



Walnut Country - The Signal | Volume 2025, Issue 8 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Landscaping Pesticide/Herbicide Update

Over the last few months, we have been working with our landscapers to transition away from glyphosate/glufosinate based pesticides and herbicides (think RoundUp, 2,4-D, Cheetah Pro, etc.) and make the switch over to more environmentally friendly products. We are excited to announce that as of last month, we have officially started two new pesticides/herbicides on a trial run to see if we can make the switch permanent!

These two products are called Fiesta and Finalsán. Fiesta's active ingredient is chelated iron (essentially iron bound to a chelating agent, which keeps it soluble and readily available for plant uptake) and attacks broadleaf weeds through iron oxidation, which causes plant necrosis. The affected weed will dry up, turn black, shrivel, and die within hours of application. Finalsán is a mixture of fatty acid soaps; basically a "herbicidal soap" and is certified by the

Organic Materials Review Institute (OMRI) for use in organic production.

These products are typically used by groups like East Bay Parks and Marin County's Parks & Rec Department. Both organizations have excellent annual reports that they provide with detailed breakdowns of total chemical usage throughout their properties and reasons why they have transitioned away from more traditional pesticides and herbicides (look for Integrated Pest Management or "IPM" reports).

This is a trial run for these two products and it's the first time our landscapers have used them, so there will likely be some growing pains. As a result, you may notice a small increase in the amount of visible weeds throughout the common areas. We will be working to get everything dialed in over the coming months and hope that we can make this transition permanent, or at least utilize herbicides like these a majority of the time.

2025 Pool Heating Schedule

At the upcoming September meeting, the Board will discuss the heating schedule for our three pools as we enter the fall season. Last year, heaters were turned off at the side pools in early October, and the Main Pool heaters were turned off around mid-November. Generally speaking, if it's warm enough outside so that folks are still interested in using the pools, we keep them open. Once it starts cooling off and we see a bit of rain, we will turn the heaters off.

The Swim Team's Fall Clinic is currently scheduled to end on October 2nd, so we can say with certainty that the Main Pool will be open at

least through the first week of October. You can reasonably expect the side pool heaters to be turned off sometime around the first or second week of October, and the Main Pool is typically kept open just a bit longer.

The Board will confirm how it wants to handle the pool heater schedules for the rest of 2025 at their meeting on 9/25, and we'll keep everyone updated via e-Signal and a post on the HOA website (along with an article in the October Signal). But in the meantime, we hope everyone is able to get a few more swim sessions in before the cooler weather arrives!

Halloween Decorations Reminder

Now that Fall is almost here, we can't wait to see the amazing Halloween decorations typically displayed throughout our neighborhood!

Just a quick reminder that the HOA Rules require all holiday decorations to be removed within 30 days of the end of the applicable holi-

day, so please do your best to have all of your awesome Halloween decorations taken down by the end of November. This usually isn't an issue for Halloween decorations as much as it is for other decorations like Christmas lights, but we wanted to ensure everyone was aware of this holiday decorations rule.

CHOA by the Numbers - August

43

number of homeowners with a delinquent balance of more than \$10 on their account

686

number of CHOA ID badges made in the last year - do you have yours?

60

number of resident Clubhouse reservations since Jan 1, 2025

\$68k

average price for a home sold here in CHOA in 1975-1976, per sales brochures (contact the GM if you want to see them!)

Walnut Country THE CROSSINGS

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Upcoming Schedule

Board of Directors Meeting

- Thursday, September 25th @ 7pm

Architectural Committee Meeting

- Thursday, September 18th @ 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 ends October 2nd

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

Treasurer's Report (Year to Date) Financials as of July 31st, 2025

Current Assets

Cash - Operating	\$	21,088
Cash - Reserves	\$	1,775,432
Receivables	\$	15,340
Prepaid Expenses	\$	61,846
TOTAL ASSETS	\$	1,873,706

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$	139,691
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Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$	(14,104)
Total Outstanding Fees and Fines	\$	(7,236)
TOTAL OUTSTANDING DELINQUENCIES	\$	(21,340)



