



Walnut Country - The Signal | Volume 2024, Issue 2 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Architectural Review Quick Reference Guide

Walnut Country THE CROSSINGS

The CHOA Architectural Committee is excited to announce a “cheat sheet” for the architectural review process that is meant to help simplify things for resident and put most pertinent information in one simple document.

We know the architectural review process can be potentially confusing or frustrating at times, especially depending on the scope of your project. Dealing with vendors and permits is complicated enough, so the Committee is working on making the HOA side of things as painless as possible. Over the years, the Committee has been approving policies that allow for many common projects to be approved by the GM upon receipt, or have simply done away with the need to submit an application altogether. Right now there are a handful of architectural policies, from house painting to solar panels to mailboxes. Additionally, the HOA rule book has many different guidelines and

requirements for all sorts of different projects or modifications.

To help simplify the process and consolidate as much information as we could, we created the *Architectural Review Quick Reference Guide*, which is now available on the HOA’s website (see link below).

The intention is for this guide to be the first document you look at when thinking about a project or modification to your property. It can never be as detailed as any official HOA policy or requirement found in the rule book, but at the very least it should tell you if a policy or restriction exists for a particular project, if an application is needed, and if the application can be pre-approved by the GM or if the Committee needs to review it at one of their monthly meetings. As the Committee continues to refine and add to its collection of architectural policies, the *Quick Reference Guide* will be updated regularly to reflect this.

View the Quick Reference Guide online:

www.walnutcountry.com/homeowners/documents-policies-forms/

PROPOSED MODIFICATION	APPLICATION NEEDED?	PRE-APPROVAL POLICY?	NOTES
Like-for-Like Repair or Replacement	NO	NO	No application is required if you are repairing or replacing something and it will look identical or near identical in nature. Generally speaking, this Architectural review process is intended for visual or design changes to your property that are visible from the street, a neighboring home, or the Common Area.
Interior Modification	YES	NO	No application is required for any modification to the inside of your home (unless it impacts the exterior of the residence in some manner).
LANDSCAPE			
Landscaping (Plant Removal/Install, Trees, Mulch)	NO	N/A	No application is required for any landscape modification on the property, including tree removal or addition. Please note that “landscape” is considered living material – hardscape (rocks, cobble, pavers, retaining walls, etc.) does not fall within this policy.
Tree Removal	NO	N/A	No application is required for anything related to trees on the property, but the city of Concord has restrictions for some tree species; we recommend all owners check with the City prior to any work.
HARDSCAPE			
Front Yard Hardscape (retaining wall, decorative feature, etc)	YES	NO	Any change to the front yard that is not landscaping needs an application and Architectural Committee approval. This includes items like retaining walls, planter boxes, trellises, or any other decorative installation.
Artificial Turf (front yard)	YES	NO	Artificial turf needs Architectural Committee approval. No application is required for artificial turf in the backyard.
Driveway / Walkway Replacement or Repair	YES	YES	Pre-approval policy available for replacing the existing driveway footprint with new materials, such as pavers, or simply re-paving. The overall shape and dimensions must remain the same; if making any

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Upcoming Schedule

Board of Directors Meeting

- Thursday, March 28th @ 7pm

Architectural Committee Meeting

- Thursday, March 21st @ 6pm

Board Meeting Info

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

The Architectural Committee meets on the third Thursday of every month at 6pm via Zoom - please contact the Business Office for the Zoom info if you are interested in attending!

Clubhouse Hours

Wednesday thru Sunday
12pm to 8pm

Want to rent the Clubhouse?
Visit this website:

<https://cowellhoa.skedda.com>

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 January 31st, 2024

Current Assets

Cash - Operating	\$ 129,102
Cash - Reserves	\$ 1,581,984
Receivables	\$ 6,599
Prepaid Expenses	\$ 41,981
TOTAL ASSETS	\$ 1,759,666

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$ 127,345
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Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$ (7,208)
Total Outstanding Fees and Fines	\$ (1,594)
TOTAL OUTSTANDING DELINQUENCIES	\$ (8,802)



