



Walnut Country - The Signal | Volume 2023, Issue 6 | Office Phone: 925-687-9961 | Email: [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com)

### 2023 Pool Heating Schedule

The CHOA Board met on 9/28 and discussed the pool heating schedule for the remainder of the 2023 swim season. Here is the schedule that was decided:

#### East & West Pool

The East and West pools will both have their heaters turned off on November 1. Pools remain heated through the end of October.

#### Main Pool

The plan for the Main Pool is to keep it heated until December 1 unless the weather turns and usage significantly declines as we near the end of November. The General Manager was delegated authority to turn the Main Pool heaters off before December

1 based on weather and pool usage during the 2nd half of November.

As a reminder, just like last year, the plan this year is to keep all pools "open" (gates unlocked, bathrooms available) during the winter; we are just turning the water heaters off. Anyone brave enough to swim in the 50-degree water in the middle of January is more than welcome! So after we turn the heat off, you can still use your key fobs to enter the pool gates and use the restrooms.

Starting November 6, the Monday morning water aerobics class will move over to the Main Pool. This class takes place at 10am and will continue through November until the heat is turned off. Check the CHOA website to sign up for classes!

## Walnut Country

THE CROSSINGS

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### Upcoming Schedule

Board of Directors Meeting

- Thursday, October 26<sup>th</sup> @ 7pm

Architectural Committee Meeting

- No meeting this month

### 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

### Information About Public Streets Within CHOA

All streets, roads, and cul-de-sacs within the CHOA community here are public city streets. That means that they are maintained by the city of Concord and not affiliated with the HOA in any way. We frequently get questions, comments, or complaints about something street-related - pot holes, signage, speeding, etc. This feedback should all be going to the city's Public Works or Traffic Engineering Division rather than the Business Office. Any homeowner can report a concern directly to the city using the Concord Connect app on their phone, or by visiting this website:

<https://www.cityofconcord.org/199/Concord-Connect---Mobile-App>

Another question we frequently receive is about the sealcoat and striping job the city

completed in 2020 for the western half of the community and whether there are plans to continue the project for the eastern side of CHOA. This project was funded and completed by the city of Concord and the HOA was not involved in any way. We also understand that at this time there are no plans to perform something similar for the eastern side of CHOA (and we do not know specifically why). If you have questions about this project, we would recommend attending a city council meeting and mentioning it during the appropriate comments/question segment.

This also includes parking enforcement on all streets within CHOA. If you have a parking issue, you can email the city directly and they will send someone out to inspect and tag the car if necessary:

[parking.complaint@cityofconcord.org](mailto:parking.complaint@cityofconcord.org)

### Bikes Yield on Greenbelt Walkways

Attention all cyclists - **please remember that bikes on the greenbelt need to yield to pedestrians.** This means pulling over and letting the pedestrian pass, or moving onto the grass or landscaping and giving them a wide berth. Previously we asked parents to remind their

teenagers of this rule, but lately the complaints we've received have been about adult cyclists moving quickly throughout the greenbelt. Please be courteous and ensure that you are yielding to pedestrians while on your bike, taking blind turns and corners slowly, and using your bell when passing.

## Treasurer's Report (Year to Date) Balance Sheet as of August 31<sup>st</sup>, 2023

### Current Assets

Cash - Operating	\$	184,584
Cash - Reserves	\$	1,826,950
Receivables	\$	3,736
Prepaid Expenses	\$	31,590
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>2,046,860</b>

### Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	<b>\$</b>	<b>114,953</b>
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### Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$	(4,995)
Total Outstanding Fees and Fines	\$	(3,741)
<b>TOTAL OUTSTANDING DELINQUENCIES</b>	<b>\$</b>	<b>(8,736)</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>\$ 941,248</b>	<b>\$ 934,947</b>	<b>\$ 6,301</b>	<b>\$ 121,879</b>
<b>Operating Expenses</b>				
Insurance	\$ 50,430	\$ 42,000	\$ (8,430)	\$ 6,304
Taxes & Permits	\$ 2,450	\$ 4,664	\$ 2,214	\$ -
Legal Fees/CPA	\$ 7,167	\$ 10,341	\$ 3,174	\$ 180
Management & Accounting	\$ 161,225	\$ 158,687	\$ (2,538)	\$ 19,661
Office, Admin, & Mailing	\$ 33,726	\$ 30,008	\$ (3,718)	\$ 6,587
Staffing/Payroll/Events	\$ 57,431	\$ 60,941	\$ 3,510	\$ 6,106
Security Patrol	\$ 16,350	\$ 14,000	\$ (2,350)	\$ 6,525
Alarm Systems	\$ 4,978	\$ 5,067	\$ 89	\$ 642
Landscaping & Irrigation	\$ 125,727	\$ 132,536	\$ 6,809	\$ 15,434
Pest Control	\$ 10,290	\$ 10,680	\$ 390	\$ 1,302
Maintenance & Janitorial	\$ 13,354	\$ 12,500	\$ (854)	\$ 2,763
HVAC & Plumbing	\$ 1,854	\$ 4,133	\$ 2,279	\$ 851
Roofs & Gutters	\$ -	\$ 1,067	\$ 1,067	\$ -
Pools, Tennis Courts, & Dog Park	\$ 54,017	\$ 36,637	\$ (17,380)	\$ 9,418
Utilities	\$ 194,732	\$ 153,800	\$ (40,932)	\$ 77,095
Bad Debt (For Delinquent Owners)	\$ -	\$ 333	\$ 333	\$ -
Reserve Transfer	\$ 257,570	\$ 257,570	\$ -	\$ 32,196
<b>Total Operating Expense</b>	<b>\$ 991,301</b>	<b>\$ 934,964</b>	<b>\$ (56,337)</b>	<b>\$ 185,064</b>

## President's Corner // October 2023

**H**ello Walnut Country,  
The Board and I hope this month's edition of the Signal finds you well and enjoying the Fall season.

We held our last monthly board meeting on September 28th. Below are some of the highlights and additional news for the Association.

### Annual Members Meeting

Each September, our Association holds our annual meeting. At the annual meeting, we would normally count ballots from the board election. Since the number of applicants equaled the number of open positions this year, it is considered an "election by acclamation" per our election rules. The four Board members whose seats were up for re-election have been elected by acclamation for another two-year term.

### Budget Meeting

On September 7th, the Association held our annual budget meeting. During the meeting, which was open to the membership, we went over each item in our budget and reviewed the previous 12 months of financials. As you know, for fiscal year 2023, the Association was able to keep our assessments the same and not increase the monthly fee to each home. Unfortunately, it is not possible to keep the fee the same for 2024 and an assessment increase will go into effect in January 2024. As you likely know from looking at your own home budget, cost increases have affected us all: gas, electricity, water, goods, etc. It is the same for our Association. In addition, the monthly contracts we pay to our vendors are all going up in January as well. Starting in January, the new assessment amount for each property will be \$116.00 per month. We understand that this is likely upsetting news. The Board did everything it could to keep our budget as low as possible, but this increase is something we have to do based on CHOA's actual expenses. Some may have the question, "What is the Association spending that extra assessment money on?" The answer is inflation. This increase is, percentage wise, below the level of inflation for the last two years, and is not the result of any new contracts or projects. It is just the result of the increasing cost of goods and services. You will receive an Annual Budget with more information in the mail in November.

### Pickleball

As you might remember from the last Signal, the Board planned to discuss Pickleball at a future meeting and the potential of adding more courts at our facility. This was put on the agenda for the September meeting. After reviewing input from the Association survey and looking at potential costs, the Board decided that it would not start the process for adding more pickleball courts at this time. The Association resurfaces the courts approximately every 5 to 6 years. The Board has decided that we will revisit the possible conversion of one tennis court to additional pickleball courts in approximately 2 years when the Association will do scheduled resurfacing. Converting courts and not timing it with resurfacing adds lots to the overall cost, which we are not currently budgeting for.

### Pool Schedules

The Board decided that we will turn the heaters off for the East and West pools at the end of October. The main pool will have its heater turned off no later than the end of November. The Board has directed the General Manager to turn the heater off before the end of November if the daily usage drops to a low number before then. Please note that you will be able to use your Association key fob to enter the pool areas all year long during posted hours. This is mainly so that you can use the pool restrooms while out on a walk. The pools themselves are available for use all year long as well, but they will not be heated again until the Spring.

