



Walnut Country - The Signal | Volume 2023, Issue 8 | Office Phone: 925-687-9961 | Email: [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com)

## 2023 Year-in-Review

## Walnut Country

THE CROSSINGS

Another year is about to come to an end and we wanted to highlight some of the HOA's projects and accomplishments over the last twelve months:

### Board Policies / Administration:

- The Board approved the *Common Area Tree Damage Policy*, which details the procedures should a common area tree cause damage to a resident's personal property.
- The Board approved a *Common Area Parties & Social Gatherings Policy* to clarify the use of HOA facilities for resident parties and get-togethers on the common area.
- We published a membership survey in early fall and received more than 250 responses from residents.

### Projects - Buildings:

- In the summer we replaced cabinets in the Preschool that were long overdue for an upgrade (we think they were original construction).
- We replaced the security camera systems for the Clubhouse and pools (the existing system was no longer functioning properly or storing recorded footage for review). This new system allows footage from the Clubhouse to be accessed remotely.
- We replaced the gym treadmill as the previous treadmill had some safety concerns (buttons were not doing what they were supposed to when you pressed them).

### Projects - Pools:

- In September, a new pool maintenance vendor started – Picture Perfect Pool Services. We are very happy with their work so far and think it's been a major improvement over the previous vendor.
- The East and West Pool pump room projects were completed and the pools opened in the spring! We once again want to thank all residents for their patience throughout this project and hope you have been enjoying the pools since they reopened.
- The Main Pool's gas line failed in March and

we had to scramble to have a brand new line trenched and installed before the swim season was scheduled to start.

### Projects - Landscaping:

- In 2023, we finished up year two of our tree health care plan put together by the HOA's contracted arborist. Tree work was broken into two phases to avoid disturbing animals during nesting season; round 1 took place in February, and round 2 was completed in October. In total, approximately 325 trees were pruned this year. This year we also planted nearly as many trees as were removed (due to either health or safety concerns), and we plan to continue replanting trees where appropriate.
- The large Valley Oak at the end of Adelia Ct caused some concerns after an inspection and we brought in a specialist for in-depth testing. Ultimately it was determined that the tree's risk could be reduced to a satisfactory level with continued pruning and monitoring. The specialist installed some hardware that will alert us if the tree begins leaning at a concerning angle.
- The booster pumps for our central well and water tank failed this year and were replaced with a new, single motor pump that will be more efficient and easier to repair, if needed. This pump takes the water that is in our tank (which is mostly well-water and supplemented by district water) and sends it into the irrigation system at high-pressure.
- We installed four new benches throughout the central greenbelt, a few with an excellent view of Mt. Diablo!
- We continued the fescue removal project along the South Slope in an effort to reduce our total water use in this area, given the continued struggles with the south slope well (which never worked efficiently to begin with, when compared to the central well).
- We replaced a total of 12 failing light poles throughout the greenbelt, and also updated them with more modern light fixtures. This setup will be the standard moving forward.
- We replaced about 35 damaged or leaning metal posts at the end of cul-de-sacs throughout the community.

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### Upcoming Schedule

- Board of Directors Meeting
- Thursday, January 25<sup>th</sup> @ 7pm
- Architectural Committee Meeting
- Thursday, January 18<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 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

The pools and bathrooms are currently open and accessible, but the water is not heated. It is around 50-60 degrees.

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

### Current Assets

Cash - Operating	\$	147,741
Cash - Reserves	\$	1,588,658
Receivables	\$	4,921
Prepaid Expenses	\$	25,590
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>1,766,910</b>

### Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$	131,696
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### Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$	(5,897)
Total Outstanding Fees and Fines	\$	(1,228)
<b>TOTAL OUTSTANDING DELINQUENCIES</b>	<b>\$</b>	<b>(7,125)</b>