**A LOOK
at the
BUDGET**

Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
Total Revenue (Accrued)	\$ 127,601	\$ 127,836	\$ (235)	\$ 127,601
Operating Expenses				
Insurance	\$ 7,547	\$ 6,433	\$ (1,114)	\$ 7,547
Taxes & Permits	\$ 1,721	\$ 583	\$ (1,138)	\$ 1,721
Legal Fees/CPA	\$ -	\$ 1,233	\$ 1,233	\$ -
Management & Accounting	\$ 23,961	\$ 20,699	\$ (3,262)	\$ 23,961
Office, Admin, & Mailing	\$ 2,888	\$ 5,096	\$ 2,208	\$ 2,888
Staffing/Payroll/Events	\$ 10,615	\$ 8,600	\$ (2,015)	\$ 10,615
Security Patrol	\$ 1,147	\$ 1,950	\$ 803	\$ 1,147
Alarm Systems	\$ 942	\$ 642	\$ (300)	\$ 942
Landscaping & Irrigation	\$ 15,225	\$ 17,017	\$ 1,792	\$ 15,225
Pest Control	\$ 1,412	\$ 1,417	\$ 5	\$ 1,412
Maintenance & Janitorial	\$ 1,692	\$ 1,750	\$ 58	\$ 1,692
HVAC & Plumbing	\$ -	\$ 458	\$ 458	\$ -
Roofs & Gutters	\$ -	\$ 158	\$ 158	\$ -
Pools, Tennis Courts, & Dog Park	\$ 4,465	\$ 5,158	\$ 693	\$ 4,465
Utilities	\$ 11,852	\$ 21,225	\$ 9,373	\$ 11,852
Reserve Transfer	\$ 35,416	\$ 35,416	\$ -	\$ 35,416
Total Operating Expense	\$ 118,883	\$ 127,835	\$ 8,952	\$ 118,883

President's Corner // March 2024

Hello Walnut Country, the Board and I hope that you all are doing well. Thank you for taking a few minutes to read our monthly Signal publication and staying informed. Our last meeting was February 22nd. Below are some highlights and news for the Association.

Preschool Playground Area

As you know, the Association rents out the building next to the upper tennis courts to the Walnut Country Preschool. The Preschool has been having problems lately with people hopping the fence to their playground area and using their outdoor play structures and toys that they store in the side yard. We just wanted to remind everyone that this area is only for use by those enrolled at the Preschool during their hours of operation. We do have video surveillance of this area and it appears those who hop the fence are usually way

older than preschool age children. It might be a good idea to remind any teenage kids in the household to please stay out of this area. The Preschool thanks you for the help.

Facility Repairs

The Board approved contracts to conduct repairs on parts of our common area irrigation system as well as repairs to the Clubhouse roof where we have experienced some minor leaking this winter.

Drinking Fountain

The Association is working on replacing the drinking fountain near the upper tennis courts and main playground. We are looking into options with a water bottle fill station as well. The plan there would be for future Association activities or events held outside, like the Spring Festival, we will be able to remind everyone to bring their reusable

bottle for water and we can avoid spending a lot of money on one time use plastic bottles. If we don't run into any unforeseen difficulties, look for the new fountain in the next few months.

North Slope Disking

You will see a company out soon to disk the North slope area near Blueberry Ct and North Larwin. Many people don't realize it, but this area is Association property and something we disk every year to reduce the weeds and associated fire hazard.

Thanks for reading and we hope to see you at a future meeting. Our next meeting will be Thursday, March 28th, 2024. We hope to see you there. You can attend in person or join us via Zoom to watch.

Mike Kindorf
CHOA President

CHOA eSignal Sign-up Info - Get Timely HOA Updates Straight to your Inbox!

The *eSignal* is the email program we use to send out pertinent community-wide updates to CHOA residents like project or maintenance updates, CHOA events, and Board meeting notices. Right now 895 individual email addresses are subscribed to the *eSignal*. With 1,062 homes here, assuming two adults per household, we have less than 50% of our residents signed up for regular CHOA email updates.

We understand your inbox is likely already overflowing with annoying promotional emails from online stores where you bought that one random thing six years ago...but the eSignal is a great way to you time-sensitive updates if, for example, a facility is closed for maintenance or a gate is out of order. You can sign up for the *eSignal* online in less than a minute! Just visit this page:

www.walnutcountry.com/esignal

Holiday Decorations Reminder

As the winter holiday season has come to an end, we wanted to send out a reminder to all residents that the CHOA rule book requires all holiday decorations to be removed within 30 days of the end of the applicable holiday. The Architectural inspectors are still seeing a number of Christmas lights and decorations that remained visible through February.