### Yoga & Meditation Classes

The Association was contacted by two different individuals who would like to host classes at the clubhouse. One individual runs a yoga class and the other a meditation class. The Board gave tentative approval for these vendors. There is no cost to the Association itself. Those interested in signing up will pay a fee directly to the vendors. These will be run on a trial basis to see if they are a good fit for the Association and our membership. Look for more information in the near future on these classes sent out via eSignal and posted on the CHOA website.

Thanks for reading. Our next regular meeting will be Thursday, October 26<sup>th</sup> and we hope to see you there. Owners are still able to attend meetings via Zoom if that works better for your schedule.

**Mike Kindorf**  
CHOA President

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## General Manager's Update // October 2023



*Pictured: the General Manager "working"*

**H**ey CHOA! Hope you've been able to get outside and enjoy some of the facilities before the rain and cold weather sneak up on us!

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

- We are having some issues with the power at the upper tennis court fob entry system. We believe it is related to the nearby common area lights. In the meantime, we have disconnected the lock for court 1 until we can get this fixed (the alternative was keeping the court closed and locked for the duration).
- We have some lights currently out by the East Pool – the electrician is continuing to troubleshoot. These are a little involved because it's likely a short somewhere on the line that runs the length of a large number of lights, so they need to trace the line and manually hook up power one light at a time to figure out where the issue is.
- Last week we got the replacement booster pump installed for our central well and water tank. The booster pump is used to send water from the tank (that is collected from the well and

CCWD water) into the irrigation system at high pressure. For most of this year, the previous booster pumps were non-functional and we weren't able to utilize well water for the central greenbelt. Now we can get back to using well water to help out with our greenbelt irrigation. That being said, the well does not give us enough water to irrigate the central area on its own, it is supplemented with district water throughout the night as the system runs. It's a delicate balance that the landscapers are constantly tweaking, trying to get the maximum amount of well water in use while also making sure we are watering enough to keep the grass healthy. Rough estimates put our well at providing around 30-40% of the water needed for the central greenbelt grass.

- Gutter and roof cleaning of all the Association buildings was completed in mid-September
- Our Movie on the Green event was a hit! We estimate we had over 350 guests in attendance. Thanks to our Events Committee for putting it together and to everyone who volunteered their time to help out during the event.
- The Heritage Valley Oak tree at the end of Adelia is scheduled to have some pruning work done later this month, at the recommendation of the arborist who performed the recent tests and diagnostics for us.
- For those interested in our water use and water expenses, looking at the central greenbelt irrigation, even though we did not use any well water because the booster pumps were down, we still used 654,544 fewer gallons than last year! The bad news is the total cost for this was \$12,771 more than we paid last

year. For this billing cycle, we used 1,507,322 fewer gallons on all meters than we did for this cycle last year. But the total cost for this cycle was \$16,053 more than we paid last year. See the article below for some more information on our water use!

- Later this month we will have a vendor on site performing an inspection of the Clubhouse roof before our winter rains start.
- A quick reminder that we will continue to provide a pile of loose dirt and a spade or two in the dog park for residents to use for filling in gopher holes or holes made by digging. Hopefully this helps prevent some sprained ankles!
- Be on the lookout for your annual budget mailing packet around early November. This will include the 2024 budget, reserve summary, and info on how to setup autopay.
- We straightened out the basketball backboard near the Main Playground.

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**

## Common Area Water use & Cost Info

**W**ater is by far our most costly utility, and this year is accounting for around \$11 dollar's worth of your total monthly HOA assessment. The Board has been actively working on reducing our water bill by continuing to invest in the central well in addition to reducing high water use plant material (like the fescue on the south slope) as well as non-recreational turf throughout the greenbelt (specific areas of grass where it's decorative in nature and cannot really be physically used).

Thus far in 2023, through the month of August, we have used a total of 4,273,290 fewer gallons of water than we did in 2022 at this same time. July and August are our highest usage

months, and this year we saw a reduction of 1.5 million gallons for that billing cycle compared to last year. Over the last four months, the South Slope showed a usage reduction of almost two million gallons on its own, mostly due to the ongoing removal of grasses.