**A LOOK  
at the  
BUDGET**

### Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
<b>Total Revenue (Accrued)</b>	<b>\$ 1,298,609</b>	<b>\$ 1,285,552</b>	<b>\$ 13,057</b>	<b>\$ 121,295</b>
<b>Operating Expenses</b>				
Insurance	\$ 69,420	\$ 57,750	\$ (11,670)	\$ 6,349
Taxes & Permits	\$ 2,551	\$ 6,413	\$ 3,862	\$ 100
Legal Fees/CPA	\$ 7,167	\$ 14,218	\$ 7,051	\$ -
Management & Accounting	\$ 222,503	\$ 218,194	\$ (4,309)	\$ 20,741
Office, Admin, & Mailing	\$ 68,688	\$ 41,261	\$ (27,427)	\$ 27,491
Staffing/Payroll/Events	\$ 89,451	\$ 83,794	\$ (5,657)	\$ 9,234
Security Patrol	\$ 20,506	\$ 19,250	\$ (1,256)	\$ 1,171
Alarm Systems	\$ 9,910	\$ 6,967	\$ (2,943)	\$ 1,380
Landscaping & Irrigation	\$ 175,294	\$ 182,237	\$ 6,943	\$ 15,049
Pest Control	\$ 14,196	\$ 14,685	\$ 489	\$ 1,302
Maintenance & Janitorial	\$ 21,822	\$ 17,188	\$ (4,634)	\$ 949
HVAC & Plumbing	\$ 1,854	\$ 5,683	\$ 3,829	\$ -
Roofs & Gutters	\$ 1,850	\$ 1,467	\$ (383)	\$ -
Pools, Tennis Courts, & Dog Park	\$ 77,884	\$ 50,376	\$ (27,508)	\$ 7,307
Utilities	\$ 269,810	\$ 211,475	\$ (58,335)	\$ 51,555
Bad Debt (For Delinquent Owners)	\$ -	\$ 458	\$ 458	\$ -
Reserve Transfer	\$ 354,159	\$ 354,159	\$ -	\$ 32,196
<b>Total Operating Expense</b>	<b>\$ 1,407,065</b>	<b>\$ 1,285,575</b>	<b>\$ (121,490)</b>	<b>\$ 174,824</b>

## President's Corner // Winter 2023

Hello Walnut Country, As you know, for November and December, we hold a combined meeting the first Thursday of December to avoid conflicting with the Thanksgiving and Christmas holidays. We held our last meeting of 2023 on December 7<sup>th</sup>.

Below are some highlights and news for the Association.

The Board and I wish you and your family the best for the holidays.

### **New Greenbelt Benches**

The Board approved the replacement of some existing benches earlier this year, as well as the installation of several new benches. It took a significant amount of time to find the right vendor, and to get a good price on the work. After reviewing many bids, a selection was made last month. Construction and installation was finished a week ago and we think the project came out better than expected. We appreciate the input from homeowners who suggested the idea of new benches and helped select the locations.

### **Clubhouse Rentals**

At the last meeting, the board discussed the current policy for the rental of our Clubhouse. The Clubhouse is available for rent on Friday, Saturday, and Sunday. The Board has heard from homeowners that the Clubhouse, and specifically the game room, is not available for use on most weekends due to the high number of rentals. The Board reviewed the policy and the last years' worth of rentals. We found that the game room is often unavailable for the entire weekend because of private party rentals. The Board decided to amend the policy to better accommodate those who would like to use the game room on weekends. For new rental contracts going forward, renters will only be able to reserve the lounge side of the Clubhouse and the Kitchen on Sundays. The game room will remain available for those individuals who would like to use it on Sunday's. We added a provision so that special requests to rent the game room on Sundays can be submitted to the Board with the intent being to only

approve such requests if there are specific extenuating circumstances.

### **Main Pool Retrofit Project**

Many of the components of the Main Pool are slated for replacement and retrofit over the next few years. This is potentially a very large project. The Board approved a proposal to have a detailed inspection of all components performed by a contractor that specializes in commercial pools. The report they produce will guide the Board and General Manager in planning out this multi-phase project. The Board's plan is not to make any changes to the layout or features of the Main Pool, but to focus on getting the facility up to industry standards and make it as energy efficient as possible.

Our next meeting will be Thursday, January 25<sup>th</sup>, 2024. We hope to see you there, either in person or via Zoom if that is more convenient for you.

