



Walnut Country - The Signal | Volume 2023, Issue 5 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

CHOA Membership Survey Now Live!

We are rebooting the CHOA community survey and would very much appreciate if you could take some time to provide your feedback! This survey will be used to better understand the community's needs, desires, and opinions. It will help us get a feel for how things are going, how important specific facilities are to residents, and to help us hone in on areas where improvements can be made.

Survey Link:

www.walnutcountry.com/survey

This survey is estimated to take about 20 minutes and will ask members for feedback on the CHOA facilities, maintenance, policies, and administration. The intent behind this survey is to get a better sense of the community's priorities to help give the Board information and context when making decisions during the monthly Board meetings.

No data is being collected for this survey. Participants are not asked for their names or addresses at any point during the survey, and all answers are totally confidential.

Please note that this survey is not the place to report specific maintenance issues that need addressing. Those can be emailed to the General Manager at any time. We are looking for general feedback that can help the Board understand how the community as a whole is feeling and what is important to it.

Your participation is important – it will help the Board better understand what the community is happy with and what the community thinks needs improvement. If you have any questions, please contact the General Manager at 925-687-9961.

The survey will close on September 15th so a report can be generated to the Board. Thanks to everyone who has already participated!

CHOA Movie on the Green // September 16th @ 5pm!

Grab your low back chairs and blankets, it's time for our Movie on the Green! Our event starts at 5pm at the green space beneath the main pool with bounce houses for the kids and food available for purchase from the Global Express food truck and The Guzzler beer & wine bar on wheels. We will also be serving freshly popped popcorn, courtesy of CHOA.

NEW MOVIE SELECTED:

Pixar's Coco

Scan this QR code with your phone's camera to be taken straight to the RSVP link:



The food trucks will park at the base of Oakbrook Ct from 5-8pm.

Be sure to bring cash to purchase extra goodies from the concessions stand benefiting the Walnut Country Preschool.

Our feature film will start after sundown around 7:30pm. This event is open to friends and family.

Please scan the QR code to the left or go to this site to RSVP by 9/10 so we can give our vendors a proper headcount:

<https://bit.ly/CHOAmovieRSVP>

The event starts at 5pm with bounce houses and food for purchase, and the movie will start around sundown.

Only low back chairs & blankets, please. Hope to see you there!

-CHOA Events Committee

Thanks again to Gloria, Nerissa, Cinda, and all our other Events Committee volunteers for making these CHOA events happen!

Walnut Country THE CROSSINGS

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Upcoming Schedule

Board of Directors Meeting

- Thursday, September 28th @ 7pm

Architectural Committee Meeting

- Thursday, September 21st @ 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 via Zoom - 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 6pm

Treasurer's Report (Year to Date) Balance Sheet as of July 31st, 2023

Current Assets

Cash - Operating	\$ 235,683
Cash - Reserves	\$ 1,825,428
Receivables	\$ 5,824
Prepaid Expenses	\$ 37,650
TOTAL ASSETS	\$ 2,104,585

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$ 112,278
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Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$ (5,762)
Total Outstanding Fees and Fines	\$ (3,799)
TOTAL OUTSTANDING DELINQUENCIES	\$ (9,561)



