



Walnut Country - The Signal | Volume 2025, Issue 7 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

2026 Budget Meeting - September 4th at 6pm (Zoom only)

The Board will be meeting on Thursday, September 4th at 6pm via Zoom to review and approve the 2026 annual budget. This budget will determine what your monthly assessment amount will be starting in 2026.

The meeting typically takes around an hour and the Board goes through every single line item on the budget, looking at historical and anticipated expenses to help determine how much money is needed for the 2026 fiscal year. We screen share this info with all participants so you can see what the Board is seeing, and understand how the budget is made up and why your assessment amount is what it is.

We strongly recommend every homeowner attend this meeting to better understand where your monthly assessment payment is going, and why you are paying that much. As costs for everything continue to rise, your monthly assessment must do the same to ensure the HOA has money to pay the bills and make necessary repairs. This budget meeting will go over basically every bill and expense the HOA has, and that total determines how much you pay every month.

If you fall into any one of the below categories of homeowner, we recommend you attend

this budget meeting:

- You don't understand why the HOA dues continue to go up
- You want to get an idea of what your HOA dues pay for
- Last year's increase seemed like a lot and left you a little discontented
- You are a homeowner here (everyone who can attend should!)

Obviously this is a bit tongue-in-cheek, but the budget meeting is one of the most important things we do every year and, frankly, it is not well attended even though it's available to watch through Zoom. This is your chance to see how the sausage gets made – understand how the board determines your monthly assessment amount and provide them with your comments before and after they've gone through the budget, so your feedback can be heard. If you have feedback about the monthly assessment amount, this is the meeting to do it!

Opening the Pool & Tennis/Pickleball Gates for Others

We mentioned this in the last Signal but are throwing it on the cover page now to get more attention: **please do not open the facility gates or entrances for anyone not directly in your party!**

If someone asks you to open the pool gate for them, please tell them no. You can say that you will be breaking the HOA rules if you let them in and that you yourself could then be called to a Board hearing and potentially fined. That resi-

dent, if they really are a resident, needs to go home and get their key fobs. It may be a little awkward, but residents need to use their keys to get into the pools, no exceptions!

For tennis and pickleball, we have noticed some owners 'holding open' the gates by placing rocks or sticks at the entrance, so they don't close shut. The gates must remain closed at all times to ensure that CHOA residents and their legitimate guests are using our facilities.

CHOA by the Numbers - July

4.2 gallons of water (in millions) used to water the landscaping in May and June

69 total violation notices issued for the month of July

995 number of residents signed up for the CHOA e-Signal (have you signed up??)

52.8 Cowell Homeowners Association, Inc.'s approximate age in years (when the HOA was established - 10/4/1972)

Get your CHOA ID badges at the CLUBHOUSE!

Our staff is now asking anyone using the facilities without a badge to leave and retrieve it - so make sure you have yours! Hours are Wednesday thru Sunday - 12pm to 8pm. Recommended to call ahead for a quick appointment at **925-825-0250**. Badges are free to all CHOA residents. Badges are not available at the business Office (the fancy badge printer is in the clubhouse).

Walnut Country THE CROSSINGS

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Upcoming Schedule

- Board of Directors Meeting
- Thursday, August 28th @ 7pm
- Architectural Committee Meeting
- Thursday, August 21st @ 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>

2025 Pool Hours

Main Pool

Open Daily | 7am to 9pm

- Heater @ 82 degrees

East & West Pools

Open Daily | 7am to 8pm

- Heaters @ 82 degrees

WCST Swim Season

Fall Clinic begins August 25th

- 4pm to 8pm @ Main Pool
- Monday thru Thursday

Treasurer's Report (Year to Date) Financials as of June 30th, 2025

Current Assets

Cash - Operating	\$	89,832
Cash - Reserves	\$	1,755,601
Receivables	\$	14,607
Prepaid Expenses	\$	53,455
TOTAL ASSETS	\$	1,913,495

