



Walnut Country - The Signal | Volume 2024, Issue 1 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Native Plant Project Updates

You may have noticed a few landscaped areas throughout the greenbelt were recently refreshed with bark and new plant material. For each of these projects, only true native California plants and trees were used! When developing the scope, we focused on selecting “keystone” species as detailed on this helpful website recommended by a resident here:

www.bringbackthenatives.net

Utilizing native plants is important for several reasons. Since they are local, they tend to be low-water use and relatively drought-tolerant. Once established, native plants typically need little additional watering beyond normal rainfall. These plants also need fewer pesticides, as they have many naturally developed defenses against our local pests and insects. But perhaps most importantly, native plants also support the local ecosystem.

Native plants, organisms, and insects all evolved together and rely on one another for survival. Many organisms rely on these na-

tive plants they co-evolved with. Areas without native plants can become ecological deserts for essential pollinating insects, or “dead zones” where the amount of wildlife in a given area is significantly reduced. Native plants support a huge number of wildlife and organisms when compared to imported alternatives. All of the new plant species we’ve installed are hosts to a huge number of moths and butterflies – they are used to lay their eggs – which in turn are “must have” foods for local birds. As an example, the popular coprosma (mirror plant), commonly installed in communities throughout the Bay Area, is native to New Zealand and supports zero species of moth or butterfly. The California Lilac, which we installed near the East Pool, on the other hand, supports 117 species of butterflies and moths! Other native plants we selected included manzanita (supports 68 species of butterfly/moth), penstemon (supports 30 species), buckwheat (56 species), white sage (65 species), and silver lupine (75 species). Non-native plants rarely support more than a small handful of moths or butterflies.

Oak trees are also particularly important – they support more life-forms and any other North American tree genus. We recently installed a handful of oaks throughout the property where some trees had been removed due to health or safety concerns. One was a Blue Oak, which is native to the area and supports more than 270 species of moth and butterfly!

We will continue to utilize native plants whenever possible moving forward due to their many benefits, and hope you enjoy or appreciate some of these landscape enhancements!



Pictured: One example of our recent landscape upgrades near Red Maple Ct. In early 2023, two trees in this area came down during a big winter storm, leaving mostly bare, exposed dirt alongside the walkway. For this enhancement project, we installed a number of evergreen buckwheat, manzanita, and penstemon - all native, local plants.

Walnut Country THE CROSSINGS

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Upcoming Schedule

- Board of Directors Meeting
 - Thursday, February 22nd @ 7pm
- Architectural Committee Meeting
 - Thursday, February 15th @ 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>

2024 Pool Hours

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

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

WCST Spring Clinic:
2/26 thru 3/28

- Monday thru Thursday
- 4pm to 8pm

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

Current Assets

Cash - Operating	\$ 124,551
Cash - Reserves	\$ 1,579,384
Receivables	\$ 4,603
Prepaid Expenses	\$ 20,278
TOTAL ASSETS	\$ 1,728,816

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$ 122,140
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Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$ (5,581)
Total Outstanding Fees and Fines	\$ (1,227)
TOTAL OUTSTANDING DELINQUENCIES	\$ (6,808)



**A LOOK
at the
BUDGET**

Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
Total Revenue (Accrued)	\$ 1,417,449	\$ 1,402,420	\$ 15,029	\$ 118,839
Operating Expenses				
Insurance	\$ 75,801	\$ 63,000	\$ (12,801)	\$ 6,381
Taxes & Permits	\$ 2,550	\$ 7,000	\$ 4,450	\$ -
Legal Fees/CPA	\$ 9,669	\$ 15,505	\$ 5,836	\$ 2,502
Management & Accounting	\$ 242,693	\$ 238,030	\$ (4,663)	\$ 20,190
Office, Admin, & Mailing	\$ 71,955	\$ 45,000	\$ (26,955)	\$ 3,267
Staffing/Payroll/Events	\$ 99,818	\$ 91,400	\$ (8,418)	\$ 10,367
Security Patrol	\$ 21,653	\$ 21,000	\$ (653)	\$ 1,147
Alarm Systems	\$ 9,910	\$ 7,600	\$ (2,310)	\$ -
Landscaping & Irrigation	\$ 194,318	\$ 198,800	\$ 4,482	\$ 19,024
Pest Control	\$ 15,498	\$ 16,020	\$ 522	\$ 1,302
Maintenance & Janitorial	\$ 23,275	\$ 18,750	\$ (4,525)	\$ 1,452
HVAC & Plumbing	\$ 2,404	\$ 6,200	\$ 3,796	\$ 550
Roofs & Gutters	\$ 1,850	\$ 1,600	\$ (250)	\$ -
Pools, Tennis Courts, & Dog Park	\$ 82,241	\$ 54,950	\$ (27,291)	\$ 4,357
Utilities	\$ 290,854	\$ 230,700	\$ (60,154)	\$ 21,044
Bad Debt (For Delinquent Owners)	\$ -	\$ 500	\$ 500	\$ -
Reserve Transfer	\$ 386,355	\$ 386,355	\$ -	\$ 32,196
Total Operating Expense	\$ 1,530,844	\$ 1,402,410	\$ (128,434)	\$ 123,779