Despite our continued efforts at water use reduction, our bills continue to go up. Year to date, although we've used 4.2 million fewer total gallons of water compared to 2022, our cost has increased by nearly \$17,000.

Here is a quick breakdown of our water usage distribution by meter for 2023:

1. Central Greenbelt (27%)
2. South Slope (17%)
3. East Greenbelt & Pool (16%)

4. Clubhouse/Main Pool (13%)
5. West Greenbelt & Pool (11%)
6. Dog Park (10%)
7. North Slope (4%)

We will continue to prioritize responsible water use with a focus on putting in native, low-water use plant material whenever possible. This of course does not mean there is any plan to remove turf or grass that is commonly used by our residents for recreation, leisure, or enjoyment. This means targeting grass in areas where it can't be used practically. We also know that a lot of grass along the greenbelt pathways is handy for those who need to get out of the walkways, like when you are walking your dogs or on a bike and are yielding to pedestrians.

## Architectural Committee Reminders

Here are some reminders going over the most common type of violation our architectural committee members notice during their inspections:

- Trash cans left out days after trash pickup day
- Mature weeds growing in the front yard landscaping or along the sidewalk/outside the fence
- Modifications made to the property without obtaining HOA approval
- Fencing needing to be repaired or replaced
- Exterior of the house in need of repainting or touch-up
- Mailboxes in need of repair or replacement

Our architectural committee is made up of volunteer homeowners who perform monthly inspections looking for violations of CHOA's CC&Rs or Rules. As a reminder, all houses here are part of an HOA and subject to the HOA's rules and maintenance requirements. This includes things like making sure your trash can is put away out of sight after trash day, keeping the landscaping well maintained, weeds pulled, grass trimmed, and the exterior of your residence painted when needed. The Committee regularly sends out notices to homes it believes are in need of some sort of maintenance. If you have any question about the HOA's rules or the architectural committee, please reach out to the Business Office!



feed 🐾 potty 🐾 play



## Walnut Country Preschool News



### Walnut Country Preschool

Happy Fall Neighbors! We are happy to welcome the change of season and drop to more reasonable temperatures. As we move into fall, we will be discussing the typical observable changes of autumn. The shift into fall gives us a lot of opportunity to introduce plenty of sensory vocabulary like colors (in the leaves and the sky), textures (like a crunchy leaf, wet puddles, cool winds, etc) and smells like fresh rain and spicy cinnamon. You can help spark their curious minds at home by asking what colors they see in the trees. You might also ask an open-ended question like "what do you think makes the leaves change colors?" and "why do some trees stay green?" Keep in mind that it isn't necessary to explain, although you can! The important part is to engage their imagination, verbal and reasoning skills.

If you are looking for a fun way to celebrate the spooky season with less sugar a glow stick bubble bath is a really fun activity and surprisingly soothing. You can add bubble bath or music for some extra creative and creepy vibes. We encourage you to have a safe and fun October with your preschoolers.

As always, if you have questions about our program for your current or future preschooler, please visit our website:

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

You can also reach out to Mrs. Kelly directly:

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

Or by phone at:

(925) 798-9686

## Scouting for Food 2023 - BSA Troop 444

One of Scouting's driving principles is "Doing a Good Turn Daily."

Scouting for Food, in partnership with the Food Bank of Contra Costa, is a service project to care for people, who are in need in our local communities. Scouts will distribute door hangers on Tuesday, Nov. 7 in the Crossing's neighborhood. Scouts will return on Saturday, November 11 at 10:00 a.m. to pick up and deliver donations to the food bank.

Here is the Scouting for Food Schedule:

**Tuesday, November 7<sup>th</sup>** at 6:30 p.m.  
Scouts will drop off door hangers

**Saturday, November 11<sup>th</sup>** at 10:00 a.m.  
Scouts will pick up food donations

Food Donation Suggestions - Non-perishable food items:

No Open or Glass Containers please! Canned Goods, Canned Tuna or Chicken, Fruit, Vegetables, Dried Pasta, Peanut Butter, Cereal or Pop Tarts, Pancake Mixes, Muffin Mixes, Crackers, Cookies, Instant Soup, Rice, Beans, Pasta, Powdered Juice, Powdered Milk, Dried Fruits and Snack Bars.