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$	130,105
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Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$	(13,285)
Total Outstanding Fees and Fines	\$	(7,322)
TOTAL OUTSTANDING DELINQUENCIES	\$	(20,607)



A LOOK at the BUDGET

Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
Total Income (Accrued)	\$ 910,703	\$ 904,104	\$ 6,599	\$ 155,794
Operating Expenses				
Insurance	\$ 47,741	\$ 48,903	\$ 1,162	\$ 8,275
Taxes & Permits	\$ 2,451	\$ 3,248	\$ 797	\$ -
Legal Fees & CPA	\$ 4,841	\$ 6,633	\$ 1,792	\$ -
Management & Accounting	\$ 133,715	\$ 130,817	\$ (2,898)	\$ 22,179
Office, Admin, & Mailing	\$ 37,548	\$ 38,446	\$ 898	\$ 7,071
Staff Payroll & Events	\$ 55,767	\$ 68,375	\$ 12,608	\$ 9,166
Security Patrol	\$ 6,455	\$ 7,000	\$ 545	\$ 1,147
Alarm Systems	\$ 2,959	\$ 4,776	\$ 1,817	\$ -
Landscaping & Irrigation	\$ 99,015	\$ 105,500	\$ 6,485	\$ 16,777
Pest Control	\$ 9,785	\$ 9,210	\$ (575)	\$ 1,560
Common Area Mntc & Supplies	\$ 5,925	\$ 11,000	\$ 5,075	\$ 1,134
HVAC Maintenance	\$ 1,100	\$ 1,750	\$ 650	\$ -
Roofs & Gutters	\$ -	\$ 950	\$ 950	\$ -
Pools, Tennis Courts, & Dog Park	\$ 28,877	\$ 29,700	\$ 823	\$ 5,627
Utilities	\$ 117,034	\$ 148,838	\$ 31,804	\$ 16,180
Reserve Transfer	\$ 288,959	\$ 288,959	\$ -	\$ 48,160
Total Operating Expense	\$ 842,172	\$ 904,105	\$ 61,933	\$ 137,276

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-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

President's Corner // August 2025

Hello Walnut Country, we hope that you are having a great summer and enjoying the nice weather. Our last Board meeting was on July 24th. Here are a few highlights from what we discussed. Thanks for reading the Signal and staying informed.

Board of Directors

At the July meeting, the Board discussed and approved bringing on up to two more homeowners on the Board to fill the two vacancies that I wrote about last month. You will see a write-up from our General Manager in this Signal on how to apply. Here is a little more information on serving on the Board of Directors for our Association: Board Members are of course needed to attend monthly board meetings the 4th Thursday of each month. Board Members get their meeting packet the week before and are asked to review it and be prepared to discuss the different agenda items at the meeting. Agenda items often end with a motion and then a vote to approve or deny the motion.

And that is the main function of a Board Member; a little pre-meeting review, and then hear other points of view and vote for what you think is best for your fellow neighbors and the Association as a whole. Some members might serve as a committee chair and go to occasional second meetings in a month. You don't need any special background or skills to serve, just a desire to help out and be part of setting priorities for future projects.

Pickleball

Our General Manager obtained some Pickleball sound / volume reports from the cities of Walnut Creek and Martinez, who both have public courts and have faced complaints related to noise. We also reviewed a proposal from a private company to conduct an assessment of our courts and develop a plan to reduce noise. The Board decided not to authorize the study at this time due to the high cost. We have asked our GM to get more information from potential vendors in the local area on pricing related to a sound wall that

could be purchased and attached to some of the fencing around the pickleball courts. We will continue to work through the issue looking for the best course of action on behalf of homes that are close to the courts and affected by the noise.

East Pool

The East and West pools had Ultra-violet Light sanitizing systems installed several years ago to make sure the pool water is as clean as possible. The system also allows us to use less Chlorine in the pools, which is a long-term cost savings. The system in the East Pool stopped working and needed replacement and upgrade. The Board approved this project and should be installed and operational in the coming weeks.