President's Corner // February 2024

Hello Walnut Country, The Board and I hope that everyone is having a great start to 2024. We held our first meeting for 2024 approximately a week ago on January 25th. Below are some highlights and news for the Association.

Annual Election

The annual meeting for our Association is held every September. Our Board is comprised of seven homeowners and the term of office is two years. Each year, half of the board seats are up for election (three seats on one year, and four the following year). If you are interested in applying for the board, you will see get a mailing in March announcing a "call for candidates." If you are interested in the board, feel free to speak to any board member or contact our General Manager.

Main Playground

The Association is potentially going to have to replace the rubberized area at the main playground to make sure the facility is safe and stays up to standards. The Board is working with the General Manager to establish the scope of work for the project. This project will be mostly retrofit and won't change the

overall look or features of the playground.

New Clubhouse Furnaces

As you will see in the General Manager report, the Association had to replace three of our four furnaces at the Clubhouse. As a Board member, I have found that I tend to look at expenses for the Association in two different columns. One is what I will call the "tangible" items: New benches, replacement of broken pool furniture, new trees, new pickleball courts. These are the things that homeowners can directly use and enjoy. It is what makes our common area enjoyable for so many. The other column is the "I guess we have to" items: Repair a leaky roof, replace broken sprinklers, install a new gas line for the pool heater, pay for water and utilities. These are things that we have to pay for but aren't immediately noticeable or impactful – until they stop working. Although they are needed expenditures, we know that no one ever walked into the Clubhouse and thought "These are great furnaces" or went to the pool and thought "I sure do enjoy the pump room equipment." But if the pool pumps stop working in the middle of June, you'll notice it straight

away. If you look at the financial report here in the Signal, most of our money is in reserves, earmarked for replacing components like furnaces and pool pumps when they eventually go bad. Some owners might be thinking – we have more than \$1.5 million in the bank, we have tons of money, why can't we add another sun shade to the playground or fence off the community to keep non-residents from using the greenbelt? The short answer is almost all of that money is expected to be spent replacing something that's already here – a furnace, a pool heater, the common area lights...

Why am I sharing these thoughts? Two reasons. I don't have too much to write about this month, AND, I think it important that everyone understand where our monthly assessments go. Would you like to know more? Join us at our next meeting and get a peek at some of these projects. We always like to get input and feedback from our fellow homeowners.

Thanks for reading. Our next regular meeting will be Thursday, February 22nd and we hope to see you there.

Mike Kindorf
CHOA President

2023 Financials Summary and Review

We've closed the books on the 2023 fiscal year and wanted to provide a brief review of how the year went, especially in the context of our 2024 monthly assessment increase.

In 2023, we collected a total of \$1,417,448 in revenue. All but \$53,840 of that was from your monthly assessment payments. The rest included clubhouse rental fees, USTA non-resident fees, and rent from the Swim Team and Preschool.

On the operating side of things – think expenses like contracts, payroll, utilities, minor maintenance, landscaping – we budgeted \$1,402,420 for the year. Unfortunately, we ended up spending \$1,530,844, a difference of negative \$128,424.

Of this \$128,424 variance, almost half was due to utilities alone – around \$60,154. The water bill was \$28,494 overbudget and the PG&E bills were \$29,899 overbudget. Water specifically was a sore spot, as in 2023 we reduced our overall water usage by more than 4 million gallons. Over the last two years, we have nearly cut our water usage in half – from 19 million gallons in 2021 to

10 million gallons used in 2023 - but due to rising costs, our water bills are more expensive than ever.