Thank you for your support! -BSA Troop 444

## Board Meeting Summary // September 28<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.

- This month we held our Annual Meeting of the Members. Usually this is where ballots are counted for the Board election, but because we had another election by acclamation, the Board went over the results from the membership survey and then adjourned into the open meeting.

- Two homeowners whose accounts are more than six months delinquent were approved to be sent to collections if their accounts are not brought current before November 1st.
- The Board confirmed director positions as follows: President – Mike Kindorf; Vice President – Ken Dixon; Treasurer – Edward Baluta; Secretary – Brian Beckon
- The Board decided to turn off the side pool heaters on November 1st, and to keep the main pool heated through December 1st unless the weather is bad and usage close to zero. In that case, the GM will have the heaters turned off sometime in November, but no earlier than 11/16. The water aerobics class will also move over to the Main Pool in November, after the East Pool heater is turned off.
- The Board reviewed some price estimates for the greenbelt stage project and directed management to work with the vendors to see what can be done to reduce the overall costs. The estimates we received were higher than anticipated.
- The Board agreed to slightly increase the cost for advertising in the Signal, given that current advertising income does not cover the costs for monthly printing.
- The Board discussed the current security patrol contract, which includes nightly vehicle patrols and one weekend 8-hour foot patrol. Management is recommending the Board consider transitioning to several nightly foot patrols per week as those tend to be more effective (but also more expensive). The Board agreed to revisit this discussion early next year and con-

sider moving to foot patrols during the warmer months (April to September) when we have the most after-hours activity.

- The Board approved a request for putting on yoga classes as well as meditation classes in the Clubhouse, once per week for 1 hour on weekdays. Management will work with these individuals to coordinate timing.
- The Board approved a light maintenance contract with our electricians for a monthly light run and inspection and would like to revisit this contract at the January meeting to see how it's been going.

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!

### Clubhouse Gym Info

For those unaware, the CHOA gym is located inside the Clubhouse in the downstairs room that faces the pool. Before you visit the gym for the first time, you must sign a waiver and have your key fob activated for access. This can be performed in the Clubhouse during normal business hours, which are Wednesday through Sunday, from 12pm to 8pm.

Gym hours are 5am to 8pm, 7 days a week. You can access the gym through the double doors on the main pool deck.

The CHOA gym includes a treadmill, stationary cycle, elliptical, and a three-way weight machine with options for arms, chest, and leg exercises.

Later this month the treadmill is being replaced with an upgraded model complete with a large 16" screen, apps that can be accessed via the Clubhouse WiFi, and a built-in fan. This will likely be installed in the 2<sup>nd</sup> half of the month.

### Cars Blocking Sidewalks

We received this Signal reminder request from a few of our residents who are regularly out walking the CHOA streets – when you are parking your vehicle in the driveway, please ensure that it is pulled all the way in and not blocking any portion of the sidewalk or walkway. Sidewalks need to remain open for pedestrians, cyclists, and any other

pedestrian out enjoying a nice walk or run.

Additionally, the CHOA rules require all bushes and shrubs along the sidewalks to be trimmed back and not get in the way. Same goes for trees over a sidewalk – please make sure your front and side yard trees allow enough clearance for someone to comfortably walk through.



## Upcoming CHOA Events & Events Committee Updates

### **Movie on the Green - another big hit!**

It was wonderful seeing so many of you (over 300 of you!) come out for our Movie on the Green.

We had a pre-movie party with a food truck, a beer & wine truck, two inflatables for the kids, music, free popcorn, a concession stand supporting the Walnut Country Preschool and then the featured film on a giant screen once the sun set.

THANK YOU to each of the 12 neighbors who volunteered to help on the day of the event - we appreciate you sharing your time and talents to make this a memorable evening for the Crossings.

Nothing beats getting to stroll over to an outdoor movie and then walk back home! Let's do this again!