Thank you for reading and have a great month. Our next meeting will be Thursday, August 28th 2025. You can join us in person or via Zoom

Mike Kindorf

CHOA Board President

How HOA Violation & Rules Enforcement Works

Since you live in an HOA, there are certain rules and restrictions that are put in place to help preserve property values, keep everything looking nice, and to help prevent behavior or activities within the community that might be considered a nuisance. Most owners are aware of these rules and have no problem complying. But every community has that handful of residents who simply do not care what the HOA's rules are or ignore any correspondence sent from the management office. This article details how CHOA typically tries to enforce its rules and what options are available when a homeowner refuses to fix an issue or stop a certain behavior (like dogs off leash, etc).

We always start off by sending at least one letter to the owner, informing them of an issue we noticed, giving them time to take care of it or give us an update. After follow up notices have gone out, we can schedule a disciplinary hearing in front of the Board, where the board can choose to impose a fine of up to \$100 per violation. Fines are punitive and mostly meant as a deterrent. If that initial \$100 fine doesn't get the owner to take the issue seriously, the next step is for the HOA to engage legal counsel. At this point we usually have

our attorney send out "Demand for Compliance" letter that is very serious looking and details the issue and all the times the HOA has tried to ask the homeowner to address it. It also says that the Board might take legal action if the problem isn't fixed, and that legal fees can be billed to the homeowner.

If that gets ignored, we are then required by law to send out a letter offering Alternate Dispute Resolution ("ADR"), which is essentially a request to mediate before we can take further legal action. The owner has 30 days to accept the ADR request. After 30 days have passed, the HOA then can take the owner to court to have the issue addressed. In court, we would try to get a judgment that requires the owner to address the issue in a specific amount of time. If the violation is still outstanding after that time, it's then an enforcement issue with the court – and at that point, we will have much better options available to remedy the issue. We would also ask that all CHOA legal fees be recouped in the judgment. As you can see, the HOA enforcement options for most violations are 1) a board hearing, 2) small, punitive fines, and 3) legal action. Going from a \$100 fine to a lawsuit is a big jump, but unfortunately there really is no middle ground.

We have owners ask all the time – "can't the HOA just go and clean up the weeds from the front yard and bill the owner?" That answer is a definitive no – our CC&Rs do not allow the HOA to do that. (Some HOA's have CC&Rs that do, just not us). "Can't the HOA impose daily/weekly/monthly fines and then put a lien against the property if the owner doesn't pay?" Yes we can, but having our collections company place a lien is quite costly (around \$1200-\$1300) and while it would make things annoying for the homeowner, it wouldn't guarantee repayment, at least not until they wanted to sell or refinance. It is an option we consider whenever violation fines have been accruing for several years, but honestly, the attorney should be engaged before ever getting to that point. And as you might expect, once attorneys are involved, the owners usually start taking the issue seriously.

Hopefully this helps clarify how enforcement works on the HOA side of things. While we do wish there were more options available for enforcement, the reason is likely because the state legislature doesn't want strict or "draconian" HOA boards overstepping and abusing the disciplinary process.

General Manager's Update // August 2025

Hey CHOA! It feels impossible to start off a monthly column like this without your standard "can you believe it's already August???" type intro, but can you believe it's already August??? And the weather, am I right?? (But in all seriousness, where is my scorching, miserably hot summer weather??) On the GM side of things, a lot of the work lately has had me on the computer in the office – budgets, reserve studies, research for projects, that sort of thing.