A LOOK at the BUDGET

Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
Total Income (Accrued)	\$ 1,063,423	\$ 1,054,788	\$ 8,635	\$ 152,721
Operating Expenses				
Insurance	\$ 56,055	\$ 57,053	\$ 998	\$ 8,314
Taxes & Permits	\$ 2,451	\$ 3,789	\$ 1,338	\$ -
Legal Fees & CPA	\$ 5,481	\$ 7,738	\$ 2,257	\$ 640
Management & Accounting	\$ 154,669	\$ 152,620	\$ (2,049)	\$ 20,954
Office, Admin, & Mailing	\$ 46,302	\$ 44,854	\$ (1,448)	\$ 8,754
Staff Payroll & Events	\$ 69,349	\$ 79,771	\$ 10,422	\$ 13,582
Security Patrol	\$ 7,867	\$ 8,167	\$ 300	\$ 1,412
Alarm Systems	\$ 3,601	\$ 5,572	\$ 1,971	\$ 642
Landscaping & Irrigation	\$ 115,308	\$ 123,083	\$ 7,775	\$ 16,294
Pest Control	\$ 11,345	\$ 10,745	\$ (600)	\$ 1,560
Common Area Mntc & Supplies	\$ 6,930	\$ 12,833	\$ 5,903	\$ 1,005
HVAC Maintenance	\$ 1,100	\$ 2,042	\$ 942	\$ -
Roofs & Gutters	\$ -	\$ 1,108	\$ 1,108	\$ -
Pools, Tennis Courts, & Dog Park	\$ 38,689	\$ 34,650	\$ (4,039)	\$ 9,812
Utilities	\$ 207,831	\$ 173,644	\$ (34,187)	\$ 90,798
Reserve Transfer	\$ 337,119	\$ 337,119	\$ -	\$ 48,160
Total Operating Expense	\$ 1,064,097	\$ 1,054,788	\$ (9,309)	\$ 221,927

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 // September 2025

Hello Walnut Country, We hope that you have had a great end of summer and getting ready for a break from the heat. Our last Board meeting was on August 28. Here are a few highlights from what we discussed. Thanks for reading the Signal and staying informed.

Board of Directors

We had six fellow homeowners apply for the two vacant Board of Director positions. After hearing statements from each applicant, the Board selected two applicants to fill the seats. Congratulations to Mike Liebe and Alap Dave. Thank you to everyone that applied. Mike and Alap will start their one-year terms with the Board at our Annual Meeting on September 25th.

Electric Motorcycles/Bikes

You may have seen or heard from others about a problem we are having in some of our open areas with kids / young adults riding electric motorbikes

in our Greenbelt. Some of these individuals have started using the hills in the Greenbelt as riding courses and jumps. There has been damage done to our landscaping as well as several near miss incidents with pedestrians that could have resulted in serious injury. We heard from many homeowners who attended the meeting to voice their concerns. We are looking at some long term strategies for this issue. The Board did direct our GM to work with a vendor to place boulders or other "barriers" at some of these places that will make using them as jumps difficult while not changing the overall appearance of the spaces. Only pedal bikes are allowed in the Greenbelt and all riders must yield to pedestrians. If you see people using the Greenbelt inappropriately and in violation of our rules, a good course of action is to photograph the activity and get it to our GM. We address these issues in disciplinary hearings where we often ban the persons (if they are residents) from using our com-

mon areas and then issue fines if it continues.

Reserve Study

The Board approved our plan for contribution to our Reserve Account for fiscal year 2026. In 2025 we increased contribution portion of our budget by \$12 for each home per month. For 2025, the increase will be \$10 per home. At our annual budget meeting in September, the Board will finalize our budget for 2026 and from that process we will establish any increase in property assessment for the next year.

Thank you for reading and have a great month. Our next meeting will be our Annual Meeting on Thursday, September 25th, 2025. The Annual meeting starts at 6:30pm and the regular meeting starts at 7pm. You can join us in person or via Zoom.

Mike Kindorf
CHOA Board President

HOA Security, Concord PD, and Reporting Concerns

CHOA has a contract with a private security firm that conducts nightly patrols through the Common Areas. This vendor is not responsible for patrolling the private streets or individual residences; they patrol facilities like the Clubhouse, pools, and tennis courts after-hours, ensuring these areas are clear.

Residents may contact security to report an issue on the Common Areas, such as individuals in the pools after hours, or congregating in the greenbelt or facilities past 10pm. However, the police department can also respond to issues like this as it is trespassing, and will likely be able to send someone out quicker than the security company.

As a reminder, please know that CHOA residents are highly encouraged to call the police if wanting to report suspicious activity anywhere on site.

PERTINENT CONTACT INFO

Business Office.....925-687-9961
Clubhouse.....925-825-0250
HOA Security.....925-455-6585
Concord Police.....925-671-3333
Code Enforcement.....925-671-3075
Animal Services.....925-608-8400
HOA After-Hours.....925-831-2312

The police are equipped to remove trespassers from CHOA property, and will likely be able to respond more quickly to a serious concern. Residents should call security to report concerns that are

not serious or time-sensitive in nature. Please note that this security vendor, much like the previous vendor, may only respond to owner calls during the night and early morning patrol hours.