### **CHOA Fall Festival**

**Date:** Saturday, October 21

**Time:** 4pm to 6pm

**Location:** Lawn by Main Pool

Mark your calendars for the Crossing's Fall Fest on Saturday, 10/21, from 4-6p. This is a free event for residents and your family & friends. Grab your chairs and blankets and come over to our usual spot on the lawn by the main pool for live music, face painters, cotton candy, lawn games and more!

There will be food & beverages available for purchase from the Mozzarella pizza truck and The Guzzler beer & wine bar on wheels. The trucks will park at the base of Oakbrook Ct from 4-6p.

RSVP online using this link:

<https://bit.ly/2023FallFestRSVP>

We will also be collecting winter clothing during Fall Fest for GROW

Concord, a local non-profit serving the homeless population. Together let's help keep our community warm & dry this winter season!

Please bring your new or gently worn adult/teen sized items:

- Jackets and hoodies
- Sneakers and boots
- Packages of NEW socks
- Hats, Gloves & Scarves

You can also drop off your clothing donations at the Clubhouse during business hours from 10/14-10/28.

### **SAVE THE DATES**

#### **CHOA Winter Festival**

**Date:** Sunday, December 10

**Time:** 3pm to 5pm

**Location:** Clubhouse

## Common Area Light Pole & Fixture Replacement Project Update

Earlier this year, we installed several new light poles in the central and eastern portion of the greenbelt. This came as a result of an inspection we had completed measuring the integrity and density of all common area light poles. Of the 63 light poles on site, twelve came back indicating a need for replacement. The Board then worked with a vendor to pick out replacement poles and new fixtures. The decision was made to use fiberglass poles moving forward as this material fared better when dealing with dog

urine, which we believed caused a lot of the rust and corrosion found on these poles. New, more modern looking LED light fixtures were also selected, with the goal of these being the standard CHOA fixture moving forward.

The poles took several months to be manufactured and delivered and work began in late winter earlier this year. We put up all eastern greenbelt lights and one central light. Shortly after these went up, we received comments from some homeowners that the new fixtures were very bright and needed a

lower wattage or a shield of some sort to keep the light from shining into the houses. We put the project on hold until we could get this sorted. This is why you may have seen a handful of light poles being stored down at the end of the central greenbelt area.

was then made to test a less bright 26-watt fixture instead of the 52-watt we originally ordered. We also had the vendor find someone who could custom fabricate a glare shield that could be affixed to the fixtures (no stock options were available). The glare shields took a very long time to be made, but they finally arrived and one was installed on the 2nd to last light pole in the east greenbelt. They also replaced this light with the new 26w fixture, and together these both took care of the glare and light disturbance issues. We then gave the vendor official direction to swap out 9 of the 12 fixtures we ordered with the lower wattage fixture options and to fabricate several more glare shields to use as needed.

Last week we received word that the new fixtures were shipping from southern California and will be arriving shortly. Once they get here, the vendor will get us on the calendar to replace the remaining 9 light poles and fixtures. One of these is in the central greenbelt, and the remainder are along the western portion of the greenbelt walking path (three are near the west pool).

We expect this project to be fully complete before the end of October. The plan is to use these poles and fixtures moving forward whenever we have a pole that fails or needs to be replaced. We'd love to hear what you think once everything is up and running!

### **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 the Clubhouse staff at 925-850-0250, or email [clubhouse@walnutcountry.com](mailto:clubhouse@walnutcountry.com).

## October 2023 Tree Work & Removals

### Tree 126

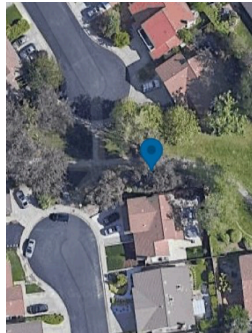


**Location**  
*Adjacent to 4427 Weeping Spruce Ct*

**Species**  
*Silver Dollar Gum Eucalyptus*

**Tag #**  
126

**Reason for Removal**  
*Excessive dead wood in upper canopy & split into trunk from large limb failure*



### Tree 369

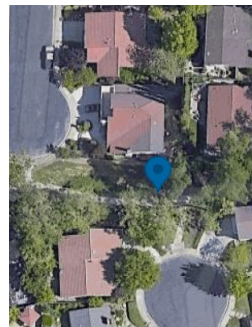


**Location**  
*Adjacent to 4425 Sweetbriar Ct*

**Species**  
*London Plane*

**Tag #**  
369

**Reason for Removal**  
*Decay pocket in the main trunk, several small pockets in upper canopy, dead branches throughout.*