Another large variance was pool chemicals. This expense is in addition to the monthly pool maintenance cost, and typically covers chemicals used during service days such as chlorine, acids, sodium bicarbonate, etc. In 2023, we were \$21,129 overbudget on pool chemicals. Since the new pool maintenance vendor has taken over, these costs have significantly reduced. We have also moved away from the chlorine tab system and are back to standard liquid chlorine, as we believe that may have been inflating the pool chemical costs. We initially went with the chlorine tabs because the previous vendor was having issues obtaining liquid chlorine due to a shortage caused by both the pandemic and a hurricane that caused a plant of the US's 2nd largest chlorine manufacturer to burn down in 2020. Things have stabilized and the current vendor has no issues securing liquid chlorine.

The next largest variance in the 2023 financials was expenses related to mailings and notices. With 1,062

homes, this has always been a significant cost to the Association, as there are many documents the HOA is required to mail annually. These expenses in 2023 were \$23,891 more than we had originally budgeted, and around \$8,000 more than we spent in 2022. Part of this can be attributed to the 2024 budget mailing being a few pages more than last years, and additional mailings in 2023 like the Membership Survey.

All told, these four categories (water, gas and electricity, pool chemicals, and mailing expenses) accounted for \$103,411 of our total variance of \$128,424. The remaining \$25,013 came from smaller items such as insurance (our premiums saw a 10% increase from last year), employee payroll, and Signal printing costs (some of which are offset by advertisements).

The financial figures you see above were a major factor in why the 2024 assessments were increased by about 8%. If we had collected \$116 per month from every homeowner in 2023, our budget vs. actual expenses would have been off by about \$1,300 on the year!

continued on next page...

General Manager's Update // February 2024



Pictured: the General Manager "working"

Hey CHOA! I can already feel the days getting longer and the lovely summer weather slowly approaching, but there's nothing quite like a solid week of rainy, overcast days to pull you back into the sad reality that it's still winter, is there? I hope all of your roofs have been leak free so far this year! (And maybe you haven't seen a mouse on your property in a while?)

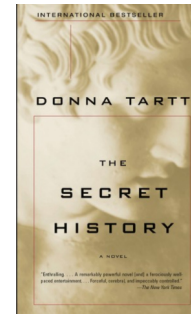
Anywho, here are some updates for things that were happening since the last *Signal*:

- Last week, three of the four gas furnaces at the Clubhouse were replaced. Our furnaces are almost 20 years old and a recent inspection confirmed that the heat exchangers are cracked on three of them. We obtained three competitive bids and the most cost-effective option ended up being our current service provider. We also looked into heat pumps as a gas alternative, but given the size of the building, the output of our furnaces, and the bleak outlook of solar panels on the Clubhouse roof, sticking with gas was the best option at this time (not to mention the fact that moving to heat pumps would have more than doubled the cost of this project – from 22.5k to \$65k). That being said, the state is phasing out gas furnaces, so heat pumps will be the only option the next time we need to replace these components (hopefully in the next 15-20 years).
- We recently replaced a bad pool light at the east pool. This light had water leak-

ing into the conduit that ran under the pool deck, so the vendor had to pull up the pavers and replace the entire conduit. The good news is this was also the source of a small previously unknown water leak; before this, the pool autofill was running all the time and we were scratching our heads trying to figure out why. Since this repair was completed, the autofill no longer runs 24/7!

- The gym door key fob reader was recently replaced – it went bad at the end of January.
- We replaced the three old picnic tables near tennis court #3 and the big Redwood tree. Disassembly and disposal of the old benches, along with assembly of the new ones was completed by our staff, so a decent chunk of change was saved there by not needing to bring in a third-party.
- Electrical issues continue with our outside lighting. Right now a big stretch of poles are out over by the west pool, and the light pole at the east playground is having intermittent issues. We believe this is all related to the way the electrical was installed – direct burial, meaning no conduit around the wire. As this wire gets older, it can crack or split, and if there is any water in the ground nearby, it can damage the wire and short the whole system. The vendor will be inspecting the connection between each pole to figure out where the break is, then replace that specific line. We have already done this in several other areas throughout the greenbelt.
- Tree pruning and removal work is starting in early Feb – more details on the last page!
- A quick reminder to check the monthly billing statements you receive to make sure your payments have been updated to \$116 per month. A lot of folks who setup recurring payments assumed it would update automatically, but that didn't happen - please call me at the office if you want to double check what kind of recurring payment you are signed up for!

And finally, the return of my favorite column, another book recommendation that no one asked for!