A LOOK at the BUDGET

Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
Total Revenue (Accrued)	\$ 819,369	\$ 818,078	\$ 1,291	\$ 116,829
Operating Expenses				
Insurance	\$ 44,126	\$ 36,750	\$ (7,376)	\$ 6,331
Taxes & Permits	\$ 2,451	\$ 4,081	\$ 1,630	\$ -
Legal Fees/CPA	\$ 6,987	\$ 9,048	\$ 2,061	\$ -
Management & Accounting	\$ 141,564	\$ 138,851	\$ (2,713)	\$ 19,661
Office, Admin, & Mailing	\$ 27,139	\$ 26,257	\$ (882)	\$ 2,349
Staffing/Payroll	\$ 51,325	\$ 53,324	\$ 1,999	\$ 9,063
Security Patrol	\$ 9,825	\$ 12,250	\$ 2,425	\$ 1,300
Alarm Systems	\$ 4,336	\$ 4,433	\$ 97	\$ 754
Landscaping & Irrigation	\$ 110,293	\$ 115,969	\$ 5,676	\$ 14,018
Pest Control	\$ 8,988	\$ 9,345	\$ 357	\$ 1,302
Maintenance & Janitorial	\$ 10,593	\$ 10,938	\$ 345	\$ 1,762
HVAC & Plumbing	\$ 1,003	\$ 3,617	\$ 2,614	\$ -
Roofs & Gutters	\$ -	\$ 933	\$ 933	\$ -
Pools, Tennis Courts, & Dog Park	\$ 44,599	\$ 32,058	\$ (12,541)	\$ 11,660
Utilities	\$ 117,637	\$ 134,575	\$ 16,938	\$ 52,883
Bad Debt (For Delinquent Owners)	\$ -	\$ 292	\$ 292	\$ -
Reserve Transfer	\$ 225,374	\$ 225,374	\$ -	\$ 32,196
Total Operating Expense	\$ 806,240	\$ 818,095	\$ 11,855	\$ 153,279

President's Corner // September 2023

Hello Walnut Country,
The Board and I hope everyone is enjoying their summer and coping with the much hotter temperatures than we experienced at the beginning of the season.

We held our last monthly board meeting on August 24th. Below are some of the highlights and additional news for the Association.

Annual Budget Meeting

On September 7th, the Association will hold our annual budget meeting. This is a process the board started in 2020. Instead of working on the budget in a committee meeting format and then presenting the finished product to the membership at a board meeting, we have taken on a more transparent model where we go through our budget line by line in front of any homeowners who would like to join us at the meeting. The goal for the Board is to set a realistic and accurate budget that ideally ends the fiscal year at net zero where we only take in enough money to run the Association. Last year we were able to avoid any assessment increases by trimming the budget as much as we could. The added challenge this year is

that virtually every cost the Association has is going to go up in 2024, and some by significant amounts. We will work hard to keep monthly assessments as low as we can. This will be a remote meeting via Zoom as this format is the best way for everyone to be able to see the spreadsheets on their computer screens and follow along if you like.

Pickleball

The Association converted one of our eight tennis courts to pickleball courts a few years ago based on homeowner input and requests. Since that time, it appears the interest around Pickleball has only grown. On a recent Saturday morning, I stopped by the Pickleball courts to see how much use the courts were getting and to confirm a recent problem with a gate lock had been fixed. I saw that every Pickleball court was in use with a line for each one. I got the opportunity to talk to many homeowners and they shared that the use I was seeing was standard for almost every weekend and some weekdays. One individual told me that he often drives to a City of Concord Pickleball court on the other side of town to find an available court. Many asked about the possibility of increasing the number of Pickleball courts.

The Board also heard the same request from a few homeowners at our August meeting. The Board will be

putting this topic on a future meeting agenda. This will be a deliberate process where the board will seek input both for and against such an expansion. We will also look at estimated costs before making any decisions.

New Policies

At the meeting, the Board approved a new Clubhouse rental agreement for homeowners who want to rent the facility. We also approved a new policy for large gatherings / party events in the common areas. You can see these documents on the Association website.

Main Pool

As you know, the Association finished a large and time-consuming remodel and retrofit project in the East and West pool pump rooms over the last two years. The main pool complex is due for extensive work in the near future. The Board is leaning towards breaking the work down into phases, conducting work on one phase at a time. Our goal is to have work done one phase at a time during the winter months so as not to impact the scheduled summer months of operation for the pool. The Board has directed the GM to start the process of hiring a project manager for this project.

Thanks for reading. Our next regular meeting will be Thursday, September 28th 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")	925-455-6585
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.



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- 🌐 www.byebyepools.com
- 📍 4918 Clayton Rd, Concord



General Manager's Update // September 2023



Pictured: the General Manager "working"

Hey CHOA! Hope the summer has been treating you and your family well and that you've had a chance to get out and enjoy the facilities before it starts getting too chilly!

