



Walnut Country - The Signal | Volume 2024, Issue 4 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

CHOA ID Badges and Guest Badges Coming Soon!

Walnut Country THE CROSSINGS

We have been hard at work on resuming distribution and enforcement of resident and guest ID badges and are excited to announce that the Board has approved the updated ID badge policy and has set a start date for enforcement of August 1st! **Please don't go into the Clubhouse asking how to get a badge just yet – that info is coming in the next week or two!**

The CHOA Rules require that all residents and their guests have a valid CHOD ID badge on their person whenever using the common area facilities. This includes the pools, tennis courts, pickleball courts, dog park, greenbelt, or clubhouse. Pre-COVID, ID badges and guest passes were obtained in the Clubhouse. Production and enforcement of badges was paused when the clubhouse closed in 2020 and is now scheduled to resume later this month!

We will send out an eSignal and make a post on the HOA website when a definitive start date for getting ID badges from the Clubhouse has been confirmed. We will also provide info on how exactly that will work (reservations, walk-in times, etc). For now, we are just letting all residents know that badges are coming and you will be able to get yours at the Clubhouse soon!

The new ID badges are similar to the old ones and will include a picture, name, address, and badge number. The material is a bit different – they are ID cards (the old ones were laminated paper) that are roughly the size of a credit card, with a notch at the top if you want to put it on your key chain or lanyard.

For residents who already have ID badges: You do not need to do anything at this time. Your existing ID badges are still valid. Please do not replace these yet, unless they are damaged. Even if your kids' ID badges have pictures from 10 years ago, that is ok! We first want to get ID badges for those owners who do not yet have them. We will likely put a procedure in place later this year for owners who want to replace their old ID badges with new ones.

For residents who DON'T have ID badges: You will have about 3 months to go into the Clubhouse during business hours and obtain your new ID badge. Enforcement will start on August 1st, so you have anytime between the launch date later this month and Aug 1 to get your ID badges.

There are a few tweaks to the ID/Guest badge policy, compared to how it used to work pre-COVID:

- All resident badges are the same – there is no longer a youth badge separated by age
- Instead of five individual Guest Badges, each residence will be given one Guest Badge that will allow for up to five guests when using a facility
- Instead of requiring residents to purchase up to 15 one-day guest passes for a larger event or gathering, a single one-day event permit can be obtained from the Clubhouse. This permit will allow up to 15 guests for a one-day event and will only be valid for that particular day, per the CHOA Rules
- There is no cost for obtaining a resident's first ID/Guest badge; replacement badges will cost \$5 per badge. There is no charge for a one-day event permit, but residents will need to leave their ID/driver's license with the Clubhouse staff as collateral, which will be returned when the permit is turned back in.

All residents over the age of four are required to obtain a CHOA ID badge. Residents must have ID badges on their person at all times, and if hosting guest, must also have the Guest Badge. Residents using the facilities who do not have their badges with them will be asked to leave and go get them.

Again, please don't go into the Clubhouse asking to get your badge until you see another update from CHOA saying they are ready! We are still fine tuning that process but it should be finalized by mid-May.

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Upcoming Schedule

- Board of Directors Meeting*
- Thursday, May 23rd @ 7pm
- Architectural Committee Meeting*
- Thursday, May 16th @ 6pm

Board Meeting Info

The Board of Directors meet on the fourth Thursday of every month at 7pm. Meetings are at the Business Office but also available 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 9pm
• Heated to 83 degrees

East & West Pools
Open Daily | 7am to 8pm
• Heated to 83 degrees

WCST Preseason
April 8th thru June 7th
• Monday thru Friday
• 3:30pm to 8pm @ Main Pool

Treasurer's Report (Year to Date) Balance Sheet as of March 31st, 2024

Current Assets

Cash - Operating	\$ 95,180
Cash - Reserves	\$ 1,525,047
Receivables	\$ 10,107
Prepaid Expenses	\$ 69,724
TOTAL ASSETS	\$ 1,700,058