The Secret History

by Donna Tartt

*It's been a while since I've done one of these – partly because most of the stuff I recently read I either wasn't crazy about or didn't finish. Not this month! I just finished *The Secret History* by Donna Tartt last week. This is labeled as a "dark academia classic" – thirty*

seconds of Google-fu tells me Ms. Tartt basically invented the literary genre as we know it today. I was talking to my wife about this book and she asked what the heck dark academia was. I started explaining it and quickly realized it's one of those things that, when you say it out loud, sounds really dumb. Drama! Murder! Intrigue! College students! Liberal arts! Ivy League! Something like that. In this case, events revolve around a murder within a small group of students at a fancy New England college. It's not a whodunit – you know from the first page who died and who did the deed. And I get the feeling that this will absolutely be a book you either really enjoy or really hate; I doubt there will be a middle ground of folks who give it a shrug of the shoulders and rate it 5/10. It's not perfect; it has long stretches that drag and can get awfully pretentious at times...but it has a unique, appealing voice that hooked me right away and I never had a problem picking the book up and getting lost in it. It just felt different. It's smooth, it flows...does that make sense? I still can't believe the author was only 29 when she wrote it. I think you'll have a good idea as to whether you'll enjoy it or not within the first few pages. Try it out!

Hope to see you at this month's Board meeting! We will continue to make the meeting available in person and via Zoom. The Zoom info is always posed on the Board Meeting Agendas, which you can find on our 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

2023 Financials Summary & Review (continued from previous page)

The 2024 assessment is much closer to the HOA's most current expenses – but as we are sure everyone reading this is aware, costs continue to rise. Our reserve contribution (which makes up about 35% of your monthly assessment) is expected to increase annually by 5-10% to get us closer to our reserve funding goal (ensuring we have enough money available for anticipated projects and repairs over the next 30 years – as of this year, we are about

63% funded). Despite our continued reduction in water use, the water bill remains a mammoth expense. Our PG&E bills were way up this year, and we don't expect those rates to be lowered; we are looking into solar options for powering our buildings, but the Clubhouse and Office roof materials, pitch, and location (with large redwood trees immediately adjacent) don't make it a great candidate. We also continue to look into solar heating for the Main

Pool, but ran into a similar issue there due to the small size of the pergola above the pool deck and the shade cast by surrounding mature trees.

The Board will continue to look into cost-saving options whenever available to help keep assessments at a reasonable rate. The 2025 budget meeting will take place in early September for anyone who is interested in joining and learning more about what goes into deciding your monthly assessments!

Walnut Country Swim Team News

We're getting ready for the 2024 summer swim season, and it's shaping up to be one for the record books! Please keep these dates in mind as you plan spring and summer activities for the kiddos.



SPRING CLINIC

Registration for WCST Spring Clinic 2024 is open! This is a great opportunity for swimmers to begin reacclimating to the intensity of regular season practices after the winter break. The emphasis is on proper stroke technique, circle swimming, and breath control. Give your swimmers a leg up on preparing themselves for the summer season! Note: This is not a learn-to-swim program. There will be no coaches in the water. Swimmers must be able to swim one lap of freestyle unassisted in under 1 minute.

Dates: February 26 - March 28th (5 weeks)
Days: Mon/Tue/Wed/Thu (4 days/week)
Price: \$200

For more detail and online Spring Clinic registration visit westingrays.org. Contact Koki Ichiroku with questions:

secretary@wcstingrays.org

ICE CREAM SOCIAL

Join us at the Walnut Country Clubhouse for the summer season kickoff! The ice cream social is a great way to meet neighbors and to learn how the swim team works. New and returning members are encouraged to attend. Coach Kim and the WCST Board of Directors will be on hand to answer any questions you have over an ice cream treat!

CHOA Clubhouse
Sunday, March 17, 2024
2:00PM - 3:30PM

Hope to see you at the Ice Cream Social and on the pool deck! -**WCST Board of Directors**

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Walnut Country Preschool News



Walnut Country Preschool

As we finish our section on winter, things have been COOL at school. While we didn't get snow at Walnut County preschool, the students enjoyed using their imagination. They learned about winter, snow, and snowmen. We also taught our students about outer space! The students loved learning about astronauts, the moon, stars, the sun, and the planets! In February, we will start talking about Community Helpers! We are so excited for our community speakers to come and speak with our classes! We also are excited to celebrate Dr. Seuss Week! You, too, can celebrate with us by reading your favorite Dr. Seuss book at home!