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

- The pump/well vendor was on site last week replacing our failed booster pumps for the central well. This means we will be able to resume using well water to assist with irrigating the central greenbelt.
- The membership survey is live – we would love it if you could take it and provide your feedback. Should take about 25 minutes, but you can skip any question if you're short on time.
- We continue to have issues with the pool showers, seems every week they either shut off after 5 seconds or stay on indefinitely. The plumber replaced all parts for us last week and they are working consistently, but still turning off much sooner than we would like. This will continue to be a work in progress...

- Multiple doors repaired at the clubhouse over the course of the month, including the front entry door and the double doors leading from the kitchen to the pool deck.
- Tree trimming is scheduled to start October 2nd and last about two weeks. This will include the greenbelt as well as trees along the south and north slopes. The mistletoe in the north slope trees will be removed at this time as well.
- Currently collecting bids to replace the damaged, leaning, or loose metal posts at the end of the cul-de-sacs. Per my list, there are about 17 streets with posts needing work, and around 35 total posts that should be replaced. The Board will review bids for this work shortly, likely around the September or October meeting, depending on how fast the vendors are able to get them in.
- The two planter boxes in the West Pool got a refresh, with new bark and plant material. Would love to know what you think!
- Some minor landscape upgrade projects will be happening soon, like adding some newer/additional plant material to the monument entry sign on Cowell Rd, cleaning up the last tree well in the central greenbelt, and looking at options for the grassy area hidden back behind the small dog park. We are working with the landscapers as well as the arborist hired for the Heritage Valley Oak to iron out next steps for us. Part of the includes adjusting the excavation area around the base of the tree so the soil is a little more sloped (it will remain exposed like that by design)

and making sure that area stays clear of debris. We are also waiting on a bid for recommended pruning that should further reduce that tree's risk.

- We are continuing to work on issues with common area lights, most recently around the clubhouse and main pool. I know there are two lights over by Sheepberry Ct that are now out as well. The main pool issue was a problem with the line from one light to another that was shorting out all lights on that line. That was repaired, but then issues were discovered with either the fixtures or photocells of three other lights around the pool area. The vendor is coming back out in early September to continue investigating.
- One of the backboards/hoops at the main basketball court is slightly twisted – we are working on getting a vendor out to make the necessary adjustment.

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

Mailbox Maintenance Reminder

Several Architectural Committee inspectors have noted that many mailboxes are in need of some TLC! While maybe something that tends to get overlooked, mailboxes should all be kept in good condition. We would appreciate it if you could double check yours and make sure it doesn't need some handywork, like touch-up paint, some rust removal, or a little bit of straightening. Others might be in need of a new post or foundation.

For shared mailboxes, maintenance should be split evenly amongst those residents who have their mailbox on a single post, and those residents will need to work with each other to get the problem solved. The HOA's governing documents do not specify any sort of mediation process when

multiple owners need to work together to get something fixed or repaired.

As a reminder, the HOA currently has a policy that permits owners to replace their mailboxes without having to go through the approval process so long as the new mailbox is standard and customary in shape and design and is attached to a standard sized post of a neutral color; this includes locking mailboxes as well (which are strongly recommended). Any non-standard mailbox (like one made of ceramic, tile, plastic, etc., or one not using a standard mailbox post) will need an application to be reviewed by the Committee at one of their monthly meetings.

If you have any questions about mailboxes or the architectural process in general, please reach out!

Budget Meeting // Sept. 7

Our annual budget meeting will be held on September 7th, 2023 at 6:30pm. This meeting will be Zoom only as we have utilize a screen share and go through the budget line by line, so all attendees can see what is happening in real time.

This is a great meeting to attend for anyone interested in the HOA budget or finances. We typically go through each budget item line by line, looking at historical and anticipated expenses. This is the meeting where your 2024 monthly assessments are approved and will give you an opportunity to see where your assessment dollars go!