We understand that CHOA is a diverse community and our residents celebrate a large number of holidays from across the globe. So if you get a letter from us asking to take down your Christmas lights in February but they are up in celebration of the Chinese New Year, for example, we humbly ask for your forgiveness and understanding! Our inspectors are homeowner volunteers and might not be aware of the specifics for many of the holidays celebrated by CHOA residents. Please call the office if you get a letter like this by mistake and we will make sure the issue is corrected!

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Lilli Rath
DRE 01727293
925.286.4118
Lilli@Orinda.com

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General Manager's Update // March 2024



Pictured: the General Manager "working"

Hey CHOA! Originally I was going to talk about how excited I am for the warmer weather and the DST time jump forward so I can actually experience some daylight after I get home from work, but it's raining as I write this so maybe it's a gentle reminder that I should temper expectations and enjoy being in the moment...as I'm sure I'll pine for these gloomy, rainy days when it hits 110 degrees this August! But I am excited for the better weather and seeing all the CHOA residents out using the pools, greenbelt, benches, and enjoying the scenery as I cruise around on my bike!

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

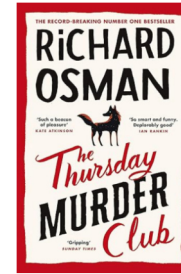
- We installed a new trash can and wipes dispenser at the Clubhouse gym, as well as a yoga mat, foam roller, and a few resistance bands for those who would like to take a little stretch after a workout. We are also working on getting a little wall mirror near the treadmill, so residents can keep an eye on their form (and also get a visual of what is happening behind them near the door, if you have headphones in).
- A few months ago, the Board adjusted the Clubhouse reservation policy so that the Game Room could only be rented on Saturdays and increased the Game Room rental rate. Since then, we have seen a large increase in Clubhouse

Game Room usage by residents and their guests over the weekends, which was the intent behind this change. The Game Room has been available for residents for a large majority of weekends since this update went into effect.

- 2024's first round of tree trimming and removal is complete! The next regularly scheduled tree work will take place later this fall, either in October or November.
- We are having some issues with the lights near the East Pool and playground, #E55 and #E57. We believe there is a break somewhere in the line that is causing issues when the ground gets saturated. The electricians are scheduled to troubleshoot in early March. These lights currently work intermittently, and tend to go out after a rain. We are hoping to have the line repaired sometime this month. The fix may involve more trenching and new conduit/wiring, same as the other lighting issues we continue to experience throughout the greenbelt.
- We removed a very large dead shrub in the landscaping at the western end of the central greenbelt, close to Sweet Shrub Ct.
- We resealed the platform surface of the east playground play structure, which should increase the lifespan of that structure.
- The gate closer to the small dog park entrance is broken and needs to be replaced – the gate still works, but it will not close on its own. A vendor is scheduled to come out in early March to take a look. They will also look at the chain link gate latches for the two small gates around the small dog park area; they need some minor adjustments to improve the latch closing mechanism.
- Last month we had three of the four furnaces in the Clubhouse replaced, as they had all reached their end of life and the heat exchangers were cracked or on the verge of cracking. The re-

maining furnace seems to be ok – for now!

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



The Thursday Murder Club

by Richard Osman

This was such a fun, enjoyable read! It follows four retirees in a senior housing facility in England who end up investigating a murder that took place nearby. I'm a sucker for the British sense of humor, and this book has loads of it. It's funny, breezy, but also has a rare mixture of real human, emotional moments and at the heart of it is a darn good detective story! I'd say this book is a comedy/adventure type story first and foremost, but I was shocked at the number of moments that felt real, heartfelt, and incredibly thoughtful. Then the next chapter it has a handful of literal laugh out loud moments. This was a rare one – it felt bold; the author cast a wide net stylistically and really pulled it off. I've recommended it to everyone I know and so far no one has said they didn't thoroughly enjoy it. There are three other books in the series that came out since I read this and they are on my to-read list!