**Mike Kindorf**  
CHOA President

## Having a Voice in CHOA Decisions - The Importance of Board Meetings!

We wanted to put out a quick article going over how HOA decisions are made, as we sometimes see comments from owners asking about why a particular item wasn't put to a vote of the membership or a survey used. There are two answers to this type of question: 1) this is not how the state of California has setup HOAs to run - only a select few types of decisions by Boards need a vote of the membership, and 2) management of the community would be untenable if most decisions required a membership vote.

The state provides us with the framework for how HOAs are meant to be run. Homeowners elect a Board of Directors who, as a group, make decisions for the HOA. If a particular Board or individual Board member is not representing the desires of the membership (or at least a majority of them), then ideally they are replaced by more favorable candidates at regular Board elections. With every decision they make, someone is bound to be unhappy or disagree; there is no getting around that with 1,062 homes! But they are fiduciaries, and their decisions should be made with the best interests of the community in mind (again - not everyone will agree on what that is exactly).

The Board meets monthly and discusses items that need action or further

direction. Sometimes this is a minor item, like updating the policy for renting the clubhouse. But more often than not these are bigger decisions that will impact residents in some way. CHOA is a little bit like a mini country club. We have staff who work the clubhouse, a janitor, an onsite General Manager, several buildings that require regular maintenance, facilities that are aging, a huge amount of landscaping, and over 1,200 trees! We also have many vendors frequently on site who need direction and feedback and work orders and follow up - landscapers, pool techs, electricians, roofers, plumbers, arborists, pump and well vendors...There is a lot going on throughout the year to keep the CHOA grounds maintained. From a purely logistical standpoint, the Board, as homeowner volunteers and with a single General Manager, simply does not have the time or bandwidth to put items like this to a vote or poll the membership before a decision is made. Business would move at a snail's pace and necessary maintenance or upgrades would likely be caught in a consensus purgatory.

For the Board to make a decision on a particular topic, it is first listed on the Board meeting agenda for discussion, which is typically posted the week prior. Homeowners can decide to attend, and at the beginning of the meet-

ing, voice their opinion on that specific topic. The Board then takes that into consideration when making a final decision, precisely how the state of California has intended for HOAs to be governed.

There are several items that do require an official vote of the membership - a special assessment over a certain dollar amount, an increase to the budget that exceeds 20% from the year prior - but those are few and far between. Your "voice" as a homeowner can be made clear through two specific methods - voting (or running!) for the Board, and providing the Board with feedback and comments at the regular Board meetings.

The Homeowner Open Forum is your opportunity to let the Board know what you're thinking, and it doesn't have to be related to something on the agenda. Your feedback is important and helps the Board better understand the needs and desires of the membership.

We are still making Zoom available as an option for those who would like to attend the meetings from home, and typically you can still provide a comment to the Board if joining the meeting over Zoom. Agendas are posted at the Business Office and made available on the HOA website at [www.walnutcountry.com](http://www.walnutcountry.com). Hope to see you at our next meeting!

## General Manager's Update // Winter 2023



Pictured: the General Manager "working"

Hey CHOA! Hard to believe another year is almost past us – feels like just last month I was writing up our Signal year-in-review article for 2022! Hope 2023 was a good one for you all and here's to a lovely 2024!