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General Manager's Update // September 2025

Hey CHOA! The days are getting shorter, it's getting a little cooler (maybe? Who knows, with how this "summer" has been going), the kids are back in school, and we just bought our toddler's Halloween costume – definitely feels like Fall is here! For the sake of talking about something non-weather related, if you are really into your morning (or afternoon, I don't judge) coffee, check out the roaster Wonderstate Coffee – they've got some absolutely phenomenal stuff and have been a household favorite of ours for a couple years now! They've also won roaster of the year several times from different publications. Their roastery is 100% solar powered and all their coffee is organic and sustainably/ethically sourced. And of course it tastes great! You can find them online at www.wonderstate.com.

Anyway, enough dilly-dallying. Here are some updates for things that were happening since the last *Signal*:

- We have been experiencing seemingly non-stop issues with the toilets at the West Pool restrooms, mostly the women's restroom. After several trips out by the plumber, we are throwing our hands up and just replacing both toilets. That should be completed a little later this month.
- Speaking of bathrooms, we are installing new "If this restroom needs attention..." signs in each along with the GM and Clubhouse contact information and hours, so if you're ever using one of the bathrooms and it needs to be serviced in any way, you can quickly let us know. Our staff does check on all facilities daily, but on a busy day, things can get messy quickly!
- We've had quite a few broken sprinklers and irrigation leaks this year, so the landscapers are coming out this month for a full-scale irrigation inspection of the entire system and will be making repairs as on the spot.
- Earlier this month, we experienced an electrical issue with the well and pump at the central water tank. A breaker had tripped and the system went down. The electrician came out, repaired a corroded wire, and everything was working just fine when they left. Later that night, the system went down again. The electrician was able to come out the next business day and found that the entire panel was fried and needed to be replaced. After doing so, they also confirmed that a terminal located on the well/pump system control panel was shorting and likely the cause of the issue. As of the time of writing this, we

are waiting for the well/pump vendor to come out and troubleshoot the issue. Until then, we are keeping our watering of the central greenbelt to a minimum, as that bill is already sky-high this year due to the well being down for 1-2 months back in early summer and the grass has looked pretty dang green this year. I can already see it drying out a bit, but it should make a full recovery once the irrigation system is back up and running.

- We are continuing working on and researching pickleball sound mitigation options (mostly sound reflecting or absorbing panels) to help bring the noise down for residents on Blueberry, Candywood, and Corkwood Courts. This will likely be on the agenda for September's Board meeting, so if you are interested in this topic, keep an eye out for the agenda later this month!
- One issue we've been battling over the years is the Clubhouse's constant struggle to stay cool on hot summer days. Our Clubhouse is gorgeous, with its tall, vaulted ceilings and huge windows – but it might be the most inefficiently designed building I've ever seen, and our AC system has always struggled to keep up. We are currently looking into possible solutions – more blinds, exterior or interior, awnings, re-insulating, etc. A few months back, we had an energy audit performed, and that report gave us a few suggestions for keeping our energy bills down (which usually means attempting to keep the building cool or heated more naturally), and we are currently working on getting quotes for some of those potential projects. For example, one recommendation was

to reroute the return ducting currently located on the bottom floor, so that the return is pulling from the upstairs conditioned air (since returns are designed to recirculate already conditioned air back into the furnace).

- Our contracted arborist put together the scope of work for this Fall's upcoming tree care work, and we currently have several tree care vendors performing their inspections and putting bids together for us to review at the September meeting. Our Fall tree work usually takes place around mid-October. This round we are looking at pruning for about 225 trees, along with the removal of a few small trees in the greenbelt and clean out of some struggling trees and shrubs on the South Slope.
- Our Annual Meeting of the Members is scheduled for Thursday, September 25th at 6:30pm, just before the regular Board meeting. Normally this is where ballots would be counted and the Board Election results announced, but this year our election was decided by Acclamation, since the number of candidates was equal to the number of seats up for election. You should be receiving this meeting notice along with some other required election material in the mail in the coming days. Our meetings are still available to watch on Zoom – join us if you can!

That's all for this month! Hope to see you at our next board meeting. It is still available to watch on Zoom!

Bill Mazza
CHOA General Manager



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Walnut Country Swim Team News



2025 WALNUT COUNTRY SWIM TEAM

WCST SUMMER 2025: THAT'S A WRAP!

We finished our 2025 summer season with Awards Night on The Greenbelt on August 17th. It was a happy, noisy celebration of the swimmers' effort and achievement, and a wonderful way to end the season. Congratulations to the swimmers and their families! Thank you to the Crossings Community for supporting the Walnut Country Swim Team! Registration for next summer opens in February. See you at the pool!