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

Clubhouse Gym Feedback & Suggestions

As the Clubhouse gym continues to see more usage from our residents, we are looking for feedback to help improve the space! We know the shape of the room isn't ideal, and we are fairly limited in the type of equipment that can go in there. But we would love to hear from those who use it regularly, or those who choose not to use it. Do you have any suggestions for improvements? Something that might get you in there more often? Here are some gym upgrades we have discussed in the past and are considering or working on:

- Replacing the stationary cycle with a recumbent bike – the stationary cycle typically sees the least use overall, and recumbent bikes tend to be more popular with older communities or individuals with back, neck, or shoulder pain/injuries, as it puts the rider in a more relaxed position.
- Add interlocking foam or rubber mats across the floor in the gym to give the space a bit of a "softer" feel
- Add cubbies or hooks for residents to place their jackets, hats, or valuables while they work out
- Adding a rack of dumbbells against the back wall - may run into location/fit issues, and there is no room to add an adjustable bench to use with the dumbbells.
- Adding some posters or fake plants or some sort of décor to improve the gym's ambience

These are all just some ideas that have been considered in the past and we are continuing to look into. If you have any feedback for these items listed here, or have a totally separate suggestion, we'd love to hear it!

Walnut Country Swim Team News



Summer season registration is open!

Register at walnutcountry.swimtopia.com/register. Practice starts Monday, April 8th. If you're looking for reasons to sign the kids up for swim team this summer, check out our insert in this month's issue of *The Signal*.

Email secretary@wcstingrays.org with any questions!

Ice Cream Social

We're hosting our annual Ice Cream Social on Sunday, March 17th at the Clubhouse from 2-3:30pm. It's a great way to learn more about the upcoming swim season, the team, and (of course) enjoy an ice cream treat. Stop by and say hi! For more info, visit walnutcountry.swimtopia.com.

Chili Cook-Off

We'd like to thank everyone who attended the Chili Cook-Off last month! It was wonderful to reconnect with member families and CHOA community members who came out to support the team!

These chili chefs have earned a place in WCST's long and distinguished history of excellence in chili cooking! Results: 1st place - Kelly Ichiroku, 2nd place - Rick Spadaro, 3rd place (tie) - Kita Kopfelt-Thompson and Vivienne Valdez. But the real winners were the attendee/judges who were treated to a bevy of mouth-watering chili recipes!

See you at the Ice Cream Social!

-WCST Board of Directors

Main Pool Heaters are on!

Effective 2/26, the main pool heaters are on and the water should be around 82 degrees! We also put the furniture back out for those who want to get a brisk spring dip in.

The Swim Team's Spring Clinic will run Monday thru Thursday, 3pm to 8pm until March 28th. The Main Pool is not available to residents during the Swim Team's practices. The spring pre-season will then begin in early April, which will also have evening practices. This spring season typically lasts until the end of May. The Summer Season then begins on June 10th, with practices taking place in the mornings from 7am to noon. The summer season typically wraps up in early August.

The heaters for the side pools will be turned on sometime in early or mid-April, depending on weather. If the forecast is relatively sunny, we'll have the pools heated by April 8th. Any change in schedule will be communicated via eSignal.

Walnut Country Preschool News



Walnut Country Preschool

We enjoyed our month talking all about Dr. Seuss and Community Helpers! This month we will be focusing on Life at The Zoo and welcoming spring. We can't wait to talk about the animals we will see at the zoo! We use spring as a chance to talk about our 5 senses. We can see the hills turning green (or white on Mt. Diablo!) and hear the creeks rushing with water. We can smell the flowers blooming. If you can catch a sunny day for a walk these are fun ways to engage your child's senses.

It's also time for our annual auction! March 18-24th we will be hosting our online auction and you're invited! To participate, please visit our website, which will have a link directly to the auction items:

www.walnutcountrypreschool.com

Current families will receive an email about the auction. Until then, stay warm and dry!

HOA Lost & Found

Just a quick reminder that we have weatherproof lost and found bins at each of the three pools – just look for the big red plastic bins near the showers. When we clean up the pool deck, we will place items left behind like goggles, toys, and clothes in these bins. We will typically leave these items in the bin for a week or two before throwing them out to make room.

Valuables, such as jewelry, wallets, etc. will be taken back to the Clubhouse. This is also the case if a homeowner finds something on the greenbelt, playground, or dog park – we will usually keep those items in the Clubhouse for pickup.

If you lost or misplaced something recently and don't see it in any of the bins, please give the Clubhouse a call at 925-825-0250 to see if it was turned in.

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Board Meeting Summary // February 22nd, 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.

- The Board discussed a homeowner request to sponsor a new common area bench and add a memorial plaque to

the concrete pad. Previously the Board had rescinded the policy for memorial or commemorative items, but discussed the possibility of allowing something like this if the owner is willing to purchase a new bench, much like how local parks operate. The Board asked management to work on a draft policy that might outline how this would work, for review at a future meeting.