We are all looking forward to Valentine's Day! If

you send out Valentines, this activity can include writing out their name, cutting, coloring, etc., and is an excellent opportunity for developing fine motor skills. Sending Valentines to friends and family can be meaningful for your preschooler and even school-age children.

We have opened enrollment for the general public as of January 29! We will be welcoming three and 4-year-olds for Fall 2024. If you are interested in enrollment, please call 925-798-9686 or email:

walnutcountrypreschooldirector@gmail.com

You may always visit our website for details:

www.walnutcountrypreschool.com

2024 Board Election Timeline

This year there are three Board seats that will be up for reelection. Here is the anticipated timeline and pertinent dates for this 2024 Board election (note that some dates are guidelines and that a particular notice may arrive shortly before or after the dates you see here):

- **Call for Candidates mailing:** April 14th
- **Call for Candidates reminder notice:** May 23rd
- **Nomination Deadline:** June 22nd
- **Acclamation Meeting (if necessary):** June 27th
- **Ballots Mailed (if necessary):** August 17th
- **Annual Meeting:** September 26th

If ballots need to be tabulated, it will be completed at the Annual Meeting and results will be mailed shortly following. If this year's election is by Acclamation (meaning the number of candidates is the same as the number of open seats), owners will be provided notice in early July, following the June board meeting.

WANT TO ADVERTISE HERE?

This newsletter is delivered to 1,062 homes monthly!

Quarter page ad = \$125/mo
Half page ad = \$150/mo
Full page ad (one-sided) = \$300/mo
Full page ad (two-sided) = \$400/mo

Email us for more information!

businessoffice@walnutcountry.com

Board Meeting Summary // January 25th, 2024

The CHOA Board of Directors meet monthly 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 need 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.

- A lien was approved against a property that is currently in collections for non-payment of assessments.
- The Board approved the election timeline for the upcoming 2024 Board election. There will be three seats up for election and the Annual Meeting is scheduled for September 26th, 2024 at the Business Office.
- The Board terminated a light maintenance contract with the lighting vendor – this was a 1-2 month trial and ultimately it was determined that it was not worth the monthly expense.
- The Board approved the 2024 Walnut Country Swim Team schedule. The Spring Clinic is slated to begin on Monday, February 26th at the Main Pool.
- The Board approved turning on the Main Pool heaters on Wednesday, February 21st in preparation for the upcoming WCST Spring Clinic. The side pool heaters will be turned on no earlier than April 8th, pending weather.
- The Board approved a new Tennis Pro Policy which details how to handle private lessons for residents on the tennis and pickleball courts, as well as HOA-approved group tennis clinics.
- The Board approved replacing three of the four gas furnaces in the Clubhouse, which had cracked or severely rusted out heat exchangers.
- The Board also continued discussing the Main Playground surface material (sand and poured-in-place rubber). Management was directed to obtain a second opinion of the surface material to confirm its condition and recom-

mended next steps. The Board also approved a scope of work for replacement of this material, should the original inspector’s opinion be confirmed.

- The Board approved a request from an off-site owner to rent the Clubhouse for a community event in March.
- The Board continued discussing the Electronic Delivery program offered by the management company. No action was taken at this time.
- The Board approved proposals for the first round of 2024 tree care. A total of 123 trees are scheduled for pruning in the greenbelt, 89 along the south slope, and four eucalyptus trees are scheduled for removal due to safety or health concerns. This work is scheduled to begin the first week of February, to avoid nesting season.

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! It is still using the same Zoom login info since we started in 2020.

2024 Pool Heating Schedule

At the most recent meeting, the CHOA board discussed the schedule for turning on the pool heaters for 2024. It was agreed that the Main Pool heaters be fired up on February 21st in preparation for the Walnut Country Swim Team Spring Clinic, starting February 26th. The pool usually takes about 3 or 4 days to reach its desired temperature coming out of winter, so the water will probably be swimmable that weekend before the Spring Clinic starts. The Clinic will be held Monday through Thursday, 4pm to 8pm, and will be unavailable to residents during this time. The Side Pool heaters will be

turned on in April. The Board agreed that it will be no earlier than April 8th, but that may be delayed due to weather. If it is very cold or rainy in early April, the date for heating will be pushed back until the weather improves.

Typically the heaters are turned off in the fall. If the Swim Team holds a Fall Clinic, the Main Pool will continue to be heated through that date (usually into November). A final decision on these dates will be made at a Board meeting in the summer – please feel free to provide any feedback at any regular Board meeting if you have an opinion one way or another!