NOTE: This meeting starts a little earlier than our regular meetings - 6:30pm! Hope to see you there!

The Zoom info can be found on the 9/7 agenda on the HOA website.

Walnut Country Swim Team News

The End of Year Awards Ceremony wrapped up the season and was held at our Greenbelt on August 21st. Traditional Stingray awards were presented-High Point, Stingray, Most Improved, 10 year, 5 year, Golden Goggles, Alan Smith Award, and Best of the Best. Swimmers also were recognized for their "pop" times (personal best record in a given stroke).

The WCST 2023 season was full of fun, swim meets and invitationals, "pop" times, new records and lots of great memories. Thank you all for supporting your Stingrays.

Fall Clinic runs August 21st through September 15th and October 16th through November 10th, Monday-Thursday, under the direction of Coach Kim Galloway. Visit westingrays.com for more information.

-WCST Board of Directors



Assessment Payments & Late Fees

Just a refresher for longtime residents and new members alike – your HOA payments are due on the first of the month and considered late on the 30th day of that month. So using September as an example, a payment is due on the 1st of that month and considered late if it was not received by September 30th. Late payments incur a late fee in the amount of 10%.

I realize this language is a little confusing – why is the late fee charged 30 days after a payment is "due"? – but that's the terminology we're stuck with for now. We usually recommend trying to make your payment around the first week of the month. This gives you plenty of time to fix any potential problems before a late fee is incurred. The bank typically takes a few days to process the payment, and payments are not applied on the date a check was mailed. So if there is a delay with USPS, for example, and you mail your check in at the end of the month, you might be risking a 10% late fee.

The HOA mails out monthly statements to all homeowners. These statements are typically printed and mailed around the middle of the month prior, so you should normally receive them sometime around the 3rd week of that month. The HOA assessment amount does not change during the course of the year (unless there is a special assessment, violation fine, etc. You would be notified well prior to any charge like that) so even if your statement is running a little late due to a mail delivery delay, it should be the same amount that you paid for the month prior. If you ever want to check the amount due or need the mailing address for your payment, please contact the General Manager!

And one last reminder – we cannot accept any HOA assessment payments at the Business Office or the Clubhouse. Checks must go directly to the bank, to prevent any sort of mixup or payment issue.

Walnut Country Preschool News



Walnut Country Preschool

Welcome back! We are thrilled to welcome our teachers and students back to school for a new school year. During these preschool years, your child is differentiating themselves from their parents and family. They are also learning the basic principles of life around them and exploring what they can impact in their environment.

That's why we begin the school year encouraging the students to learn about themselves. We will prompt the children to identify observable things about themselves as well as their favorite things. This simple exercise helps your preschooler gain confidence and build positive self-esteem.

Combining this with activities that are creative and open ended also allows them to build their mastery of the world around them. You probably didn't realize your preschooler is already mas-

tering the basics of physics, but that's often what they're doing when they explore. At home you can ask them what they think might happen if you push a block tower or which container has more substance. Asking questions helps your child be a more curious problem solver and with confidence comes improved leadership skills.

We currently have a waitlist for our 3's class but have one opening left in our 4's. If you would like more information for your current or future preschooler please visit our website:

www.walnutcountrypreschool.com

Alternatively, you may reach out to Mrs. Kelly directly via email:

walnutcountrypreschooldirector@gmail.com

Or by phone at:

(925) 798-9686



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Board Meeting Summary // August 24th, 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.

- The Board reviewed a request from tennis pro Thor Schreck for clinics on court 1 on Thursday and Friday afternoons/evenings. Mr. Schreck was previously the CHOA Tennis Pro. For context, the board is making an adjustment to the Tennis Pro and how clinics are handled; all request now need to come through the Board for approval. Mr. Schreck's request was approved and he will move forward with scheduling clinics on court 1 during the week.
- The Board obtained multiple bids from CPAs to perform a financial review or audit and to file the Association's taxes. Previously we've used the same vendor for the last half decade, and the Board wanted to see bids to make sure this price was still competitive. The vendor

we've used in the past was the most cost effective by a longshot to perform an audit, so their bid was approved.