Here are some updates for things that were happening since the last *Signal*:

- Tons of sprinkler repairs this summer, mostly thanks to our homeowners who are regulars of the greenbelt pathway and shoot me an email whenever something doesn't look quite right. This week alone we have repaired about 10 broken sprinklers that were just gushing water overnight when the system was running. Thank you to everyone who does that!! You are a tremendous help and you are keeping our water wastage to a minimum. We appreciate you!
- We recently installed an outflow meter on the central water tank and well, so we can better keep track of how much total water we are using to irrigate the area, and get exact figures for how much well water is being pumped into the tank. This will in turn help us do two things: work with the landscapers to dial in the irrigation system, ensuring we are using as much well water as possible when the system is running, and get a good idea of how much money we are saving by maintaining this well, as it is expensive to keep up and running. If, hypothetically, a \$30,000 repair was needed, we can now look at the data to see the actual return on investment timeline.
- We are currently working on getting bids for resurfacing/recoating the Clubhouse balcony decks, which were rebuilt and sealed back in the fall of 2022. That should be on the agenda to discuss at this upcoming August meeting.
- Our contracted arborist has been on site a few times in July performing her bi-annual inspection and is working on creating the scope/RFP for the next round of tree maintenance, scheduled for October/November. We should have bids ready to review at the September board meeting.
- A few months back, the board hired a landscape consultant to map out all of the turf throughout the central green-

belt, then overlay irrigation maps, in an attempt to create a prioritized guide for turf removal options. Starting in 2029, a law will go into effect that prohibits the watering of "non-functional turf", i.e., turf that is mostly decorative and cannot be practically used. CHOA has a few areas that likely fall within this definition, and turf removal has always been a topic of discussion for the last ~5 years, so this serves as a nice catalyst to help get the ball rolling. All discussions related to this project and turf removal will take place in an open meeting, so all owners can attend and listen.

- We are working with our Reserve Analyst on the 2026 Reserve Study, which is currently in draft form. The Board will likely go over the 2026 reserve funding options at the August meeting. The reserve study is an important document. Right now \$45.35 of your \$137 monthly assessment goes straight into the reserve account, basically our giant savings account for repairing and replacing pretty much everything out here (the rest of your assessment payment is for paying "bills", for the most part). This reserve contribution is expected to increase again in 2026 to help ensure we have enough money available for the Main Pool rehab project without having to consider a special assessment. Any homeowner can request a copy of the current reserve study if you're curious as to how that contribution number is determined!
- Last month we had some issues with the gas line to the main pool...on a Tuesday morning, owners reported smelling gas outside the pump room.

We discovered a small leak at a gasket on the main gas line, just before it entered into the pump room. That was fixed and the smell went away...until about 5 days later, when a homeowner reported an even stronger gas smell coming from the same area. We shut the gas off and had a plumber come out to perform an inspection. They disconnected the heaters, pressurized the line, and said everything looked great – that was excellent news, meaning the leak was likely inside the pump room. Our pool vendor then confirmed the wading pool heater's gas valve was leaking and replaced it. We turned the gas back on, fired up the heaters...and then realized that the plumber had left the gas line pressurized, so when the gas was turned back on, about 120psi worth of pressure shot backwards and basically broke the PG&E meter. PG&E came out to fix it and everything was then back to working normally. Then a day or two later, we started smelling gas around the main pool bathroom entrance, by our water heater. We had a water heater company come out and they found a leak at the water heater valve shutoff handle. They swapped the part out, and since then, everything has been working with no leaks and no gas smells anywhere! Lucky for us this all happened the week after the Swim Team's Crossings Challenge – sometimes we do actually catch a break here, although it might not feel like it :)

That's all for this month! Hope to see you at our August board meeting.

Bill Mazza
CHOA General Manager



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Walnut Country Swim Team News



To our member families, sponsors, the Crossings community, and the Cowell HOA, a heartfelt thank you for contributing to another phenomenal year of Walnut Country Stingrays swim!

In the month of August, the team will be wrapping up the 2025 summer competition season with the Contra Costa County Championship Meet at Acalanes High over the weekend of August 2nd-3rd and WCST Awards Night on The Greenbelt on the evening of Sunday, August 17th from 5PM to 7PM.

FALL CLINIC 2025

WCST is offering a 6-week swim clinic this fall! Fall Clinic is a great way for summer league swim team swimmers to maintain their swimming fitness and maintain their progress in the off-season.