Tennis Clinics/Private Lessons

The CHOA Board recently approved a new policy for private tennis and pickleball lessons on the CHOA courts, as well as clinics for approved tennis pros. The full policy can be found online, but here is a quick summary:

Residents will be permitted to hold private tennis or pickleball lessons on the CHOA courts with their own personal instructor. The courts cannot be reserved ahead of time and they are first-come first-served. The instructor does not need to be CHOA approved. All existing court rules must be adhered to.

Professional tennis instructors may apply to put

on clinics for the CHOA residents on our courts. There is a limit to three tennis pro putting on clinics per season, and all clinics and schedules must first be approved by the CHOA board. Clinics can only be hosted on court #1. Everything related to tennis clinics must go through the Board for approval, including clinic schedules. The goal of this program is to create the option for beneficial clinics for CHOA residents while working to make sure these activities don’t negatively impact the availability of the tennis courts.

As this is a policy, it can be easily changed or adjusted as needed. We welcome any feedback you might have!

CHOA 2024 Calendar of Events

We're thrilled to announce the lineup of CHOA events for 2024. Take a photo with your phone, hang it up on your pinboard and mark your calendars, we look forward to seeing you!

Garden Chat + Q&A at the Clubhouse

Saturday, February 10th | 10am to 12pm



- Dustin Strobel from the Sloat Garden Center is coming to our Clubhouse to do a Garden Chat - come learn what to do to prep your backyard for Spring and bring your garden/plant questions for the open Q&A! We recommend taking photos or bringing a leaf or flower of the plant you have questions about. There will also be a raffle of garden supplies!
- RSVP by Wed, 2/7 at: www.walnutcountry.com/garden



Free Hot Cocoa at the Big Park

Sunday, February 25th | 3:30pm to 5pm

- Come over to the Big Park to meet your neighbors and enjoy some free hot cocoa. Join the Walnut Country (the Crossings) or The Crossings (CA) Parents Group Facebook pages to get the most up-to-date alerts in case we need to reschedule due to weather.
- Residents only, no RSVP required.

Spring Fest

Saturday, March 23rd | 9:30am to 12pm



- Let's welcome the coming of Spring together. Bring your baskets for our massive egg hunt, enjoy a light breakfast, visit some animals at our petting zoo, and take a photo with the Easter Bunny! New this year - we will be celebrating Holi with the Festival of Colors.
- RSVP will launch on Friday, March 1st

Summer Concert on the Belt

Date TBD



- Grab your lawn chairs and blankets and join us on the main lawn to enjoy an afternoon of live music and food trucks with your neighbors. More info to come.



Fall Fest

Saturday, September 21st | 3pm to 6pm

- Our most popular event of the year - live music, cotton candy, face painters, lawn games, photo opps and more!
- RSVP will launch on Friday, August 30th

Movie on the Green

Saturday, November 2nd | 4pm - movie begins at sundown



Bounce houses, food trucks, popcorn, concessions and of course, a feature film on a large screen out on the greenbelt!

- RSVP will launch on Friday, October 4th

Winter Fest

Sunday, December 8th | 2:30 to 4:30pm & 4:45 to 6:30pm

Holiday cocktails, small bites, craft stations, hot cocoa bar, treats, music and photos with Santa



- RSVP will launch on Fri, 11/8 at noon - note this event fills up every year within hours of RSVP release, so keep an eye out for the link!

****All CHOA event reservations are made via an online Google Forms RSVP reservation system. The reservation link to each event will be posted in the eSignal, monthly Signal, Walnut Country website and unofficial Facebook pages on the first Friday of the month of an event. Reserve your space early as some of these events have limited space available. Most events are Residents only, there will be a select few events where guests will be allowed and info will be listed in the RSVP link.**

Meet Lilli Rath,
Your Local Agent!



COMPASS

Here's how I provide Crossings Sellers with expert guidance throughout the entire transaction.

Your personal goal is my first priority!

Having lived in the Crossings for over 13 years, I know how to promote this vibrant community.

Whether you need to increase your property's value or expedite your sale, working with me means you'll have the custom solutions that are just as unique as your home.

Does your property need some cosmetic updating?
Exclusive to Compass, our Interest-Free Concierge program fronts the costs for services that increase the value of your property.

Get in touch with me today to start the conversation and discover more about how I can elevate your selling experience.