- The Board talked about the pool heating schedule for the rest of the year. No decision was made; the Board would like more information about water aerobics participation before choosing a date to stop heating the pools. The Swim Team Fall Clinic will go into mid-November, so the Main Pool will be heated through that date at a minimum. Side pools are TBD. This item will be discussed at the September meeting.
- The Board approved an updated Clubhouse Rental Agreement contract for residents who are renting out the clubhouse for a private event. This new agreement included a few changes and tweaks based on issues we've come up against since the Clubhouse reopened.
- The Board approved a new Common Area Parties & Social Gatherings policy to help clarify where events/parties/gatherings are permitted on the HOA common areas, and to detail some of the restrictions and procedures.
- The Board discussed the main pool rebuild/repair project that was initially brought up back in 2019. At the time, this project was tabled because it was discovered that the East and West pools were in worse shape. The Board directed management to begin the process of speaking with construction management firms for assistance, and indicated that we should get the ball rolling on this project and not wait until an integral pool component fails and the main pool has to be closed. This will likely be a discussion item at most Board meetings moving forward. The Board also discussed the possibility of splitting this project up into multiple phases. The first would focus on the pump room, and the second would then address the pool shell and deck.
- The Board approved bids for fall tree pruning and removal. This scope was put together by the HOA's contracted arborist and includes a small number of greenbelt trees for removal and a larger num-

ber of south slope trees that are recommended to come out. This work is scheduled to begin around mid-October, after nesting season has come to a close.

- A homeowner volunteer was appointed to the Architectural Committee! We are still in need of 1-2 more volunteers, please reach out if you are interested or have any questions! See the August Signal for more info on what exactly that might entail.
- Our annual budget meeting will be on Thursday, September 7th at 6:30pm via Zoom! We will go through the proposed budget line by line. This is how the HOA's monthly assessments are determined. We look at our actual and historical expenses and budget accordingly. As I'm sure you're aware, costs are rising everywhere and the HOA is not immune to this. We would recommend anyone who wants to know more about why the assessments increased over the last few years attend this meeting so you can see firsthand.

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!

Small Dog Park - 25 lb Dogs & Under Only

We have received a few complaints about residents bringing large dogs into the small dog park to play.

Please be courteous to other residents and take any dog over 25 pounds to the big dog park for play and exercise, so that the smaller pups can enjoy the dog park without having to worry about being mistaken for lunch - or worse, a cat!

New Common Area Parties & Social Gatherings Policy

The Board recently approved a new policy for parties and gatherings in the common areas that adds some clarification and guidance for residents. The full policy is available on the CHOA website to view on the Documents, Policies & Forms page, but here is a quick summary of the highlights. Please note that most of the restrictions found in this policy come straight from the CHOA Rules book, such as the number of guests permitted for a one-day event.

- Residents may use the common area greenbelt or pools for their parties or social gatherings. This

includes benches, picnic tables, and the pool decks.

- No more than 15 total non-resident guests are permitted for an approved one-day event, party, or gathering, per CHOA's rules.
- All trash and debris must be brought back to the residence; the common area trash bins may not be used for parties or gatherings as they will fill up quickly.
- The pool decks can get crowded so it is recommended that events or parties be held outside the gated

pool area (such as the picnic tables immediately below the main pool deck) so as not to disturb other residents wishing to use the pools.

- One reasonably sized table is permitted for food and supplies on the pool deck, but large items like tents or shade covers are not permitted.

If you have any questions, please contact the GM at the Business Office at 925-687-9961. If you would like to report a party that you think violates any of the above restrictions, you can call the Clubhouse staff during business hours for assistance at 925-825-0250.