### Tree 502

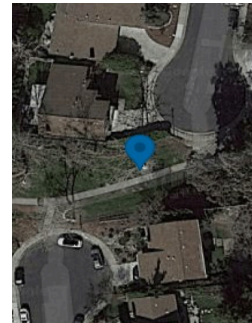


**Location**  
*Adjacent to 4416 Catalpa Ct*

**Species**  
*London Plane*

**Tag #**  
502

**Reason for Removal**  
*Excessive deadwood throughout canopy; continues to decline.*



This round of tree maintenance has started as of Monday, October 2nd. Trimming/pruning is scheduled first and will take about two weeks. Then in the second half of the month, a vendor will be on site for tree removals. This time around we have three trees scheduled for removal within the greenbelt area, all due to health concerns like decay or deadwood and dead branches. There are also two trees on the North Slope across from Blueberry Ct scheduled for removal and one dead cedar tree along Cowell Rd by the entry monument.

Along the south slope, we have 20 trees scheduled to be removed due to health concerns. This number is high because a full-scale inspection of every south slope tree has not been conducted for many years, and we recently added all these trees to our inventory and had a scope of work created with these in mind. Most of the trees scheduled for removal here are older, struggling or dead eucalyptus trees (just about all are Red Iron-bark). We are also having several dead shrubs removed for fire prevention.

We will continue along with our schedule of twice-annual pruning and removals (as needed), with the expectation that the next round of work on the south slope needing a significantly reduced number of removals. This year was a little skewed because we previously had been putting our energy into getting the greenbelt tree maintenance up to speed.

Our vendors will ensure the proper signage is used when they are out working on site, but please be cautious when walking the greenbelt while this tree work is underway.

## South Slope Well Update

A quick note on the well and water tank along the South Slope across from Stone Canyon – that well has historically produced a tiny amount of water compared to its central counterpart and has had continued maintenance issues. This area in particular also has a huge amount of iron and sediment in the water, which means the pump needs frequent maintenance and cleaning done. Additionally, the well itself is not in good shape and several vendors recommended we consider drilling a new well nearby rather than try to continue to maintain it.

Last year the Board investigated this option. As you might expect, drilling a new well is very expensive and even with the most advanced

testing available, there is no way to know 100% for sure what the yield will be in that spot without actually digging straight down and installing a well.

Given the information available, the Board has for now decided not to invest any more money into the south slope well and pump system. The cost to maintain the existing pump was not deemed warranted given the small water yield, and the cost to drill a new well, together with the uncertainty of whatever yield might come of it was not a risk the Board was in favor of taking. This is one of the main reasons the Board has been investing in removing the plant material that needs regular watering (like the fescue grass).

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Or by phone at:

**925-687-9961**



# NANCY'S NEWS

## CROSSINGS COMMUNITY

October, 2023

Issue 170

NANCY BENNETT



### Will Mortgage Interest Rates Hit 8%?

The general consensus among the smart financial people is that they may go that high before the end of this month!

The Fed's policy of **'higher for longer'** is keeping pressure on mortgage rates while they try and get or keep inflation under control for the remainder of this year.

According to an article from BankRate.com..."Mortgage rates broke through 7 percent faster than expected. The average rate on a 30-year home loan was 7.42 percent as of early September 2023."

On Tuesday, October 03, 2023, the current average interest rate for a 30-year fixed mortgage is 7.74%, rising 10 basis points compared to this time last week.

It's a challenging market for borrowers to say the least!

**Current real estate market** – as of this writing, there are a total of 74 detached homes for sale in the entire city of Concord. That is down about 20 homes (on average) from last month. The average days on market for the active housing inventory is 38 days. There are just over 60 homes pending in our fair city right now, and they were on the market for an average of 23 days.

Quite a difference in the days on market – and an important factor for home buyers and sellers.

**DAYS ON MARKET** – this is the number of days a home has been actively listed for sale on the MLS. In a market where rates are the highest, they have been in over 22 years, having a home sit on the market for more than a month can be telling.

