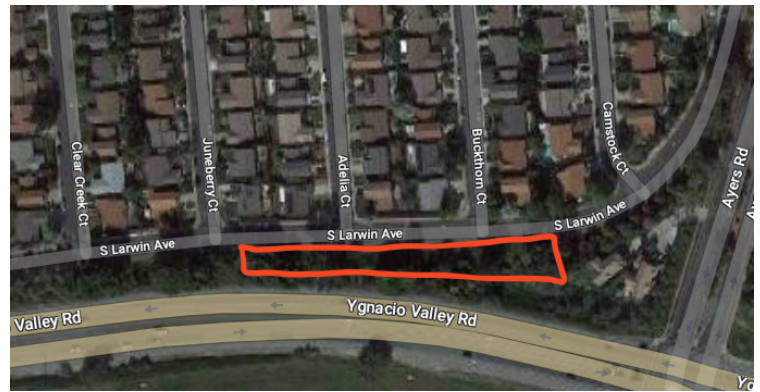
## South Larwin Ave Slope Fescue Removal Project

Last year, the Board approved a project to remove a large portion of fescue grasses along the South Larwin Slope and replace it with trees, bark, and cobble. After seeing a significant reduction in our water use, as well as a lot of positive feedback from homeowners, the Board recently approved two more proposals to continue this work and further reduce our water use in this area!

In the coming weeks, the landscapers will be removing the fescue grass in two major areas from the South Slope (pictured below). This project will be a natural continuation of the work that was done last year, and came as a result of continuous issues with the South Slope well (which never worked efficiently to begin with, when compared to the central well) and a desire to reduce our water needs, especially in the face

of ever increasing water costs. The goal is for these new areas to look identical to what was done last year.

We expect this project to be completed by early fall. In the meantime, the landscapers have been instructed to turn the water off in these zones, so you may see the fescue here brown and possibly die in the coming weeks before it is ultimately removed. We hope you love how it turns out!



## Upcoming CHOA Events & Events Committee Updates

### Movie on the Greenbelt

**Date:** Saturday, September 16

**Time:** 5pm (movie starts at 7:30)

**Location:** Main Pool Greenbelt

**Movie:** The Bad Guys

It's time for the CHOA's very own outdoor movie night, featuring DreamWorks Animation's hit movie, *The Bad Guys*!

Grab your low back chairs and blankets and walk over to the lawn behind the main pool for a fun evening - there will be food available for purchase from a food truck and bounce houses for the kids starting at 5p, the movie beginning at 7:30p. We will have free freshly popped popcorn for attendees and bring cash to purchase goodies from the concession stand benefiting the Walnut Country Swim Team.

This event is open to friends and family, no need to RSVP.



Based on the New York Times best-selling book series by Aaron Blabey, *The Bad Guys* features a crack-jack criminal crew of animal outlaws that are about to attempt their most challenging con yet—becoming model citizens. This funny group of friends is voiced by Sam Rockwell, Marc Maron, Craig Robinson, Awkwafina, and Anthony Ramos.

### CHOA Blood Drive

**Date:** Saturday, October 14

**Time:** 9am to 2pm

**Location:** Clubhouse

There is a critical need for blood right now and together we can help the Red Cross with their lifesaving mission.

The Crossings Blood Drive will take place at the Clubhouse on Saturday, 10/14, from 9am to 2pm.

Sign up to donate blood here:

[www.walnutcountry.com/blood-drive](http://www.walnutcountry.com/blood-drive)



There will be snacks and beverages provided for all those who donate. We need a minimum of 33 sign-ups to achieve our donation goal - with our large community, let's see if we can go above and beyond this number!

### SAVE THE DATES

#### CHOA Fall Festival

**Date:** Saturday, October 21

**Time:** 4pm to 6pm

**Location:** Main pool greenbelt

#### CHOA Winter Festival

**Date:** Sunday, December 10

**Time:** 3pm to 5pm

**Location:** Clubhouse

### Seniors: we want to hear from you!

Whether it's reviving the monthly potluck or creating a new way to meet up with your neighbors - we'd like to hear from you so we can create a space for you to gather and meet friends.

You can reach out to Gloria with the Events Committee at the following email:

[events@walnutcountry.com](mailto:events@walnutcountry.com)

You can also contact Bill Mazza at the Business Office for assistance.