Upcoming CHOA Events & Events Committee Updates

CHOA Blood Drive

Date: Saturday, October 14

Time: 9am to 2pm

Location: Clubhouse

Want a chance to win a \$50 Amazon gift card? There is a critical need for blood right now and together we can help the Red Cross with their lifesaving mission. Anyone who signs up and donates blood will be entered to win!

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

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

You can also contact Bill Mazza at the Business Office for assistance at 925-687-9961 during business hours.

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, 9/14 from 7:15-8:15p at the Clubhouse.

CHOA Rental Policy Reminder

Per CHOA's CC&RS (one of the HOA's original documents going back to the late 70s), homeowners need to obtain approval before renting out their unit. This is because CHOA has a 25% rental cap and needs to maintain a waiting list should we ever reach that limit.

Currently we are showing about 188 units being rented (based on off-site mailing addresses and self-reporting), meaning we are hovering around the 17-18% mark for rentals. 25% rentals would mean 265 units, so we have a ways to go, but it is important that everyone understands the requirements and process for renting out their units.

Owners must first fill out the Rental Application form and submit it to the GM before entering into any lease. Currently we have a policy that allows the GM to approve most rental

applications upon receipt, so that turnaround is usually quick.

Next, once approved, you can go find your tenant and then fill out the Tenant Information & Key Deposit form. If you, the owner, already have HOA keys, they must be handed over to the tenant. Owners who rent out their homes may not utilize the HOA's common areas. If you need new keys, key fobs are \$10 each and there is a \$100 deposit for the dog park key.

If you are currently renting your unit and get a new tenant, you only need to fill out the Tenant Information form; you do not need to fill out another Rental Application.

The full policy and all forms are available on the HOA's website, or you can send the GM an email and ask for a copy. Call the Business Office if you have any questions!

Bikes Yield on Pathways

I know this has been mentioned several times over the last few years, but we still get a handful of complaints about bikes not yielding to pedestrians on the greenbelt. Most often this complaint is about kids or teenagers on bikes who might not know or understand the rules.

Parents - we would be very appreciative if you could just pass the message along to your kids, that if they are on bikes in the greenbelt, to move off the pathway into the grass if there is a pedestrian walking?

Another reminder that per the CHOA Rules book, motorized vehicles are not permitted within the greenbelt. This includes electric or gas powered scooters or bikes. Thank you for your attention to this matter and please reach out to the Business Office if you have any questions or need additional clarification.

CHOA Tennis Clinics Starting Soon...

Tennis Pro Thor Schreck has been approved by the CHOA Board to put on multiple tennis clinics at the CHOA courts this fall! Thor Schreck has been our resident tennis pro here at CHOA since 1999. Over this time, he has coached 100's of Adult and Junior players from the Walnut Country Community. Coach Thor offers both private and group clinics from beginners to advanced players throughout the year.

In mid-September, Coach Thor will be putting on several **free** clinics for ages 4 to 13. These clinics offer basic instruction and take on a fun approach to the game. There are a total of six to choose from based on age:

FREE CLINIC - AGES 4-7

Clinic 1: September 21st / 4pm to 5pm

Clinic 2: September 28th / 4pm to 5pm

FREE CLINIC - AGES 8-11

Clinic 1: September 21st / 5pm to 6pm

Clinic 2: September 28th / 5pm to 6pm

FREE CLINIC - AGES 11-13

Clinic 1: September 22nd / 4 to 5:30pm

Clinic 2: September 29th / 4 to 5:30pm

Call or text coach Thor to sign up for these free clinics:

COACH THOR: 925-324-0285

Then, starting in October, there will be multiple paid clinics available for three different age groups:

LITTLE GRIPPERS - AGES 5-8

Beginning group lessons for ages 5-8. Lessons take on a fun approach of developing basic fundamentals and ball awareness. Fun games with prizes keep this class exciting.

Days: Thursdays

Times: 4pm to 5pm

Cost: \$72/mo

BIG GRIPPERS - AGES 9-12

Beginning group lessons for ages 9-12. Great for the older kids new to the sport. Classes focus basic core fundamentals and beginning game strategy.