Lilli Rath
DRE 01727293
925.286.4118
Lilli@Orinda.com

February 2024 Tree Work & Removals

Tree 12

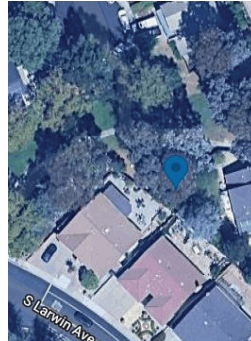


Location
Behind 4301 S. Larwin Ave

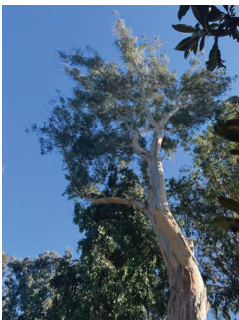
Species
Blue Gum Eucalyptus

Tag #
12

Reason for Removal
Tree is defoliated throughout upper canopy with tip die back, discoloration of bark and is leaning toward adjacent properties..



Tree 14

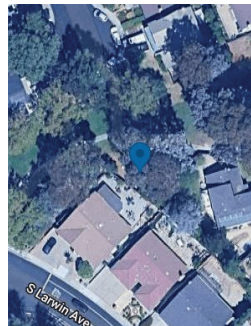


Location
Behind 4301 S. Larwin Ave

Species
Blue Gum Eucalyptus

Tag #
14

Reason for Removal
Tip die back and sparse or small foliage throughout upper canopy; poor structure.



Tree 64

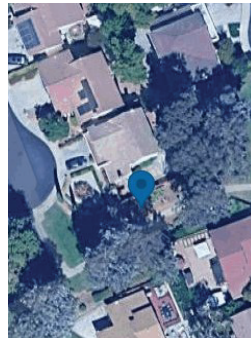


Location
Between Snowberry & Silverberry Ct

Species
Blue Gum Eucalyptus

Tag #
64

Reason for Removal
Upper canopy becoming very thin with small and sparse foliage throughout; poor structure.



Tree 66

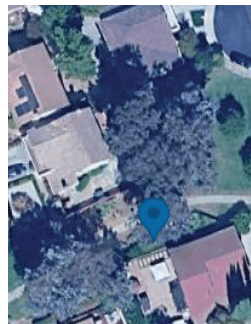


Location
Near 4474 Silverberry Ct

Species
Blue Gum Eucalyptus

Tag #
66

Reason for Removal
Two fungal conks, possibly Gannoderma or other heart wood rotting fungi, found at the base of the tree on existing burl growth.



The Board recently approved several bids for winter 2024 tree care, including pruning throughout the greenbelt, south slope, and removal of four eucalyptus trees in the greenbelt area.

Pruning is scheduled to begin on Tuesday, February 6th and will be completed by Tree West (the same vendor who performed our pruning work last year). Tree West anticipates having 2-3 crews onsite during this time, handling different areas, and for work to wrap-up around Friday the 16th, pending weather.

Following this, A Plus Tree Care will be onsite for the four eucalyptus removals and stump grinding. All tree work should be finished before the end of February. The second round of tree care will take place later this fall, once nesting season has come to an end.

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. If you have any questions about this work, please reach out to the Business Office!

WANT TO RENT THE CLUBHOUSE?

The CHOA Clubhouse is currently available to rent for private events on Fridays, Saturdays, and Sundays! Here is a quick breakdown of Clubhouse rental fees:

- **Lounge:** \$300
- **Game Room:** +\$200 (Saturdays only)
- **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.

Reminder: Please Trim Shrubs & Trees Near Sidewalks and Public Streets

Just a quick reminder to everyone who has landscaping abutting a public right-of-way (like sidewalks) to make sure those are trimmed back regularly to allow for pedestrians to walk through without issue. This is

especially important in areas along main streets like North and South Larwin with dedicated bike lanes and frequent vehicle traffic.

This is also a requirement of the city of Concord, and owners are wel-

come to report right-of-way issues like this directly to the Code Enforcement division. Per the city of Concord, homeowners are responsible to maintain and keep all landscaping trimmed that border sidewalks and public streets.

NANCY'S NEWS

CROSSINGS COMMUNITY

February, 2024

Issue 173

NANCY BENNETT



California Dream Home Loan v2.0

If you remember last year, there was a rollout of a first-time home buyer program that was a phenomenal way for people to get into a home with a 20% downpayment from the CalHFA/State of California. The funds for that program were used by first-time buyers very fast.

This year, the state will be offering the program again, with a few modifications.