Questions about swim team? Email info@wcstingrays.org

-The WCST Board of Directors

Walnut Country Preschool News



Walnut Country Preschool

Hello Neighbors, and happy back-to-school season! The halls at Walnut Country Preschool are buzzing with excitement as we welcome our students and families to the 2025–2026 school year. September is all about new beginnings—making friends, learning classroom routines, and exploring big ideas like “I am special,” “What is a friend,” “How to be a problem solver,” and “What is family.” Our preschoolers are also diving into their very first letters of the year, A and B!

As we move through September, we're looking forward to our annual **Parent Meet & Greet Fiesta Night** for our very first school Fundraiser. This special evening will take place in our beautiful front lawn area, where our students' families can gather, share a meal, and enjoy time together as a community. We'll also have **School Picture Day**, always a highlight with fun backdrops, big smiles, and the challenge

of keeping little ones neat and tidy long enough for their photos!

We are so excited that our 3's class is already full, and we still have a few openings in our 4's class. If you have a four-year-old at home—or one who might not be quite ready for TK—our play-based program offers a nurturing, joyful space for children to grow, learn, and make friends. We would love to connect with you! Please contact us using the info below.

Here's to a joyful September filled with learning, laughter, and community!

Website:

www.walnutcountrypreschool.com

Email:

walnutcountrypreschooldirector@gmail.com

Phone:

(925) 798-9686

Board Meeting Summary // August 28th, 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 The Board met in executive session and discussed the 2026 rate increase with its HOA management firm, Common Interest. CIMS' Executive Vice President was in attendance to answer any questions the Board had.
- The Board also held three disciplinary hearings for owners found to be in violation of the governing documents; one for providing paid swim lessons at the CHOA pools, another for outstanding landscaping issues, and a third for riding a dirt bike or other motorized bike in the common area.
- In the regular Open Session meeting, the Board conducted interviews for the two vacant Board seats. Six homeowners expressed interest, all of whom provided those in attendance with a brief statement and answered questions from the Board. The Board indicated that it would take a few days to consider the information available and make appointments to the two vacant seats at the budget meeting scheduled for 9/4.
- The Board approved the engagement letter for CPA firm Levy, Erlanger, and Company to audit the 2025 financial statements and prepare the Association's tax returns.

- The Board discussed the ongoing issues of dirt bikes and other motorized or electronic bikes on the greenbelt and common areas, specifically identifying three distinct areas that appear to attract these types of bikes. The Board approved a spending authority of \$6,000 for the GM to work with vendors in an attempt to block off or otherwise make these areas unappealing to dirt bikes/motorized bikes. In the meantime, if you see individuals riding bikes like this through the greenbelt in an unsafe manner, please call Concord Police's non-emergency line at 925-671-3333 to report them.
- The Board denied an architectural application appeal for the proposed installation of a roof material not on the Association's approved list.
- The Board reviewed a proposal from the Association's landscaper for overseeding the greenbelt lawn, targeting areas that have been struggling. The Board tabled the item and directed the GM to work with the landscapers to better understand why these areas aren't doing well – e.g., if the issue is irrigation/pressure related, overseeding likely won't be a permanent fix.
- Four proposals for recoating the Clubhouse balcony decks were reviewed, and the Board approved the proposal from the vendor who originally performed the deck repairs/rebuilding work back in 2023. (It is recommended to recoat these decks every 2-3 years).
- The Board reviewed the draft 2026 Reserve Study. Last year the Board approved a multi-year reserve funding plan in response to the estimates received for the upcoming Main Pool rebuild/rehab project, which were more than double what we were expecting (and saving for). As a result, the Board agreed to increase the amount of money we collect for reserves, layered over the next three years, to ensure we have enough money in the reserve account for the pool project and any other expenses, expected or unexpected. This approved reserve funding plan was broken down as follows: 2025: \$12/month per homeowner increase for reserves; 2026: \$10/month per homeowner increase; 2027: \$5/month per homeowner increase. (These increases are layered on top of one another; in other words, we need to increase the reserve portion of your monthly assessments by about \$27 over the next three years to ensure we have enough money in the bank. This amount will not decrease after the pool project is over – this number was calculated specifically to avoid a huge one-time special assessment, and to spread the increase out over as many years as possible). The Board approved the 2026 reserve study as presented with a \$10/month per homeowner increase in reserves. This \$10 figure will be added to the 2026 draft budget, which is usually reviewed and approved by the Board in early September.