Days: Thursdays

Times: 4pm to 5pm

Cost: \$72/mo

SILVER GROUP

Intermediate level group lessons for middle school age juniors. The group will focus on instruction, conditioning, beginning strategy and fun.

Days: Fridays

Times: 4pm to 5:30pm

Cost: \$110/mo

To sign up for any of these paid clinics, please call or text coach Thor to sign up at 925-324-0285.

CHOA is currently working on an updated policy regarding the CHOA tennis pro and clinics/lessons on the CHOA courts. That will be reviewed at the September or October Board meeting. It will provide clarification and direction on paid tennis lessons and clinics on the CHOA courts. We would welcome any feedback or suggestions you might have!



Gutter Cleaning - Mid-September

Just a heads up that a vendor will be on site starting the week of September 11th through the 16th to clean out the Association's gutters. This will include facilities like the Clubhouse, preschool, Business Office, and all pool bathrooms and pump rooms. The vendor will be using blowers and rakes to clean off the roofs and gutters during this time, so please use caution if you will be in the area and be on the lookout for possible falling debris. Please contact the Business Office if you have any questions!

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 at:

businessoffice@walnutcountry.com

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NANCY'S NEWS

CROSSINGS COMMUNITY

September, 2023

Issue 169

NANCY BENNETT



So much information to sift through!

There is so much going on in this world right now, that it can be overwhelming to understand or keep up with. I'll try and break down some things that you may find interesting as it relates to the local real estate market.

The first and most important item to know is that **DEMAND FOR CROSSINGS HOMES IS VERY STRONG!**

Buyers are still willing and able to dip their toes into the real estate market if they find the right house, in the right condition and for the right price. You can view the uptick in the sales price on the chart attached below.

Where is the housing inventory?

What we're seeing are sellers that **NEED** to sell that are preparing their homes for sale this year.

The difference from a few years ago is that home sellers were eager to move on, move out (of state) or cash out of the market and figure out their next steps over time. This is a significant difference as you see in that housing inventory is so low this year.

Jiayi Xu, economist at Realtor.com stated that Mortgage rates have spiked during the Fed's historic inflation-curb campaign, sending home affordability to its lowest level in nearly four decades. Buying a home is more expensive because of the added cost of financing the mortgage and rising home prices.

"The challenging combination of a 20-year high mortgage rate and constrained housing inventory is creating an unfavorable environment for today's homebuyers," said Xu.

Here come the buyers!

But as rates started moving down slightly, some buyers came out. Applications for mortgages rose from their 28-year lows, according to the Mortgage Bankers Association.

"This last full week of August ended on a positive note, with mortgage applications for home purchases and refinances **increasing** for the first time in five weeks," said Bob Broeksmit, MBA president and CEO. "

What is this market?

The numbers read like a sellers' market- very few homes on the market, but overall, fewer buyers, too. Houses stay on the market longer, but the absorption rate is still fast. House prices in the Crossings are slightly higher than we were in 2019.

Homes are not appreciating at the same rate, but they shouldn't be- it wasn't sustainable.

So, it is a sellers' market. And a buyers' market. We have multiple offers and multiple sale fails. We have renters willing to pay over \$4,500/month in rent rather than buy a home where the value may go down next year.

These are not fun times in real estate!

Home buyers are scared to buy a home and then have the values drop significantly. Some buyers continue to "wait until interest rates "go down" again. And some buyers are putting off their next home purchase figuring that a set of bunk beds for the kids is way more affordable than a new house payment in order to gain another bedroom.

I will leave you with this...I feel strongly that September is going to be very interesting on many levels!

Until next month.... Nancy

COMING SOON!

Available and Coming Soon

- Crossings 4 bedroom —Deerberry Ct.
- Crossings 3 bedroom—Barberry (2 homes)
- Off market 4 bedroom—October

NEED—

- 4 bedroom or larger Crossings home at the end of a court.
- Always have cash investors who want fixers!