6-weeks, 4 days per week, Monday thru Thursday

Dates: Monday August 25th thru Thursday, October 2nd

Cost: \$399 per swimmer

Walnut Country Preschool News



Walnut Country Preschool

The Preschool is currently off for summer vacation and will be back later this fall! Visit our website if you have any questions or need to get a hold of anyone:

Website:

www.walnutcountrypreschool.com

Email:

walnutcountrypreschooldirector@gmail.com

Phone:

(925) 798-9686

Please note that responses may be delayed during the summer break. You can contact the CHOA General Manager if you need urgent assistance.

Board Vacancies - Seeking Volunteers!

We currently have two vacant seats on the CHOA Board. At the most recent meeting, the Board discussed how to go about filling these vacancies.

As outlined in our Bylaws, the CHOA board is made up of 7 volunteer board members, each elected for a two-year term. Two board members recently resigned due to scheduling/time conflicts. Outside of your standard election, vacancies can be filled by the Board at any time; they simply have to make an appointment at an open meeting.

At this time, the Board would like any homeowner interested in potentially being appointed to one of the vacant seats to reach out to the General Manager via email and let us know you would like to be considered. There is no official form that needs to be filled out, but it would be helpful to provide some brief background info, or maybe touch on some things that are important to you, etc. The only official qualification is that you are a homeowner here and listed on the grant deed for your home.

If you are interested in potentially being appointed to the board, please email the General Manager by end of day, Thursday August 21st. The Board will then conduct candidate interviews at the August meeting, if applicable, so if you're interested, you should be able to attend the meeting on August 28th.

If you have any questions at all about serving on the board – time commitment, experience needed, etc – please email or call the GM! The number one quality for a successful board member is someone who is reasonable, able to make a good decision based on the information available. You do not need to be an expert in anything specifically. The best boards are usually up of volunteers who have diverse backgrounds and experience. Please don't think you need to be an architect, engineer, or attorney to serve on your board. If experts are needed, they are usually 1) already involved at that point, or 2) can be brought in for assistance and guidance at any time the board thinks it's needed.

If you are interested in joining the Board, please send your email to the General Manager by August 21st:

businessoffice@walnutcountry.com

Board Meeting Summary // July 24th, 2025

The CHOA Board of Directors typically meets on the 4th Thursday of the month. 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. 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. If you would like to obtain a copy of the draft minutes (they are always approved and finalized and the subsequent Board meeting), please email the GM. Once approved and signed, the minutes are posted online at www.walnutcountry.com.

- The Board met in Executive Session and discussed an outstanding violation for a property where legal counsel has been engaged for assistance in obtaining compliance. The owner was sent a request for Alternate Dispute Resolution (required by law before any potential legal action can be taken) which had not yet been accepted by the time of this meeting. The Board discussed next steps and options available for obtaining compliance through legal action should the ADR request not be accepted.
- The Board also discussed options for collecting the large amount of outstanding violation fines for this owner (around \$2,000). The Association's collections vendor provided details and a cost for placing a lien against the property for all outstanding fines. No action was taken.
- The Board reviewed two properties currently in collections in need of direction for next steps. Options include small claims court, superior court, non-judicial foreclosure, or taking no action. The Board approved initiating non-judicial foreclosure against both properties per the recommendation from our collections vendor.
- In the open meeting, the Board discussed options for filling the two vacant board seats. Management was directed to put an article in the Signal, on the HOA website, and send out an e-Signal asking those interested to send the GM an email and for interviews for potential candidates to be conducted at the August meeting.
- The Board approved transferring the remaining \$10,000 of the Association's Events budget to the Events petty cash account.
- The Board approved using local high-school volunteers at CHOA events when necessary, and for the Association's attorney to draft a brief liability waiver.
- The Board continued its discussion of noise at the pickleball courts, including a proposal from an acoustical engineering firm who specializes solely in pickleball sound mitigation. The Board directed management to continue researching local courts that have installed sound mitigation/reduction panels, and to obtain more proposals for installing sound mitigating panels around the courts. The Board also instructed the GM to put up signage around the practice wall reminding residents that it is to be used for tennis only.