I STRONGLY ENCOURAGE ANYONE THAT MAY QUALIFY AS A FIRST TIME HOME BUYER TO GET PRE-APPROVED RIGHT NOW! Let's see if there are any items on your credit report that need to be cleaned up, or paid off to improve your loan application.

If you are chosen, then you will have a limited time to locate and make an offer on a property. Our lender, [Greg at Avenir Mortgage Planners](#), can help walk you through this program and answer any questions.

I was able to get one set of buyers into a new home using the program and it was an amazing journey. Basically, this family's entire life changed! They were years away from being able to buy a home using traditional financing, and now they are living the American Dream.

CalHFA to administer next round

The 2023–24 state budget allocates \$220 million for the [Dream For All Shared Appreciation Loan Program](#) (DFA). Senate Bill 143 establishes parameters for the next round of DFA funding, including targeting first-generation homebuyers, supporting an equitable distribution in different regions of the state, and prioritizing participation of homebuyers in lower tiers of income eligibility. CalHFA will provide down payment assistance, up to \$150,000 for homebuyers – in exchange for the repayment of the loan and a share of the appreciation when borrowers sell or refinance.

All program guidelines are available in the Loan Program Handbook. The program will be available for reservations in the spring with the following updates:

- Prioritizing participation of those in lower tiers of income eligibility
- Income limits are based on Fannie Mae's HomeReady program and

- And cannot exceed 80% of the AMI
- The program will be available for reservations in Spring of 2024.
- Qualified applicants will be randomly selected to receive a voucher
- Maximum Shared Appreciation Loan amount is \$150,000 or 20% of the sales price or appraised value, whichever is less

At least one applicant must be a First-Generation Homebuyer, defined for this program as:

A homebuyer who has not been on title, held an ownership interest or have been named on a mortgage to a home (on permanent foundation and owned land) in the United States in the last 7 years, and;

To the best of the homebuyer's knowledge whose parents (biological or adoptive) do not have any present ownership interest in a home in the United States or if deceased whose parents did not have any ownership interest at the time of death in a home in the United States, or;

An individual who has at any time been placed in foster care or institutional care (type of out of home residential care for large groups of children by non-related caregivers).

One lender noted that this is probably the most generous down payment assistance program we have ever seen – and that is why the CalHFA is trying to limit it to families that truly need assistance.

[Greg](#) can answer questions and get you pre-qualified, or visit the [FHA website](#) to learn about your specific situation and regular updates about this program.

Greg Lartilleux Certified Mortgage Planner



Cell: (408) 772-1276
Work: (925) 627-2111 ext. 145
Fax: (925) 262-2393
Web: www.AvenirMP.com
DRE: 01389087
NMLS: 241603
Avenir Mortgage Planners
140 Mayhew Way, Suite 1000
Pleasant Hill, CA 94523

COMING SOON!

Available and Coming Soon

- Crossings single story 3 beds
- Crossings, off market 5 bed home
- Townhouse, Schenone Drive Concord
- Townhouse Martinez—3 beds

NEED—

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

Our team has helped over 500 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

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....which is different.

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 and guidance, then feel free to give me a ring too. 925-606-8400 Nancy@BennettBetter.com

Vendor Highlight—Rob's Odd Jobs

If you're on the app NextDoor, you have probably seen dozens of requests for a handyman, electricians, painters, etc. Our team uses a number of vendors day in and day out. In continuing to highlight some of our vendors, this month I'm happy to introduce you to Rob's Odd Jobs. With over 225 reviews on Yelp and Google, you'll learn just how great these guys can be! I have used Rob's team for small jobs in my home as well.

Rob's Odd Jobs: 5 Star Top-Rated Local Handyman with over 25 year of experience. We come with a 12 man team that includes an electrician, carpenter, drywall specialist, MacGyver and several other well-rounded handymen. From light fixtures, gutters, caulking, fencing, hauling and more, if we don't do it in house, odds are we know a guy! Always here for free advice and referrals, so ask away! Whether you are getting ready to update your home, or just purchased a new home, we are here to help! Mention The Nancy Bennett Team and receive \$25.00 off of your next visit.

Call (925) 586-8144 or Go Online www.RobsOddJobs.com

Crossings Community Home Sales 2024

<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>Lot Acres</u>	<u>Apx</u>	<u>Sale \$/SqFt</u>	<u>Closing Date</u>
SOLD	0	4676 N Larwin Ave	\$1,110,000	\$1,025,000	2167	4	2.5	3	0.17		\$473	1/11/2024