Our team has helped over 600 families buy or sell homes ! 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
925-606-8400

Top Selling Crossings Agent since 2006
#1 Agent In Concord, 2014—2019
Five-Star Professional Customer Svc Award 2013—2022

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

Composting—Those Little Bins!

Interesting product from a local business-

I love promoting other businesses that are local and family owned. This product is timely and helpful for those of us that really don't like the ugly, stinky compost bin on our counter tops. Read more here:

My name is Jill Collins and my son Ryan is a senior at Northgate High School. Together we have invented and recently started selling a product, the Eco-Sorter, a trash can divider for sorting waste which eliminates the need for a kitchen countertop compost bin. You are likely aware that commercial composting is coming to Concord and neighborhoods like the Crossings in early September. We know there are many residents who are not interested in storing their compost in a little bin on the counter.

There are better alternatives now that separating kitchen scraps from regular trash is mandated by the state! You can learn more about our product at www.1thinggreen.com

You can use discount code **WC20** at checkout for a 20% discount and they also offer free local shipping which includes the Crossings area.

I watched the video and this is a really cool idea that I will be using too! (*I don't get a kickback or free products). I'm very much looking forward to using it!

Want more info? Contact:

Jill Collins

1 Thing Green

925.595.4556

1thinggreen.com



An a personal note....

Many of you know me as a local realtor....and I am coming up on my 20th year in real estate soon.

Some of you know that I am also a foster parent and have been doing that for a very long time too. Selling real estate allows me the flexibility to give back through the foster care system.

Being a foster parent is a really hard calling! Essentially you are signing up to take care of someone else's child/children while those bio parents take the time to work on their case plan in order to reunify with their kids.

Generally speaking, you will receive a call for placement. You may get some brief details about the child and why he/she was removed from care. Typically, you have about 5 minutes to make a decision to take that child or pass.

From there, you may have 4-5 hours before the social worker is at your door with this child who has been completely traumatized by events of that day.

As you welcome this child into your home....the journey begins for both of you. Life is upside down, big feelings for everyone involved in the case and many tough days area ahead.

AND there are more days of joy, laughter and success that outweigh the tough days and nights we all go through.

Over the next few months, I'd like to share a story of a little guy that came into my life a few years back and who will be sharing my last name through adoption very soon. I can't wait to introduce him to the world!

Crossings Year To Date Sales

Status	Days	Address	List Price	Sold Price	SqFt	Beds	Baths	Sale \$/SqFt	Closing Date	Lot Size
Active	2	4497 Adelia Court	\$1,265,000		1991	4	2.5			5,400
Active	35	4409 Shellbark Court	\$1,498,000		2560	5	3			5,640
Coming Soon	3	4408 Winterberry Ct	\$1,050,000		2886	4	2.5			5,487
SOLD	6	4641 Sugarland Circle	\$788,000	\$812,500	1366	3	2	\$595	2/13/2023	6,300
SOLD	6	4478 Pitch Pine Ct.	\$985,000	\$1,070,000	2026	4	3	\$528	3/30/2023	5,520
SOLD	7	4474 Barberry Ct.	\$1,050,000	\$1,150,000	2349	4	2.5	\$490	4/14/2023	5,580
SOLD	0	4494 Adelia Ct.	\$840,000	\$840,000	1567	3	2	\$536	5/15/2023	5,640
SOLD	6	4314 N Larwin Ave	\$1,015,000	\$1,157,000	2130	4	3	\$543	6/26/2023	6,480
SOLD	6	4413 Red Maple Ct.	\$1,165,000	\$1,185,000	2130	4	2.5	\$556	7/13/2023	5,520
SOLD	10	4405 Sugarland Ct	\$1,125,000	\$1,203,000	2053	4	2.5	\$586	7/31/2023	5,700
SOLD	5	4404 Spoonwood Ct.	\$942,000	\$1,005,000	1607	4	2	\$625	7/28/2023	5,520
SOLD	5	4403 Red Maple Ct	\$1,255,000	\$1,255,000	2560	5	3	\$490	8/23/2023	5,520