- The Board reviewed a proposal to replace the UV water sanitizing system at the East Pool. The current setup there uses three individual lines each with their own UV light. One of the lights broke and needs to be replaced. In addition to this, the existing units are not adequately mounted or supported and are starting to break off of the wall. In addition to these problems, our pool vendor tells us that this is a residential system, designed to run for 8 hours a day (our pumps run 24/7), and that because of how they are plumbed, they are not hydraulically balanced. The vendor recommended installing a new, commercial-grade UV system that is more appropriate for our pools. The board approved the proposal to replace our existing UV system with a commercial grade model, to be installed later in August.
- The Board approved a rate increase from our current pool vendor, Picture Perfect Pool Services, for 2026. They are requesting a 3.5% increase starting in January.
- The Board discussed a rate increase from Smartwebs, the violation and architectural management software we've used going back to around 2018. They are increasing their monthly fee but proposing a promotional rate for 2026 and 2027. The Board directed management to look into alternatives for violation management software that CHOA might be able to switch to in the near future.

The CHOA board meets once a month (except for November) and all homeowners are welcome and encouraged to join. We make the meeting available to watch via Zoom if that works better for your schedule. Board meetings are important because it is where all HOA decisions are made. If you think something needs to change, be replaced, improved, or just want to provide some feedback about the community, a monthly Board meeting is the place to do it!

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Dirt Bikes / Electronic Bikes on the Greenbelt

We continue to both see and receive reports of kids/teens on electric and gas powered bikes and scooters riding through the greenbelt at high speeds, typically failing to yield to pedestrians.

CHOA's rules prohibit the use of motorized or electric-powered vehicles and bikes on the common areas, which includes the greenbelt and all the pathways.

Back in June, the Signal cover page story was about these young teens/children on e-bikes and dirt bikes riding through the property, damaging the grass and creating an unsafe environment. In that article we mentioned that the most helpful thing homeowners can do when they see these bikes riding around is take pictures/videos and email it to the Business Office, as well as calling Concord police department's non-emergency line to see if they have anyone in the area who can respond –

their number is **925-671-3333**.

Unfortunately with a lot of these riders wearing full face helmets, it is hard to ID them, but we have been making some progress and are starting to recognize some of the bikes. Thank you to all of the residents who continue to send in pictures and videos – it is very helpful! Please continue doing so if you are able.

Even more helpful would be if you see a youth/teen on a dirt bike or electric bike come from the greenbelt and pull into a particular house, please let us know! Once we know where these riders live, or what house they are guest of, the HOA can call them to a hearing, fine the owner, and get legal involved, which usually stops this sort of behavior. This is 100% the most effective thing the HOA can do. Granted, not everyone riding through is a resident (we think one particular group is made up entirely of non-residents), but the HOA

can only really take action through the disciplinary process with homeowners.

In addition to this, all residents should call Concord PD whenever they see someone on a dirt bike or electric bike riding through the community or the greenbelt. While this situation is not an emergency, if any officer is in the area they can come out and try to speak with these individuals or issue a citation. Even if the individuals ride away before the police can do anything, seeing the police show up could be a good future deterrent, sending the signal that people are watching and taking action when they show up. The more uncomfortable we can make them, the less likely they are to return.

Thank you again to all residents who continue to report these riders and who also let them know that they are breaking the rules. We will continue to discuss options for dealing with this situation.

Pickleball Court Hours Change

As mentioned in last month's Signal, the hours for the lower tennis and pickleball courts have changed to 8am to 8pm. We are still getting reports of individuals playing past 8pm. Our staff is checking the courts whenever possible to ensure no one is playing after closing time. We also check key fob usage to confirm which residents are staying to play after hours.

Please ensure that everyone in your household is aware of the new hours for the lower courts, and that all play stops at 8pm. This is out of respect for the neighboring homes who have to deal with the noise associated with tennis and pickleball all throughout the day. If the same individuals continue to play past 8pm, we will be left no choice but to potentially impose a fine and disable key fobs for residents who play past 8pm.