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$ 103,092
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Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$ (9,363)
Total Outstanding Fees and Fines	\$ (2,474)
TOTAL OUTSTANDING DELINQUENCIES	\$ (11,837)



A LOOK at the BUDGET

Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
Total Revenue (Accrued)	\$ 384,185	\$ 383,507	\$ 678	\$ 128,978
Operating Expenses				
Insurance	\$ 22,548	\$ 19,300	\$ (3,248)	\$ 7,509
Taxes & Permits	\$ 2,451	\$ 1,749	\$ (702)	\$ 730
Legal Fees/CPA	\$ 4,389	\$ 3,700	\$ (689)	\$ 4,389
Management & Accounting	\$ 66,141	\$ 62,096	\$ (4,045)	\$ 22,080
Office, Admin, & Mailing	\$ 12,774	\$ 15,289	\$ 2,515	\$ 7,098
Staffing/Payroll/Events	\$ 33,269	\$ 25,800	\$ (7,469)	\$ 11,790
Security Patrol	\$ 3,440	\$ 5,850	\$ 2,410	\$ 1,147
Alarm Systems	\$ 3,182	\$ 1,926	\$ (1,256)	\$ 1,584
Landscaping & Irrigation	\$ 45,780	\$ 51,050	\$ 5,270	\$ 15,330
Pest Control	\$ 3,684	\$ 4,250	\$ 566	\$ 860
Maintenance & Janitorial	\$ 4,599	\$ 5,250	\$ 651	\$ 2,201
HVAC & Plumbing	\$ 550	\$ 1,375	\$ 825	\$ 550
Roofs & Gutters	\$ -	\$ 475	\$ 475	\$ -
Pools, Tennis Courts, & Dog Park	\$ 14,758	\$ 15,474	\$ 716	\$ 7,243
Utilities	\$ 37,012	\$ 63,675	\$ 26,663	\$ 16,242
Reserve Transfer	\$ 106,247	\$ 106,247	\$ -	\$ 35,416
Total Operating Expense	\$ 360,824	\$ 383,506	\$ 22,682	\$ 134,169

Are you signed up for the CHOA eSignal?

The eSignal is the email program we use to send out community-wide updates to CHOA residents. We typically use this for things like project or maintenance updates, CHOA events RSVPs and info, and Board meeting notices and agendas. The eSignal is a great way to see what is happening here in your community! It will also get you time-sen-

sitive 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

President's Corner // May 2024

Hello Walnut Country, thank you for reading this edition of our Association newsletter and staying informed. Our last meeting was April 25th. Below are some highlights and news for the Association.

Playground Surface Discussion

The Board has had discussions for several meetings about the playground surface areas to include the rubber padding area and the sand area. The surface area is 25 years old and in need of potential replacement. This is a very costly project and the board is looking at varying options before making any decisions.

Tennis Court Lights

The light fixtures at our Upper Tennis Courts (Courts 1 through 4) use incandescent bulbs. Newer LED lights are available for tennis court applications now. The advantages to LED lights are they are much more energy efficient

and reduce electrical use. Also, LED lights don't burn out like incandescent bulbs. When the current lights at the tennis courts burn out, we have to hire a contractor who brings a crane to access and replace the bulbs. The Board approved the concept of switching to LED bulbs. The General Manager is obtaining bids for this project.

Water Aerobics Classes

The first few sessions of Water Aerobics have been great. If you are interested in joining in, go to our website and look for the link to Water Aerobics.

Disciplinary Hearings

Throughout the year, the Board will hold Disciplinary Hearings on a regular basis; often once per month. I don't usually write about those in the Signal but recently had some questions from homeowners about what the board does in regards to HOA violations. A majority of the hearings are regarding

architectural violations. Some are for behavior type rule violations. In most cases, the process starts with letters informing the homeowner of the violation and asking for corrective action. If letters don't work to correct the problem, the homeowner can be called to a hearing. At the hearing, the Board decides if a violation is in fact occurring and can issue fines or restrict access to common areas. This last month the board issued fines to several homeowners for failure to get their property violations fixed.