- The Board approved a proposal to disk the North Slope the day after Mother's Day. This is the same vendor we have used for the last 10+ years.
- The Board approved a proposal from the HOA's landscapers to perform multiple irrigation repairs throughout the community, following an inspection of the entire irrigation system. This type of inspection should be performed annual to ensure everything is running smoothly before we start watering again (typically around mid-March, pending weather).
- The Board approved an updated draft to the USTA Team Policy, adding clarifying language that now explicitly requires the team captain to be an active player on the team they are registering for.
- The Board reviewed two inspection reports and repairs proposals for the Clubhouse roof and tiles. Overall the roof is in good shape, minus some cracked tiles and 1-2 areas with minor leaks. The Board asked for both vendors to revise their proposals so that the scope of the work was more comparable, and approved allowing the GM to select the most competitive of the two revised bids.
- The Board discussed replacing the aggregate concrete drinking fountain near tennis court #3 (by the picnic ta-

bles under the large redwood tree). Over the past few months, some residents have requested a bottle filler option. The Board reviewed options available and delegated approval authority and a spending limit to two Board members, to work with the GM to select a replacement drinking fountain.)

- The Board reviewed a request from the Preschool to install a 4' metal fence on top of the existing stucco wall surrounding the Preschool playground. Some young teens, as well as residents and their children, have been seen hopping over the fence and using the playground equipment after hours. The Board instructed management to first put up some signage in the area reminding residents that the playground is for Preschool use only.

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. You can find the meeting agendas uploaded online at walnutcountry.com, or posted at the bulletin boards at the Business Office at least four days prior to the meeting date.

CORE Homeless Outreach Program

Did you know the county has a specialized homeless outreach program? It's called the coordinated Outreach Referral, Engagement (CORE) program, and they work to engage and stabilize homeless individuals living outside through consistent outreach. This is a good alternative to calling the police if you notice a homeless individual anywhere in Contra Costa County, including on the HOA common areas. CORE can be reached by di-

aling 211. The outreach teams identify individuals living on the streets, assess their housing and service needs, and facilitate connection to shelter and services.

Please note that CORE teams are not designated for crisis response – for medial or other emergencies involving homeless individuals, please call 911.

For any other issue, please call Concord PD's non-emergency line:

925-671-3333

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 email the Clubhouse staff at clubhouse@walnutcountry.com, or call 925-825-0250.

2024 HOA Assessment Update Reminder

At the end of January, there were about 124 owners who had a \$9 balance on their account, meaning they had either not updated their recurring payments for the 2024 assessment, or were still paying the old assessment amount of \$107 for one reason or another.

While a large number of owners have reached out to the Business Office these past two months to get that corrected, there are still a significant number of residents here who are paying the old assessment amount of \$107 and are at risk of being charged a \$10 late fee.

There are several payments options available to residents and it isn't always entirely clear which one you may have signed up for. If you need any assistance at all with confirming this, please call the GM!

Generally speaking, there are three common forms of autopay or recurring payments that would not have automatically increased the payment amount starting in 2024:

1. Bill-pay through your personal bank: owners who setup

bill-pay through their personal bank need to login to the bank's website to adjust the payment amount for 2024's assessments. This usually will not update automatically to reflect the new assessment.

2. Recurring payment through the HOA's bank (Pacific Western, formerly Union Bank):

The HOA's bank offers an online payment system for owners that is totally separate from any payment system the HOA offers directly, so the GM or anyone at Common Interest cannot see or change any settings related to this payment method. You would have needed to create an account at www.hoa-bankservices.com, added your checking account, and setup a fixed recurring payment amount on a date of your choice. You can call Pacific Western bank at 888-705-0600 for assistance logging in.

3. Fixed payment through the HOA's online portal (portal.

commoninterest.com): The HOA's online portal offers two types of recurring payment methods: a fixed amount you indicate, and an option to pay your entire balance. If you selected "Pay my Balance", your payments would have updated automatically in January. Many owners setup fixed payments in this Portal, assuming the amount would have increased automatically, but that is not the case. You will need to log back into the system and make the adjustment yourself.

We would recommend setting up autopay through the HOA's Portal at portal.commoninterest.com using the "Pay my Balance" option, as this will automatically adjust the payment amount to reflect the HOA assessment, should it change in the future.