Water Aerobics Classes

Just a reminder that we are now offering additional water aerobics classes on Friday and Saturday mornings at the East Pool. The cost for classes is \$8, paid directly to the instructor. No RSVP needed!

These new Friday and Saturday classes will be a bit of a trial run; if there is demand, they will continue through the summer and into the fall, just like our Monday and Wednesday classes. Here is the current water aerobics schedule:

- 50 minute classes / \$8 per class
- **Mo/Weds/Fri:** 10am
- **Saturdays:** 8:30am

For more information visit:

<https://walnutcountry.com/wateraerobics/>

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CHOA Events Committee Update

2025 Events Scrapbook - Crossings Summer Concert

This was one of our highest attended events ever! Residents of all ages came together to enjoy a fun afternoon with lots of summer activities and live music from the energetic band Sitting on Saturn - right on our greenbelt! Thank you to all who donated backpacks and school supplies. Contra Costa Foster Friends had a record turnout when families heard these items were available. It is amazing to see what we can do when we all work together to improve our neighboring community.



Get your Crossings Merchandise at the Clubhouse!

Didn't get a chance to pre-order your Living the Greenbelt Life t-shirt, zip hoodie or hat? We ordered extras so you can shop online or pop by the Clubhouse to see the items in person and try on - everything is so cozy! Visit our online shop today: walnutcountry.com/merch

RSVP Now Open: Fall Fest

Saturday, September 27th - 3pm to 6pm

Join us on the lawn for live music from the Land Birds, a high-energy 5-piece 60-70's rock & roll cover band, beer & food trucks, professional face painting, cotton candy, pumpkin patch, pie eating contest and more! RSVP today by scanning the QR code on the right or visit:

walnutcountry.com/fallfest



SAVE THE DATES

NEWLY ADDED - OUTDOOR MOVIE NIGHT - SATURDAY, 11/8

Come see Wicked before the sequel launches at the end of November and enjoy food trucks, popcorn and telescope viewing! More details to come.

WINTER FEST - SUNDAY, 12/7

Holiday themed cocktails, charcuterie, kids' crafts, photos with Santa, hot cocoa bar, cultural treat potluck, and a magical snowfall ending. The most wonderful time of the year will be here before we know it!

****Important reminder**** Winter Fest has a limited capacity as it's hosted inside the Clubhouse. We throw 2 of the same party on the same date to accommodate as many residents as possible. Mark your calendar: RSVP will launch on Friday, 11/7 at 12p noon via e-signal. Note this event fills fast!

NANCY'S NEWS

CROSSINGS COMMUNITY

August, 2025

Issue 189

NANCY BENNETT



What If Capitol Gains on Home Sales Was Waived?

CNBC reports that President Trump told reporters in the Oval Office, *"we're thinking about no tax on capital gains on houses,"* framing the idea as a conceivable way to boost the housing market. He added that if the Fed were to lower rates, such a measure might be unnecessary.

President Donald Trump has floated the idea of eliminating capital gains taxes on home sales, a proposal that could carry major financial benefits—particularly for older Americans looking to sell their homes. Under current tax law, individuals can exclude up to \$250,000 (\$500,000 for married couples) of capital gains on the sale of a primary residence. However, many longtime homeowners, especially in high-appreciation markets, still face significant tax bills if their home has increased substantially in value over the years.

For older homeowners nearing or in retirement, capital gains taxes can be a major deterrent to selling. These sellers may hesitate to downsize, relocate, or access the equity in their homes because of the hefty tax burden. If capital gains taxes were eliminated on home sales, retirees could retain more of their profits—potentially tens or even hundreds of thousands of dollars, depending on how much their property has appreciated.

The potential upside is twofold: first, it would significantly increase net profits for sellers, allowing them to bolster retirement funds, invest in healthcare, or help family members. Second, it could increase housing supply by encouraging more seniors to sell homes they have held onto for decades, thereby opening up inventory for younger buyers and families. While the proposal is still speculative and would face policy hurdles, its implications for the housing market and retirement planning could be substantial.