Thanks for reading and we hope to see you at a future meeting. Our next meeting will be Thursday, May 23^d, 2024. We hope to see you there. You can attend in person or join us via Zoom to watch.

Mike Kindorf
CHOA President

No Electric Bikes Permitted on the Greenbelt

We have received a few reports from residents of individuals riding electric bikes through the greenbelt, often at high speeds. As e-bikes are becoming more and more popular, we wanted to send out a reminder to all residents.



The CHOA Rules book states that "no electric or gas-powered bicycles, scooters, etc. are allowed" on the greenbelt or common areas. The only exception is disabled persons on authorized motorized or electric vehicles for transportation.

Anyone on a bike, whether it be mechanical or electric, must also yield to pedestrians on the walkways, and call out or alert any pedestrians they are passing. Please be courteous when riding your bike through the greenbelt and take it slow!

Architectural Committee Reminders

The CHOA Architectural Committee would like to remind all homeowners to make sure trash, recycling, and organics cans are stored away out of sight after trash pick-up day. They mentioned seeing quite a few trash cans hanging around through the weekend during their last round of inspections. Please also double check your landscaping for weeds, especially if you have a lot that abuts North or South Larwin Ave.

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General Manager's Update // April 2024



Pictured: the General Manager "working"

Hey CHOA! Hopefully everyone has been able to get outside and enjoy the lovely weather this month! I know I have.

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

- The north slope disking/weed abatement work has been pushed back one day, to Tuesday May 14th. Historically this work has been completed on the day after Mother's Day, but the vendor had something come up and is shifting it back to Tuesday. Just a heads up to those who are used to seeing it done on the same day every year!
- Replaced a rusting step at the smaller 2-5yr structure at the main playground. Took a while for the manufacturer to ship it to us, but it finally arrived!
- There is another large beehive at the very top of the Clubhouse, in the siding directly above the entrance. It is a really difficult spot to get to and we are working with a beekeeper to figure out how to safely get someone into position to remove the hive.
- Water aerobics classes are up and running at the East pool on Monday and Wednesday mornings. You can signup

online at www.walnutcountry.com. Shoot me an email if you need the direct link!

- We installed a new mirror in the clubhouse gym that will make it easier for folks using the treadmill to see what's going on behind them, or let you check your form during a workout. Bonus feature is it should also liven the space up a bit and make it seem a little bigger. We also installed some hooks near the entrance for hats and jackets.
- Clubhouse roof repairs were completed earlier in April. One area that was leaking near the billiard tables was repaired, in addition to another spot near the central stairs. We also replaced ~55 damaged or cracked roof tiles and reinstalled a large number of tiles that were installed backwards (fastener holes at the bottom of the tiles). Overall the roof is in pretty good shape!
- A new (working) thermometer has been installed at the Main Pool, hanging on the clubhouse balcony facing north.
- The awnings/shade covers for the tennis and pickleball courts were put back out for the year.
- Some first aid supplies have been added to all three pools – things like band-aids, alcohol wipes, etc. – to treat minor scrapes and injuries that might happen on the pool deck.
- The concrete vendor finished up the warranty repair work for the central greenbelt walkway.
- We are still working on getting the pool showers working as they should. We have had several certified commercial plumbers out on site for feedback and recommendations. Right now it looks

like the most realistic option is a total replacement of the pool shower components, as what we have there now is pretty old and a mish-mash of plumbing parts, temperature control valves, and push-buttons. At least one shower at each pool tends to work somewhat "normally", while the other usually shuts off after a few seconds. Last year that was usually the shower head on the right; this year it seems to be the shower head on the left. These things seem to have a mind of their own! This is something we are actively working on and it will be discussed at a board meeting soon once we have bids and options available.