### Join the Events Committee

We meet about once a month for an hour to brainstorm and plan events for our wonderful community. We'd love to have you come listen in and share your ideas and talents! Come join our next meeting on Thursday, 8/17 from 7:15-8:15p at the Clubhouse.



## Architectural Committee Members Wanted!

Our Architectural Committee is in need of more volunteers! This committee is integral to the Association and performs two main functions: 1) it reviews all architectural applications submitted by homeowners who want to make changes to their properties (and also creates standards and pre-approval policies for these modifications), and 2) performs regular inspections of assigned streets within the community, looking for violations of CHOA's rules. An example of this would be trash cans left in the front yard after trash day, weeds in the landscaping, etc.

The Committee meets once per month over Zoom to review applications submitted by homeowners and to discuss the Association's architectural policies. These meetings typically last about 15 minutes to an hour, depending on how many applications there are to review. When reviewing applications, Committee members are considering the visual and aesthetic impact the change might have on the surrounding properties and community as a whole.

The Committee also approves policies that allow for the GM to approve an application as soon as it's received. Examples of this include solar panels, ex-

terior paint applications, and roof replacements.

Without an adequate number of committee members, many of the CHOA streets will go uninspected. Typically the Committee is made up of around 8 members – our current roster is down to 5, so we are in need of a few volunteers! This would be an ideal position for any owner who regularly walks through the community or is looking for an excuse to get out more!

If you are unsure of the commitment or have any questions at all, please reach out to the GM in the Business Office to get more information.

## Annual Water Usage Information

In going through the Association's water bills over the previous few years, we noticed something interesting when comparing 2022's totals to the years prior. In 2021, we used a total of 19,212,172 gallons of water across the entire HOA. A large majority of that went towards irrigating the central greenbelt and the south slope landscaping; the rest was used for our pools and common area buildings. Total cost for water in 2021 was \$162,294.

In 2022, our water use was down by quite a bit – about 5 million gallons! We used 14,922,532 gallons of water in 2022.

However, our total water costs went up by almost \$14,000! We spent a total of \$176,023 in 2022.

For 2023, we are continuing our focus on reducing water use and non-recreational turf throughout the common

areas. The Board recently approved the removal of two more large areas of fescue grasses along South Larwin Ave, which historically costs the HOA between \$40,000 and \$50,000 per year to water (and our landscapers estimate that a little over 80% of that bill goes directly to the fescue grasses). We are also continuing to invest in our central greenbelt well, which helps subsidize the ever increasing costs of watering our many thousands of square feet of grass throughout the central greenbelt. The current Board has no intent in removing recreational turf as it is a wonderful feature for our residents! But areas of turf that are purely decorative will be considered for removal and replaced with plant material and features that require little to no water.

### WANT TO ADVERTISE HERE?

This Association newsletter is delivered to 1,062 homes monthly!

Quarter page ad = \$100/mo  
Half page ad = \$150/mo  
Full page ad (one-sided) = \$250/mo  
Full page ad (two-sided) = \$350/mo

Contact the Business Office for more information by email at [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com)



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# NANCY'S NEWS

## CROSSINGS COMMUNITY

August, 2023

Issue 168

NANCY BENNETT



### Homeowners Insurance Higher Costs— How Does It Affect Home Sales?

If you are like me, you may have already received a notice from your homeowners insurance company indicating that they are either dropping/cancelling your policy or renewing it at a significantly higher premium.

My rate is now 92% higher than last year's policy. AND I fully expect it will go up again next year and the year after that!

In this month's article, I'll give you a brief update on:

- What is going on?
- How does that affect home buyers and sellers?
- And what are my options?

#### What is going on with insurance companies?

State Farm announced in late May that it was no longer issuing new California homeowner insurance policies and Allstate quietly informed the state Department of Insurance that it would stop writing insurance policies last year. Geico has also closed several offices throughout the state, while other insurers have inched away from the market.

The two insurance companies' decisions to discontinue homeowner policies in California is because of more wildfires and atmospheric rivers sweeping throughout the state each year.

These changes are having a significant impact on our real estate market and may determine where people look for and buy homes in California in the future.

### I'm buying or selling a home, why should I care?

#### Home Buyers - Immediate Action

If you are trying to buy a house right now, getting pre-approved for a loan is the first thing to think about...and now the next thing is to begin researching homeowners' insurance policies and costs. If you have a mortgage on your home, your lender mandates that you have homeowners' insurance as well.

#### Home Sellers – Patience Please

If a seller has prepared their home well and completed pre-inspections as part of their disclosure packet, a buyer may consider waiving the inspection contingency as part of their offer package.