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

- We recently installed four new benches in the central greenbelt. The landscapers will be out next to make some final adjustments to the surrounding landscape, ensuring there are no trip hazards, etc. We hope you like them! We know from our membership survey that the Greenbelt is far and away the most valuable amenity for our residents here.
- We had about 35 metal posts replaced at the end of several cul-de-sacs within the community.
- We are currently working on an updated CHOA Tennis Pro policy that will permit additional approved tennis instructors to put on clinics at the CHOA courts for our residents (with Board approval) and clarify the policy for private lessons on the courts (again, for residents only). This will likely be discussed at the January Board meeting.
- Yoga classes are starting up at the Clubhouse in early January on Wednesday evenings at 6pm! See the article in this *Signal* for more information.
- The HOA's contracted arborist is currently performing inspections of the CHOA trees and putting together a tree care plan for the first pruning of 2024. Last year we held a special Board meeting at the beginning of January to review this plan and bids.
- We recently had the fireplace in the Clubhouse repaired, so that should help keep things nice and toasty through the winter.
- Our electricians repaired the two lights that were out over by the East Pool, E52 and E53. To fix this, we had to trench and run new conduit between two junction boxes, about 50 feet. Both lights are now back up and running!
- We hired our current janitor, Emily, to help out part-time in the Clubhouse as well. Stop by and say hey if you have a chance! She'll be working in the Clubhouse for 1-2 days a week now to give Robin a much-deserved break.
- We replaced a large piece of flagstone by the hose at the dog park and dug down about 18" and filled in the hole with gravel. This should help keep this area from getting wet and muddy.
- The key fob reader at tennis court 1 has been repaired!

Hope to see you at the January 25<sup>th</sup> 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 always posed on the Board Meeting Agendas, which you can find on the HOA's website.

If you have any questions about anything at all, feel free to give me a ring at the office. Until next month!

**Bill Mazza** / CHOA General Manager

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## Palm Tree Trimming - Schedule Now!

This is the ideal time to have your palm trees trimmed, as nesting season has come to an end and the risk of disturbing any birds or other animals that have made the palm tree home is significantly reduced.

The HOA rule book requires the removal of all dead palm tree fronds. We understand that this is not inexpensive work, but this should happen annually to keep these trees looking neat and well-maintained. These dead fronds can also make quite a mess during the windy season (usually in neighbors' yards) - not to mention potentially cause some damage when coming down.

Please start getting this work scheduled before nesting season starts up again, which will be early to mid-February. The Architectural Committee will resume issuing violation notices to owners with multiple dead fronds in their palm trees during their upcoming winter inspections, so please inspect your palm trees and reach out to tree trimming vendors as needed.

If you have any questions, please contact the GM at 925-687-9961 or at [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com).



## Walnut Country Swim Team News

# HAPPY HOLIDAYS!

From,  
Walnut Country Swim Team

We hope you'll join us for the team's Annual Chili Cook-off and Silent Auction on the afternoon of Sunday, February 4th at The Clubhouse. It's a great opportunity to sample chili recipes from all corners of the neighborhood and to meet some team families in a fun and relaxed atmosphere.

Registration for Spring Clinic 2024 opens in January. Clinic will run M-Th from 2/26 to 3/28.  
[wcstingrays.org](http://wcstingrays.org)



## Walnut Country Preschool News



### Walnut Country Preschool

Season's greetings, neighbors! During this season, we expand on the concept of community by sharing seasonal celebrations and traditions around the world. The children love to share how their families celebrate with the class. We are so grateful to be part of your family celebrations and wish you happy, healthy holidays!

Speaking of community, we would love for you to be a part of ours in 2024! Our Fall 2024 Registration will be here very soon. Walnut Country Preschool has served the community for over 40 years and is proud to offer a child-centered, play-based curriculum that supports natural curiosity and future academic achievement.

Mark your calendars for some important dates!

- Open House is January 16, 2024
  - Current Families: 5:30 – 6:00 PM
  - Prospective Families: 6:00-7:00 PM.
- Priority registration for CHOA residents is January 22, 2024, at 8:30 AM

Have questions about our program for a current or future preschooler? Please call 925-798-9686 or email us at [walnutcountrypreschooldirector@gmail.com](mailto:walnutcountrypreschooldirector@gmail.com). We also have a lot of information on our website at [www.walnutcountrypreschool.com](http://www.walnutcountrypreschool.com).

## Street Sweeping - Every 4<sup>th</sup> Monday

The city of Concord provides our community with street sweeping services on the 4<sup>th</sup> Monday of every month. The city is requesting that homeowners keep in mind the following to help them do a better job on your service day:

- Move vehicles off the street
- Remove basketball backboards/stands from the street
- Keep vegetation at least eight feet above the entire sidewalk and twelve feet above the street and gutter to avoid damaging street sweeping equipment

An effective street sweeping program is important because removing debris from gutters and roadsides means less debris goes down storm drains and into a creek, the Delta or San Francisco Bay causing water pollution.