- We have an issue with the irrigation controller that handles everything west of the West Pool. Power to that controller runs straight to a junction box outside of the west pool, and it is currently out of service as there's an issue with the line because it's direct burial (surprise, surprise!). We are working with the landscapers and electricians to find a solution, but there's a good chance it more than likely will require a lot of trenching, to run new conduit and a new electrical line. For now, the landscapers are manually opening the valves and running the irrigation in this area to get the grass and plants watered at least a few times a week, so expect to see sprinklers on the west side running in the mornings until we get this repaired.

Hope to see you at this month's Board meeting! 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

Arts & Crafts at the Clubhouse! Get Crafty with us - May 15th and May 24th

Join us for exciting Arts and Crafting sessions at the Clubhouse! Whether you're a seasoned crafter or just starting out, this is your chance to relax, unleash your cre-

ativity, and mingle with neighbors. Each month brings a fresh theme, and this May, it's all about our furry friends with Dog + Cat Crafts!

We'll supply everything you need for some pawsitively delightful creations, from cat silhouettes to dog toys. Don't miss out! Secure your spot and come join us for an evening filled with creativity, community, and fun at the Clubhouse. We're looking forward to crafting with you!

Reserve your spot now online at:

www.walnutcountry.com/artsandcrafts

Two May sessions to choose from:

- **Wed. May 15** | 12:30pm-2pm
- **Fri. May 24** | 6:30pm-8pm

Additional details:

- Price: \$25 per class (includes all supplies + tea) paid to instructor
- Walk-ins welcome based on space and supplies
- Ideal for adults, teens, or adults with children
- Hosted by Chelsea Murray Faraclas, a longtime resident and creativity expert!

Attention Dog + Cat Lovers and Craft Enthusiasts of all Skill Levels!

DOGS + CATS & CRAFT'S

Join us for a Pet-Inspired Crafting Workshop

With Creativity Expert
Chelsea Murray Faraclas

WED, MAY 15
12:30 P.M. to 2:00 P.M. PST

FRI, MAY 24
6:30 P.M. to 8:00 P.M. PST

Walnut Country Swim Team News



WALNUT COUNTRY SWIM TEAM 

SPAGHETTI FEED FUNDRAISER

Friday, May 10th
5PM-7PM
Main Pool

Meals:
\$40 Family Meal
 (4 spaghetti, 4 bread, 4 salad, 4 drink)
\$8 Individual
 (spaghetti, bread, salad)
 TO-GO meals available

SUPPORT OUR FUNDRAISER AND ENJOY YOUR MEAL WITH SWIM TEAM FRIENDS ON THE POOL DECK.

It's not too late to register for swim team! Register online:

walnutcountry.swimtopia.com/register

CHOA Security Patrols Info

CHOA is currently contracted with a security company who performs nightly patrols of the common areas. The guards typically drive to a designated area, get out of their vehicles, check the specific location, and take pictures for their nightly reports. The guards will ask residents to leave if anyone is gathered in a particular location.

For example, last Saturday night, the security guard noticed a group of three teenagers hanging out at the Main Playground at 11pm and informed them that they needed to leave. We receive reports with pictures and notes like this for every patrol that is performed.

The security company is NOT contracted to patrol the streets or houses within the community. All CHOA streets are public, and responsibility there resides with Concord PD. Security is hired to patrol and secure the common area facilities, which is what the HOA is responsible to maintain. Concord PD is responsible for all activity on the public streets or any residence. You may see the security company driving down your street, but it is likely so they can park and check out one of the side pools or other common area facility.

CHOA does not have any sort of 24/7 on-site foot patrol – checks happen a few times a night at random intervals, and often the timing means some sort of activity might get missed if it takes place between patrols.

If you notice anyone in the common areas late at night, please do not call the management after hours number. You should call Concord PD as this is trespassing and something the police department needs to handle.