We understand this can be a little confusing, so if you need help at any point please do not hesitate to contact the Business Office!

Are you Interested in Futsal?

A homeowner brought up the idea of temporarily or permanently converting one of the lower tennis courts to a Futsal court during the homeowner open forum at our most recent Board meeting. Futsal is similar to indoor soccer, usually played 5 on 5, using smaller, heavier, low-bounce ball.

While soccer (football) is unquestionably the most popular sport in the world, the Board wanted to obtain feedback from the membership here to help gauge potential popularity for a project like this. We would love to hear from you if:

- You have played Futsal before
- You have never played but you or your children would be interested in playing
- You would be interested in learning more about Futsal
- You feel strongly one way or another

Futsal can be played by all ages. A lot of the local leagues around the East Bay cater to ages 8 to 16, so it is an excellent sport for younger children and teens.

If enough positive feedback is received, the next step might be to install some temporary Fustal nets over on a lower tennis court for a weekend or two and to monitor feedback/usage during that time. The location would likely be tennis court #7, near the Pickleball courts. There would need to be another barrier between the Futsal court and tennis court #6, but because the ball is heavier, it is less likely to bounce over or be kicked over fences, unlike your standard soccer ball.



CHOA Events Committee Updates



SPRING FEST

Saturday, March 23rd | 9:30am to 11:30am

RSVP is now open for our very own Spring Festival! Come enjoy a light breakfast with pastries, coffee, juice and fruit at 9:30a and fuel up for the massive egg hunt starting at 10am.

Meet some cute animals at our Petting Zoo, play lawn games and take your photo with the Easter Bunny!

NEW - We will be throwing and playing with powdered colors in celebration of Holi, the Hindu Festival of Colors, which celebrates the end of Winter and the coming of Spring.

This is an HOA-sponsored event, each household is allowed to bring up to 6 attendees total, including guests. RSVP here: walnutcountry.com/spring. We'll be collecting new and gently used baby and toddler books for the Sweet Beginnings Diaper Bank during Spring Fest (and at the Business Office 3/25-3/29) as well!

2024 CHOA EVENTS SCAPBOOK

We started the year off with a bang with three fun Crossings' events: Coffee & Garden Chat with Dustin Strobel from Sloat Garden Center, a Super Bowl watch party and Free Hot Cocoa at the park. The Crossings is such a special place to live thanks to all of you!



NANCY'S NEWS CROSSINGS COMMUNITY

March, 2024

Issue 174

NANCY BENNETT



Happy St Patrick's Day!



We will be hosting the annual St. Paddy's Day Dinner again this year at The Crossings Club-house! Enjoy a catered corned beef dinner, dessert and plenty of green beer/whiskey!

Saturday March 16th 5:00pm to 9:00pm!

We need reservations ASAP—This is a free event for all Crossings residents!!

Email Jana at Jana@BennettBetter.com to save your spot! You must RSVP to attend.

It's March and the big question in real estate right now is "Where are all the homes for sale?" This is a huge issue, and you can specifically see that it's a big problem not only in the entire state, or the city of Concord, but certainly in The Crossings as well.

As of today, there are not any homes for sale in the Crossings AND there have NOT BEEN ANY HOMES FOR SALE AT ALL Year-To-Date! (caveat is that one home sold in January off market late last year and once it was sold, it was then posted on the MLS in the first part of January).

Since I like to know my numbers, I will share with you that on average there are about 40 homes that go for sale in the Crossings each year. Last year, there were only 20 homes that were listed for sale. A 50% drop in housing inventory and home sales. Yikes!

That's almost 1,100 homeowners hanging on to their homes in here!

And, why not?

Many are in the enviable position of having a very low mortgage rate, some folks have a very low mortgage balance too. Even with Prop 90, which enables homeowners of a certain age to move within the state and take their property tax base with them (savings thousands of dollars per year), it's not enough to motivate "older" families to move out of their big homes!