The City's street sweeping program is only part of the solution to water pollution. Residents can help by being aware of how their actions can contribute to or help solve the problem. For instance, over watering can wash pollutants from yards and streets into gutters and storm drains. These pollutants include pesticides, fertilizers, motor oil and yard clippings.

Residents who rake leaves and yard clippings into the street make it difficult for crews to remove these potential pollutants. The City has added a Green waste-recycling program to the garbage collection service. Green waste can be recycled by leaving it in bags or cans on the curb on garbage day. Please don't rake it into the street.

## Board Meeting Summary // December 7<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.

- We have hired our Janitor, Emily, to help out part-time in the Clubhouse as well! She will be working with Robin

starting this month and working 1-2 Clubhouse shifts per week.

- The individual who stole the electric strike from the gate at the East Pool came forward and reimbursed the Association in full for all costs incurred. A reimbursement assessment hearing was initially planned for December 7th's Executive Session meeting.
- The Board approved a change to the price and availability for the Game Room for private parties/reservations. We have received a few requests from residents for the Board to review this policy as the Clubhouse has been unavailable on most weekends due to private events. Previously, the cost to rent the Game Room was an additional \$50.00, and this meant that the entire Clubhouse was unavailable for residents and their guests. Because of the impact this option has on residents who wish to use the Clubhouse on weekends, the Board has increased this fee to \$200.00 and is only making the Game Room an additional option for Saturday reservations, unless approved beforehand by the Board. Please note that this will not impact reservations that were made prior to this new policy's approval.
- The Board approved a new petty cash policy to help streamline expenses and purchases for HOA events. This policy establishes a separate bank account with a debit card just for HOA activities/events expenses, since a lot of the vendors we work with or purchases we make prefer a card over check. This will also allow the Board to see all transactions in this account on the monthly financials. The Board will approve deposits into this account in accordance with the approved Activities budget at regular open meetings.

The Board discussed a recent inspection report for the Main Playground which called out some issues with both the sand and the poured-in-place rubber material. The rubber is due to be replaced, but its proximity to sand is problematic. The sand is coarse and has the potential to damage or shorten the lifespan of any adjacent rubber material. That being said, the Board understands the sand is very popular. The Board is currently obtaining bids to beef up the sand and remove and replace the old rubber material, keeping the two at about a 50/50 split (with some minor adjustments, like removing the sand under the swings), as well as another potential option of removing all of the rubber and replacing it with sand, so that the entire playground surface is just sand. Bids will most likely be reviewed at our January Board meeting – if you have an opinion or want to provide the Board with feedback, please attend that meeting or email the GM beforehand!

As a reminder, our monthly Board meetings have resumed 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!

## 2024 HOA Assessment Increase Reminder & Payment Options

Just a quick reminder that the monthly assessments are going up to \$116.00 per unit per month starting January 1st. This is about an 8% increase over last year, and lines up with ongoing inflation rates, which reached more than 9% at its peak during the last two years. This increase is not the result of any new contracts or money spent building something that wasn't there before. The driving force behind this increase is inflation and the rising costs of goods and services.

Homeowners have several ways to make a payment:

- Write a check and mail it to the HOA's bank
- Make a one-time payment online
- Setup automatic payments online

All online payment options can be accessed and configured at <https://portal.commoninterest.com>. Detailed instructions for how to create an account and make online pay-

ments or setup automatic payments are available online at [www.walnutcountry.com/pay-hoa-assessments/](http://www.walnutcountry.com/pay-hoa-assessments/).

If you have never used this system, you will need to create an account. All owners have been mailed a page with their account number and a portal registration key. You will need both of these numbers to create an account. If you do not have this information, please email [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com) and request access to the Portal.

Checks can be mailed directly to the HOA's bank at this address:

Cowell HOA c/o Pacific Western Bank  
PO Box 45480  
San Francisco, CA 94145

When mailing a check, please be sure to include both your account number and your property address to help ensure the payment is properly processed.