Concord PD non-emergency line: 925-671-3333

Walnut Country Preschool News

Walnut Country Preschool

Hi, Neighbors! We finished up our units on spring weather, insects, worms, ladybugs, bees, and butterflies. Much like the butterflies, our students have transformed this year and are emerging as beautiful learners. We still have a lot of fun planned for our students to have a proper transition into summer and celebrate all they have learned.

This month we look forward to our teddy bear picnic and camping fun! We especially can't wait to celebrate our Moms and take a moment to appreciate the moms and teachers in May! We know preschool is all about our students, but we know that moms and teachers are a huge part of our school! Did you know that parents of our enrolled students are eligible to participate in our Parent Assist program? While we are not a Co-op format and it is not required, this opportunity does offer parents a chance to volunteer in the classroom periodically to be part of the fun. It is always exciting for students to bring in their special person for the day.

We are still accepting applications for our 4's class on MWF! Please contact Mrs. Kelly by phone 925-798-9686 or by email walnutcountrypreschooldirector@gmail.com. For general information you can also visit our website at:

www.walnutcountrypreschool.com

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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

Board Meeting Summary // April 25th, 2024

The CHOA Board of Directors typically meets on the 4th Thursday of the month. 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.

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 legal 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 held three homeowner disciplinary hearings in executive session for outstanding violations. One of the three issues was addressed prior to the hearing. For the other two, one fine was imposed (along with monthly fines so long as the issue remains uncorrected) and more information was requested from the other for the other violation, to be discussed at the May executive meeting. The Board also discussed an account that is currently in collections for non-payment and requested to hold a hearing at the next meeting to discuss rescinding the member's Good Standing status, meaning their common area access privileges would be revoked.

- The Board approved a crafting hour at the Clubhouse during the week. This will be a ~one hour arts and crafts program put on by one of our homeowners. There will be a small cost to participate, to help pay for the provided supplies. A date and time will be confirmed shortly so keep an eye out for an upcoming eSignal!

- The Board reviewed a proposal to replace both heaters at the Main Pool, which the pool vendor believes are nearing their end of life (lots of internal and external corrosion, power vent failing, etc). The Board asked for a 2nd opinion and additional bids, to be reviewed at the May meeting.

- The Board continued to discuss the condition of the main playground surface material (pour-in-place rubber and sand) as well as repair or replacement options. Ultimately the Board approved a Triax test, which measures the shock and head injury criteria values of the safety surface materials when dropped from the height of the existing structures.

- The Board discussed the issue with weeds growing along the sidewalk abutting Cowell Rd as you head towards Ygnacio. This area is open space and has no irrigation nearby, so it would be very expensive to add plant material like groundcover or shrubs or trees. After working with the landscapers to figure out a solution, the most practical option seemed to be to cover the area with a heavy-duty weed tarp and add gorilla-hair mulch over the top (the same kind you see along the South Slope, which holds up very well in high wind). A proposal for this work was presented at this meeting and approved by the Board. Work should begin within the next few weeks.

- The Board approved an updated CHOA Resident and Guest Badges policy in preparation for the upcoming launch of our new CHOA ID badges! The Board approved a start date for badge enforcement of August 1st. More info to come as dates and processes are finalized this month.

- The Board talked about the possibility of converting our existing tennis court lights over to LED (they are currently

metal halide bulbs). A proposal was presented for review from a vendor who services a huge majority of professional tennis clubs and courts around the Bay Area. The Board asked for additional bids for this project but generally indicated that it was in favor of moving over to LED for the cost savings (both through PG&E and the cost to replace the bulbs, which is not cheap for the current metal halides since we need a lift each time a light goes out).

- The discussion of potentially building a small stage on the greenbelt near the main pool continued. The Board had previously reviewed some bids based on the architect's original plans, but the cost ended up being significantly higher than anticipated. Since going back to the architect for a modification to the original plans would incur an additional fee, the item was tabled for now; the Board wanted to get a better idea of an ideal shape and size for the stage before going back to the architect.