Other families may want to upsize into a larger home or move into the Crossings as a first time buyer family...yet the move up sellers may be stuck due to the higher interest rates, higher prices and cost of living expenses that seem to increase daily. So the first time buyers are on the

2024 CALIFORNIA HOUSING FORECAST

	2017	2018	2019	2020	2021	2022	2023p	2024f
SFH Resales (000s)	424.9	402.6	398	411.9	444.5	342	266.2	327.1
% Change	1.7%	-5.2%	-1.2%	3.5%	7.9%	-23.1%	-22.2%	22.9%
Median Price (\$000s)	\$537.9	\$569.5	\$592.4	\$659.4	\$786.8	\$822.3	\$810.0	\$860.3
% Change	7.1%	5.9%	4.0%	11.3%	19.3%	4.5%	-1.5%	6.2%
Housing Affordability Index*	29%	28%	31%	32%	26%	19%	17%	17%
30-Yr FRM	4.0%	4.5%	3.9%	3.1%	3.0%	5.3%	6.7%	6.0%

p = projected

f = forecast

* = % of households who can afford median-priced home

sidelines and the move up buyers are buying bunkbeds as their families grow.

The graph above highlights California sales over the past few years. The projected increase in housing inventory this year might be almost 23%.

Honestly, I don't think so...at least not around here.

I meet with and have conversations with home buyers and sellers every day. There are plenty of folks that are ready to sell their homes, but will not sell, until affordability improves across the board. They're not motivated and I don't blame them...the economy, politics and global issues are daunting to say the least.

Until next month....Nancy

COMING SOON!

Available and Coming Soon

- Crossings single story 3 beds
- Crossings, off market 5 bed home
- 1531 Schenone Dr Concord—PENDING
- Townhouse Martinez—3 beds

NEED—I HAVE AN IMMEDIATE NEED FOR A SINGLE STORY CROSSINGS HOME. FULLY approved now!

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

California Home Seller Statistics 2023

- The typical home seller is 60 years old, unchanged from last year.
- For all sellers, the most commonly cited reason for selling their home was the desire to move closer to friends and family (23%), because the home is too small (13%), or a change in the family situation such as marriage, divorce, or new child (10%).
- Sellers typically lived in their home for 10 years before selling.
- 39% of sellers traded up to a larger home and 33% purchased a smaller home.
- 89% of home sellers worked with a real estate agent to sell their home, 7% sold via FSBO (For Sale by Owner), and less than 1% sold via iBuyer.
- For recently sold homes, the final sales price was a median of 100% of the final listing price, keeping last year's highest recorded since 2002. (i.e., prices are stable).
- Recently sold homes were on the market for a median of two weeks, unchanged from last year.
- Housing inventory (units for sale) experienced a significant -24.3% decrease year-over-year.

As you can see, there is a huge demand for homes to buy. In my recent experience, there are plenty of buyers who want and need to move this year. If you are a fan of supply and demand like I am.... This is a golden opportunity for you to consider taking advantage of this market right now.

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

Meet Nicholas!

As many of you know, I've been a foster parent for about 16 years and during that time, I have fostered about 24 children in my home. I usually take in sibling groups, which are harder to place. In the last few years, they have called me about fostering a brand new baby, and then another and another. I don't think I've slept much since 2019! Oh my gosh...the enormity of fostering any child, but certainly a baby has been such a blessing for me. One of those babies that I picked up was Nicholas. It was in the middle of the pandemic and I had another 3 month old at the same time. He was born highly addicted and had to stay in the NICU for over a month. His little body was under significant duress. I held him as he had seizures, was taken off the morphine and detoxed in front of me for days. He was quite the trooper!

Since then, he has stabilized, grown, worked through some of the after effects of his early birth and is now an active "three-nager. After all the court proceedings, lawyers and social workers...his adoption was completed in December. He is an amazing kid and I can't wait to introduce you to my son at the St. Paddy's Day Party this month!

So many reasons to register the kids for swim team this summer...



Practice starts April 8th

Register at wcstingrays.org

**Email questions to
secretary@wcstingrays.org**

See you at the pool!



**Since 1975
(or thereabouts)**

IT'S GREAT EXERCISE

Practices and meets get your swimmer moving almost every day of the swim season!

IT'S A GREAT WAY TO MAKE NEW FRIENDS IN AND AROUND THE NEIGHBORHOOD

Swim kids bond at practices, meets, and social events, forging core memories for life. Swim parents do, too!

IT'S FUN

It's easy to forget that they're exercising when they're spending all summer at the pool with their friends.

IT MIGHT MAKE THEM SMARTER ;)

Physical exercise has been shown to improve cognitive ability. But if your swimmers don't get smarter, they should at least come home hungry for dinner and ready for bed at bedtime after all that swimming!