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## 2023 CHOA Events Recap in Pictures

Spring Fest: March 30th



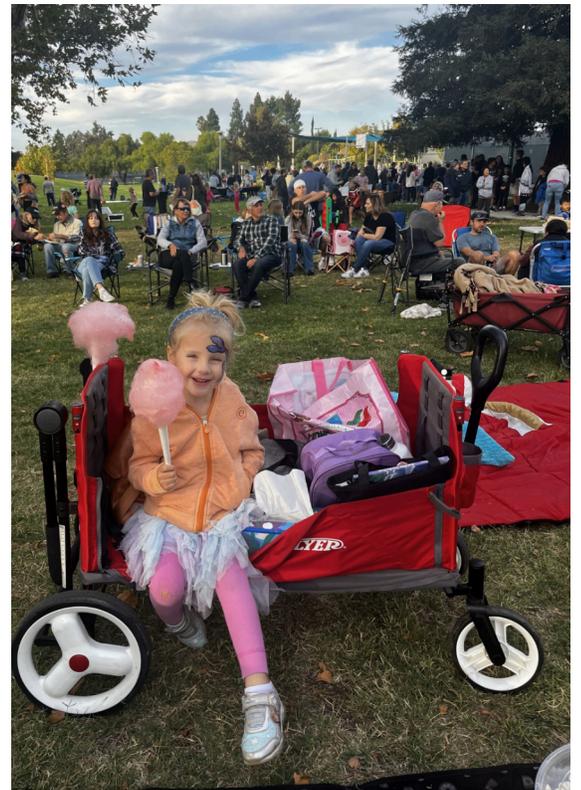
Movie on the Green: September 15th



Red Cross Blood Drive: October 14th



Fall Fest: October 21st



## 2023 CHOA Events Recap in Pictures (continued)

Winter Fest: December 10th



### We live in the best community!

What a fun year we had! Thanks to all who came out to enjoy our events and festivities this year with your neighbors, families and friends. BIG thanks to the Events Committee for all of your planning and creativity, the neighbors who volunteered to work during the events, and a special thank you to the Board, Bill Mazza, Rod Glover and Robin Pedrotti for all of your hard work in the background making these events possible. Here's to 2024!

**Gloria Birch** / CHOA Events Coordinator



## Weekly Yoga Classes - Starting January 3<sup>rd</sup> at the Clubhouse

Starting Wednesday, January 3<sup>rd</sup>, yoga classes will be offered weekly in the Clubhouse! Classes will be held from 6pm to 7pm, with 25 slots available. Classes will be every Wednesday evening so long as there is demand.

This will be a Gentle Yoga class, which is performed at a slower pace with less intense positions than a more demanding class might be. There is a stronger emphasis on stretching, seated poses and low-impact movements.

Cost for classes will be \$8, paid directly to the instructor. Participants will need to bring their own yoga mat. The instructor is Nina Hall, who has studied dance for 13 years and

holds two yoga certifications emphasizing philosophy, technique, and multiple styles. Most recently Nina taught Hatha yoga at Fitness 19 in Concord to mixed levels. Earlier this year she taught chair and mat yoga for Forest Park Swim Club.

We hope you'll join on Wednesday evenings! If this goes over well, the Board can look into additional classes such as Chair Yoga.

Residents will need to sign-up online for each class they would like to attend. For more information and to access the sign-up page, visit [www.walnutcountry.com/yoga](http://www.walnutcountry.com/yoga).

# NANCY'S NEWS

## CROSSINGS COMMUNITY

December, 2023

Issue 172

NANCY BENNETT



### Local market is sluggish, but not frozen!

Last year we had a hot streak of home sales in our local area. This tapered off in mid-September and then our last quarter of the year (Oct—Dec) was frozen! Price reductions, lack of activity and many buyers were either burnt out or beginning to see the mortgage interest rates rise, so they stepped out of the market .

In February and for the next few months of this year, things ramped up again. Buyers were becoming comfortable with the new, higher rates and eager to purchase a home before those rates went up even more.