- The Board approved a request from the Swim Team to install a new scoreboard consisting of a removable metal stand and fixed anchors in the raised planter bed at the south end of the pool.

- Two rental requests were ratified and one late fee waiver request was denied.

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! 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. Hope to see you there!

North Slope Bark Project Update

You may have noticed that some mulch/bark is slowly being added along the bottom of the North Slope (N. Larwin Ave, near Smoke Tree and Corkwood). We struck a deal with the landscapers and tree trimming company to accept wood chips from other projects the tree trimmers fin-

ished nearby, which are being dropped off in this area at no cost to us. The landscapers then take a small crew to spread them out as needed. This is a low-cost, sustainable approach for this area, since it's easy for a truck to deposit the wood chips right onto the North Slope (unfortunately not really

an option for most of the central greenbelt).

Because the wood chips are dropped off intermittently, you might not see the whole slope area filled up until later this summer; it all depends on the tree trimming company's logistics.

New Drinking Fountain Coming Soon Near the Main Playground!

Recently we received final approval from the delegated board members to replace the drinking fountain near tennis court #3 (between the main pool and big playground). The new fountain will be going in the same location as the existing stone aggregate fountain, but will be a big upgrade!

In addition to the standard arm with bubbler for drinking, this new fountain will include a bottle fill option as well as a small faucet at the bottom that kids can use to fill up buckets for their sand castles. Sand caused a number of issues with our existing drinking fountain, so we are hoping adding the small faucet to the bottom of the structure helps avoid that with this new drinking fountain. The bottle fill should help reduce CHOA's use of single-use plastic water bottles for outdoor events, and hopefully encourage our residents to bring their reusable water bottles when hanging around the playground or playing tennis. This fountain also comes with a water filter, so the taste should be much improved!

The new fountain is on order and will likely ship to us around late May or Early June.

A new concrete pad will need to be poured to support the larger size, so there will be a period of time where the concrete needs to cure. Once that is done, the new fountain will be assembled and installed.

Realistically, this will hopefully be done sometime in June, but it is hard to say for sure until we receive confirmation from the manufacturer that the drinking fountain has shipped. We very much look forward to seeing it installed!



The existing stone aggregate drinking fountain that is being replaced



A picture of the new drinking fountain that will be installed shortly. The actual fountain will be flipped - the bubbler arm will be on the other side, along with a small faucet at the bottom.

CHOA Signal Delivery Spotlight - Our Youngest Volunteer!

These pictures were sent to us from one of our lovely homeowners who assists with delivering the Signal every month. Pictured here is Donna, a three-year old who is performing her very favorite task: delivering the mail!

According to her parents, "she loves postmen, and it's a dream come true for her to deliver the HOA newsletter to our neighbors."

Thanks to Donna for your hard work - and thank you to all homeowners who volunteer to help deliver Signal every month - we really appreciate you!



CHOA 2024 Remaining Events Schedule

THE CROSSINGS EVENTS

2024

SAT
7/20

CONCERT ON THE BELT

Live Music, kid activities, and Food & Beer Trucks
4:30p start // Music 5-7p



FALL FEST

Live Music, Face Painting, Cotton Candy,
Food Trucks and other fun Fall-ish things!
3-6p

SAT
9/21

SAT
11/2

OUTDOOR MOVIE

Bounce houses, popcorn, concessions & a
feature film out on the greenbelt
5p start // Movie at sundown ~6:30p



WINTER FEST

Holiday cocktails, small bites, craft stations, hot cocoa
bar, treats, music and photos with Santa
Early hour 3-4:30 // Late hour 4:45-6:30p

SUN
12/8



MORE INFO:

WALNUTCOUNTRY.COM/EVENTS

NANCY'S NEWS

CROSSINGS COMMUNITY

May, 2024

Issue 176

NANCY BENNETT



Fed Reserve Position on Interest Rates

The Federal Reserve on Wednesday emphasized that inflation has remained stubbornly high in recent months and said it doesn't plan to cut interest rates until it has "greater confidence" that price increases are slowing sustainably to its 2% target.