As you can see from the current market statistics, home buyers are

still actively out there searching for homes AND making offers. If a home is priced right for the condition, market and location, it will go pending. Home buyers are much savvier with their research. Clearly the other homes that are still for sale, may not be priced right (according to the buyers who have had a chance to view those homes, but won't make an offer) in relation to the condition, location and variables that buyers are looking for today. In other words, buyers will buy a home (car, TV or other big purchase), when they find the right item at the right price.

A couple of weeks ago, I had an open house for a new listing we had in the Crossings. During the Saturday/Sunday open houses, there were over 50 groups of folks that came by. That's a lot when interest rates are almost at 8%!

Some of those folks believe that if they buy now, they can refinance in a year or two, when rates go down. The theory is that when rates DO go down, there will be 100 other families that are ready to buy a home and they believe the bidding wars will come back again. Hedging against perceived rate drops/home price increases?

Other home sellers are considering if they should sell now or wait until next year or even two years from now. My answer is "that depends". There are a lot of factors that go into selling your home. A conversation with an experienced realtor, financial planner, your tax person is always advised.

It's October! The beginning of the last quarter of the year and political/economic and cultural tensions seem high and plenty of folks are looking for some peace, calmness and a little bit of a break from what feels like chaos and uncertainty.

You have my permission to find the whackiest costume and go parading through the Crossings this Halloween, collecting as much candy as you can!

*Until next month.....Nancy*

COMING SOON!

### Available and Coming Soon

- Crossings 3 bedroom –Barberry Ct.
- An Eichler home in Concord—\$1.2M
- Crossings, off market 5 bed home
- Vallejo townhouse—two story

### 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

### On a personal note....

Kids! They can be so hilarious at times! This week my little one is learning new songs at daycare. As I type this month's newsletter, I keep hearing him sing "Wrinkle, Wrinkle, Little Star...." I can't help but laugh as he sings it so proudly in the car each day.

Continuing the story of my little guy....Somewhere around Valentine's Day in 2021, I received a call from my social worker. She wanted to know if I was interested in fostering a baby boy...and there might be a chance that he could be up for adoption at some point in the future! Of course I'm interested I said...I already have a 6 week old baby girl at home, so if I'm up all night for one, why not for both? Foster parents are a little crazy...and you kinda have to be!

I asked what the story was about this baby? She told me he was born a couple of weeks ago in Oakland. He was born addicted to many drugs. They had him in the NICU (neo-natal intensive care unit) as they were detoxing him as gently as possible. I learned that they use morphine to detox these babies off the cocktail of drugs that many of them are born with. He was in bad shape with a feeding tube, he had trouble settling and sleeping and although he was going to get through this, it would be a couple of weeks before he would be released.

If I was interested, I would have to go to the hospital daily and begin the bonding process with him. All I could think was how sad for this little guy. To be struggling in the hospital with no one there for you. My heart was breaking.

I also had a major decision to make....do I want to do this right now? Am I the right person/'mom' for him? What if there are more medical, physical or other major concerns down the road.. Am I up for that? These are some of the life changing decisions that you have to make in a very short time when you are a foster parent. In my next breath I asked for the hospital address and told them I would be there in an hour!

Our journey begins!

### Composting—Those Little Bins!

#### Interesting product from a local business-

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](http://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**

### Crossings September Activity

<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>Garage</u>	<u>Acres</u>	<u>Sale \$/SqFt</u>	<u>Closing Date</u>
ACTV	12	4493 Snowberry CT	\$1,100,000		1805	4	2	2	0.13		
PEND	4	4408 Winterberry Ct	\$1,050,000		2886	4	2.5	3	0.13		
PEND	5	4404 Weeping Spruce Ct	\$1,049,000		1917	4	2	2	0.13		10/6/2023
PEND	0	4499 Deerberry Ct.	\$985,000		1567	4	2	2	0.13		
PPR	11	4476 Barberry Ct.	\$1,000,000		1805	4	2	2	0.12		12/15/2023
Sold	30	4497 Adelia Court	\$1,189,000	\$1,205,000	1991	4	2.5	2	0.12	\$605	9/28/2023

PPR = Pending Court Confirmation