I would suggest that a seller insists on either a buyer providing proof of insurability with their offer package or allow the buyer a few days to secure homeowners insurance for the home before waiving that contingency.

The last thing a buyer or seller would want in the middle of a transaction is to have things blow up because the buyer cannot get or cannot afford the cost of home insurance. And yes, that is happening right now!

COMING SOON!

#### *Available and Coming Soon*

- Crossings 4 beds, single story; late August
- Oakland—Canyon Oaks 2/2 condo  
**SOLD—**
- Laurel Tree Dr—Crystyl Ranch \$100k over
- Spoonwood Ct, Red Maple Ct, Crossings
- Pridmore Dr and El Dorado Dr Concord  
**NEED—**
- 4 bedroom or larger Crossings home at the end of a court.

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

(Continued from page 1)

I was working with a set of home buyers who made an offer in Clayton. When they began gathering quotes for home insurance, the first policy came in at \$10,000/year; the second quote was for \$5,000/year and the quote they chose was \$3,800 per year. Add that into your mortgage (with higher interest rates) and the cost of homeownership rises considerably!

Californians who end up in this situation will have limited options for homeowner insurance.

Another last resort resource is [the California Fair Plan](#). "It's a stripped-down homeowners insurance policy requiring a companion policy," said Wendy Holt of Holt Insurance. "It's triple or quadruple the price of a regular policy."

Wood added that the state-backed FAIR Plan will always be available, but that it is the "worst-case scenario of home insurance." The bare bones policy is expensive and rarely covers the entire cost of rebuilding a house.

If you have a mortgage on it, **your lender will require you to have insurance until the loan is paid off**. In fact, lenders can legally force borrowers to carry insurance to cover the amount of the mortgage.

### What if you stop paying your homeowners insurance policy and you have a loan on your home?

Force-placed insurance, also known as creditor-placed, lender-placed or collateral protection insurance is an insurance policy placed by a lender, bank or loan servicer on a home when the property owners' own insurance is cancelled, has lapsed or is deemed insufficient, and the borrower does not secure a replacement ...

In a nutshell, many insurance carriers argue the insurance premiums they charge California homeowners do not come close to covering their costs to rebuild burned-down homes and commercial structures from the likes of natural disasters and catastrophic events.

Hence the increased policy costs, lower coverage and higher deductibles that many are having to choose, in order to stay "insured" for now.

Are these first world problems? Yes, and we can step back and remind ourselves that we have a roof over our head! Or is it that this is one of many expenses that will continue to impact our household budget into the near-term future?

*Until next time.....Nancy*

## Crossings Real Estate Market 2023

<u>Status</u>	<u>Days</u>	<u>Address</u>	<u>List Price</u>	<u>Sold Price</u>	<u>SqFt</u>	<u>Beds</u>	<u>Baths</u>	<u>Sale \$/SqFt</u>	<u>Closing Date</u>
ACTV	7	4409 Shellbark Court	\$1,498,000		2560	5	3		
NEW	6	4403 Red Maple Ct	\$1,255,000		2560	5	3		
SOLD	6	4641 Sugarland Circle	\$788,000	\$812,500	1366	3	2	\$595	2/13/2023
SOLD	0	4494 Adelia Ct.	\$840,000	\$840,000	1567	3	2	\$536	5/15/2023
SOLD	177	4412 Sugarland Ct	\$899,999	\$828,000	2053	4	2.5	\$403	1/27/2023
SOLD	5	4404 Spoonwood Ct.	\$942,000	\$1,005,000	1607	4	2	\$625	7/28/2023
SOLD	6	4478 Pitch Pine Ct.	\$985,000	\$1,070,000	2026	4	3	\$528	3/30/2023
SOLD	195	4423 Weeping Spruce Ct	\$999,000	\$950,000	2130	4	2.5	\$446	1/10/2023
SOLD	6	4314 N Larwin Ave	\$1,015,000	\$1,157,000	2130	4	3	\$543	6/26/2023
SOLD	7	4474 Barberry Ct.	\$1,050,000	\$1,150,000	2349	4	2.5	\$490	4/14/2023
SOLD	10	4405 Sugarland Ct	\$1,125,000	\$1,203,000	2053	4	2.5	\$586	7/31/2023
SOLD	6	4413 Red Maple Ct.	\$1,165,000	\$1,185,000	2130	4	2.5	\$556	7/13/2023