Several hotter-than-expected reports on prices and economic growth have recently undercut the Fed's belief that inflation was steadily easing.

"In recent months," Chair Jerome Powell said at a news conference, "inflation has shown a lack of further progress toward our 2% objective."

"It is likely that gaining greater confidence," he added, "will take longer than previously expected."

Powell did strike a note of optimism about inflation stating "My expectation is that over the course of this year, we will see inflation move back down."

From what I am hearing, the expectation in the market is that there may be **ONE** interest rate cut this year, possibly in late Q4, and that rate cut may be only ¼% point, meaning not that big of a difference in the overall scheme of things.

Housing Inventory UP

Over the course of the last month, the number of homes for sale in the local area has increased significantly.

In all of Concord, there are 87 homes for sale right now, compared to the 55 homes that were for sale in March.

In my last newsletter, I stated that there hadn't been any homes for sale in the Crossings YTD (year to date) and now we have 5 homes for sale, in all sizes and price points up to almost \$1.2m. Come and get it while you can!

Will the Housing Market Crash in 2024?

The likelihood of a housing market crash—a rapid drop in unsustainably high home prices due to waning demand—remains low for 2024.

"The record low supply of houses on the market protects against a market crash," says Tom Hutchens, executive vice president of production at Angel Oak Mortgage Solutions, a non-QM lender.

Moreover, experts point out that today's homeowners stand on much more secure footing than those coming out of the 2008 financial crisis, with many borrowers having substantial home equity.

"In 2024, I expect we'll see home appreciation take a step back but not plummet," says Orphe Divounguy, senior macroeconomist at Zillow Home Loans.

This outlook aligns with what other housing market watchers expect.

"Comerica forecasts that national house prices will rise 2.9% in 2024," said Bill Adams, chief economist at Comerica Bank, in an emailed statement.

Divounguy also notes that several factors, including Millennials entering their prime home-buying years, wage growth and financial wealth are tailwinds that will sustain housing demand in 2024.

Even so, with fewer homes selling, Dan Hnatkovskyy, co-founder and CEO of NewHomesMate, a marketplace for new construction homes, sees a price collapse within the realm of possibility, especially in markets where real estate investors scooped up numerous properties.

"If something pushes that over the edge, the consequences could be severe," said Hnatkovskyy, in an emailed statement.

It's been a bumpy real estate market so far this year and sometimes I feel like a crash test dummy as I navigate this road!

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Personal Note

I have run into a lot of my clients and friends over the past month while hosting events for our community or popping by the swim team practices. I'm constantly reminded about what a great neighborhood we have here in the Crossings!

I wanted to say how grateful I am for those relationships and the support from everyone as I have navigated a tough few years personally.

As some of you know, my mom passed away in February after 8 years of declining dementia. She was a trooper and I was blessed to be able to take care of her in my home for most of those years.

Additionally, I am finishing my journey of fostering children after 16 years and over 24 children in my home. The difference that those children have made in my life has been incredible! I have learned so much about patience and being present for them through their trauma, sleep issues, scarcity concerns and bonding with adults in a safe environment. I have certainly grown and I feel now is the time to focus solely on my little guy Nicholas, whose adoption was completed late last year.

I look forward to working with folks who are in the midst of life changes as I have been. Being able to share, educate, consult and just offer support as many families are going through similar challenges with elderly parents, mental health issues and children that are just bouncing back after a long few years managing lockdowns, social integration and this crazy world that is unfolding before us.

I hope to see many more of you at the playground, greenbelt, pool or on the pickle ball courts this summer!

Until next time.....Nancy

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