Home Buyer Need

Buyer clients need the following properties:

****Single story in the Crossings, 4 beds +1800 sq ft.**

*****Single story, over 2,200 sq ft, Walnut Creek**

****Small Concord home up to \$725,000.**

****Investor cash—need a fixer home**

****I have investors always looking for a project—Off market, all cash and fast closing**

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—2024

Founder and CEO, The Bennett Team
Agent Leadership Council, Faculty Member and Mentor
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Continued from front page:

What If Capitol Gains on Home Sales Was Waived?

Example Scenario:

- Home sale price generates \$900,000 in gain.
- Seniors (married filing jointly) get the \$500,000 federal exclusion → \$400,000 of **taxable gain**.
- Property located in California.

Impact

This substantial tax burden illustrates how a \$900,000 gain—with \$500,000 excluded—still results in **over \$112,000 in taxes** under current law. Eliminating capital gains taxes on home sales could therefore greatly benefit older homeowners, freeing up that amount for:

- Retirement income
- Healthcare expenses
- Investments or family support

And as we noted earlier, such a policy could also encourage more seniors to sell, easing housing supply constraints and boosting market activity.

The articles confirm that Trump has publicly stated he is **considering eliminating the capital gains tax on home sales**, especially as a possible way to stimulate the housing market. His remarks appear to align with legislative efforts like Rep. Jimmy Panetta (D-CA) and Rep. Greene (R-GA) who are both advocating for similar bills.

While this is only a quotable proposal at this time, lowering “rates” seems to be the first priority of this administration.

Until next month....Nancy

CROSSINGS YEAR TO DATE HOME SALES

Status Date	Status	Days	Address	List Price	Sold Price	SqFt	Beds	Baths	Garage	Lot Size	Sale \$/SqFt	Closing Date
8/5/2025	Pending	4	4414 Willow Glen Ct	\$907,000		1842	4	2.5	2	0.13		
6/16/2025	Sold	9	4495 Juneberry Court	\$789,000	\$794,000	1365	3	2	2	0.12	\$581	6/16/2025
3/28/2025	Sold	14	4401 Corkwood Court	\$749,000	\$900,000	1641	3	2	2	0.27	\$548	3/28/2025
4/3/2025	Sold	0	4400 Striped Maple Ct	\$949,000	\$970,000	1641	3	2	2	0.22	\$591	4/3/2025
5/20/2025	Sold	9	4654 N Larwin Ave	\$795,000	\$975,000	2167	4	2.5	3	0.15	\$450	5/19/2025
6/6/2025	Sold	67	4494 Adelia Ct.	\$1,065,000	\$1,065,000	1567	4	2	2	0.13	\$680	6/6/2025
6/19/2025	Sold	8	4672 N Larwin Ave	\$1,149,000	\$1,142,000	1917	4	2	2	0.22	\$596	6/18/2025
7/7/2025	Sold	34	4397 N Water Oak Ct.	\$1,238,000	\$1,150,000	2026	4	3	2	0.15	\$568	7/7/2025
7/1/2025	Sold	4	4406 Sugarland Ct	\$1,098,888	\$1,150,000	2053	4	2.5	2	0.13	\$560	7/1/2025
3/27/2025	Sold	7	4390 N Marsh Elder Ct	\$1,225,000	\$1,215,000	2560	5	3	2	0.20	\$475	3/27/2025
5/23/2025	Sold	0	4403 Winterberry Ct	\$1,235,000	\$1,235,000	2886	4	2.5	3	0.12	\$428	5/23/2025
5/23/2025	Sold	7	4409 Catalpa Ct.	\$1,258,000	\$1,260,000	2587	5	3	3	0.14	\$487	5/23/2025
3/31/2025	Sold	1	4310 N Larwin Ave.	\$1,249,000	\$1,270,000	2560	4	3	2	0.16	\$496	3/31/2025
		13	Averages		\$1,054,376							