Housing inventory was very low, so we experienced multiple offers again (2-3 per house) in some cases, but not 8-10 offers like the year before.

Currently there are buyers ready to make offers, but the seasonally low inventory in a very low inventory market has buyers waiting more for the right home, even if it means putting things off until next year.

My feeling is that the first half of next year may be busy, with more sellers considering a move and more buyers enjoying lower mortgage rates (not the 3-4% rates).

Some things to remember if you are considering selling—

Prop 19—Take your tax base with you (sell and buy in California) it could save you \$5k to \$10k per year in some cases.

Purge now and often—I just went through this...it can take months! AND it feels so much better in my house!

### Mortgage Rates by Greg Lartilleux

Rates are coming down, be ready for a busy 2024!

According to Freddie Mac, the average 30-year fixed mortgage rate went from 7.79% on 10/26/23 to 7.03% on 12/7/23.

In reality? A lot of buyers got over 8% interest rates at the end of October (due to various factors affecting the interest rate) and some buyers are now getting rates as low as 6.75%!

This is a big difference ... a difference that would save you \$638/m on a \$750,000 loan! ... or one that would allow you to borrow \$100,000 more with the same monthly payment! ....

So where are all the buyers?

Most of them are hibernating for the HTC holidays (Halloween, Thanksgiving, Christmas) ... and I believe a lot of them will wake up in January with rates in the 6's and think: "I can afford \$100K more in loan, let's go!!"

Smart buyers are looking in December, with less competition and great interest rates ... most buyers will wake up in January with a lot more competition.

What I always say: if you find a home you love at a payment you love, then don't overthink it and buy it!

**Greg Lartilleux**  
**Certified Mortgage Planner**



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Pleasant Hill, CA 94523

COMING SOON!

#### Available and Coming Soon

- An Eichler home in Concord—\$1.2M
- Crossings single story 4 beds updated!
- Crossings, off market 5 bed home

#### NEED—

- 4 bedroom or larger Crossings home at the end of a court.

*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

## Mark Your Calendars

**March 16th St. Paddy's Day Celebration at the Clubhouse**

**April—Shred It and Forget It Annual Shredding Day (date TBD)**

**May 4th—Crossings Annual Community Garage Sale**

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### Did you know?

I meet with many homeowners each week that are somewhere in the process of or considering selling their home and making a move elsewhere.

These are not “sales meetings” - I consult.

A consultation is listening to people, asking questions and providing information and options. I always bring my market numbers with me so we can review the historical trends along with discussing what updates over the next few months or years will add value to a home sale.

In many cases, I've been consulting with families for years—as they go through the phases of life (we're having another baby and need more space or we're getting to that age where the stairs are not fun any longer.

If you have questions or would like me to run some numbers and provide some insight, then feel free to give me a ring too.

### Vendor Highlight—Junk Beez

This past week, I needed a lot of junk picked up and taken away from the house. Jana from my team stated that she used this company and they had flat rates and great service. From my experience, sometimes a junk guy will show up and the rates seem to go up when they are onsite. I find that to be uncomfortable and like being taken advantage of.

Junk Beez is a local owned and operated couple of guys. They have a good sized truck and a flat rate for filling it up (or half of it too). They will remove old furniture, appliances, yard waste and try and recycle bikes and various other items instead of just going to the dump with it all. I have a coupon if you want to use it— send me an email [Nancy@BennettBetter.com](mailto:Nancy@BennettBetter.com) or call the guys at 925-272-9999. [Junkbeez.com](http://Junkbeez.com)

### Recent Crossings Home Sales

<u>Status Date</u>	<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>
11/17/2023	Active	53	4676 N Larwin Ave	\$1,110,000		2167	4	2.5	3	0.17		
12/1/2023	Withdrawn	127	4409 Shellbark Court	\$1,498,000		2560	5	3	2	0.13		
11/6/2023	SOLD	6	4493 Barberry Ct.	\$1,000,000	\$1,075,000	1726	3	2	2	0.13	\$623	11/6/2023