1821 S. Main Street, Walnut Creek

3 Bedrooms | 2 Bathrooms
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other expenses, expected or unexpected. This approved reserve funding plan was broken down as follows: 2025: \$12/month per homeowner increase for reserves; 2026: \$10/month per homeowner increase; 2027: \$5/month per homeowner increase. (These increases are layered on top of one another; in other words, we need to increase the reserve portion of your monthly assessments by about \$27 over the next three years to ensure we have enough money in the bank. This amount will not decrease after the pool project is over – this number was calculated specifically to avoid a huge one-time special assessment, and to spread the increase out over as many years as possible). The Board approved the 2026 reserve study as presented with a \$10/month per homeowner increase in reserves. This \$10 figure will be added to the 2026 draft budget, which is usually reviewed and approved by the Board in early September.

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.



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Renting Your House - CHOA Rental Policies & Procedures

Our CC&RS have a rental cap of 25% - meaning no more than a quarter of all the 1,062 homes here can be rented at any given time. To keep track of that, the Board created a policy keeping track of all rentals and maintaining a waiting list once we are over the 25% cap.

Right now we are around 18% units rented, so there is no waiting list at this time. But we still have many owners who begin renting out their house without going notifying the HOA. Since we are currently under the cap, retroactive

approval isn't really an issue. But once we are over the 25% cap, owners who rent out their house without HOA approval might be forced to terminate the lease at their own expense, until their turn on the waiting list comes. This could be a very expensive mistake!

If you are considering renting out your house in the near future, please familiarize yourself with the HOA rental restrictions and policies. Before you list your house for rent or have tenants sign a lease agreement, you need to get HOA approval to rent out your unit. If we are

under the cap, it's approved immediately. But if we are over the 25% cap, you will be added to the waiting list and cannot rent out your house until you've been approved, which could be some time.

The HOA rental policy and all necessary forms are available online at www.walnutcountry.com under the Homeowners -> Documents, Policies, and Forms page. If you have any questions or just want to know the rental percentage, you can always email or call the Business Office for assistance

Coyote Sightings - Coyote Deterrence Tips & Tricks

A handful of times a year we receive reports of coyote sightings throughout the community, sometimes along the South Slope, other times walking through the greenbelt, or in the small hiking path behind the North Courts. While coyotes aren't a likely threat to the residents here, they certainly are to any outdoor cats or other pets in the neighborhood. Here are some tips and tricks about living with coyotes from Contra Costa's Animal Services department:

- Coyotes typically hunt rabbits, mice and birds, but they are opportunistic – so as a deterrent, make sure there aren't any available food sources for them on your property. This means ensuring your trash bins are closed/covered, your pets are fed indoors whenever possible, and no food scraps or other edible material (or water sources) are left anywhere in your yard where a coyote might get to them.
- Pick up fruit that has fallen off a fruit tree...this is a strong attractant for coyotes!
- Bring pets in after dark or secure them in an appropriate kennel or garage area.
- Consider keeping your outdoor cat inside, especially at night.
- Cut down overgrown areas and weeds where coyotes or other animals may hide.
- Shore up any open crawl spaces or deck areas in your home
- If you observe your cat or dog tangle with a coyote or any other wild animal, and your animal sustains open wounds, please do contact Contra Costa County Animal Services. This scenario constitutes a rabies exposure that Animal Services needs to document and quarantine for, at your home.
- Coyotes work in packs. It is common for them to send one coyote to engage with a dog, then playfully lure the dog away from the house until the pack can surround the dog and attack it.
- Maintain your pet on a leash while off their property. Walk in pairs, if possible- fun for the people, fun for the dogs!
- If you encounter a coyote or other wild predator, be as loud as possible – shouting and yelling to deter their approach. Do not turn your back and run. Keep steady eye contact and be aggressive! Wave your arms in the air; clap your hands; make noise! Throw sticks or rocks at the coyote if it continues to approach.

To report coyote nuisance issues, contact the California Department of Fish & Wildlife at **707-428-2002**.

To report a potential rabies exposure involving a coyote, or to report a deceased coyote on public property, contact Contra Costa Animal Services at **925-608-8400**.

So while it isn't out of the ordinary to see a coyote here at CHOA - just think of how much beautiful open space surrounds us here - there are steps residents can take to make this a less attractive area for coyotes and other animals.

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CHOA Events Committee Update

THE CROSSINGS
FALL FESTIVAL
SAT 9.27.25
3-6P

RSVP

FOOD & BEER TRUCKS
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FACE PAINTERS
PUMPKIN PATCH & MORE!

WARM CLOTHING DRIVE
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RESIDENTS RSVP BY 9/19: WALNUTCOUNTRY.COM/FALLFEST

FALL FEST

Saturday, 9/27 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, free professional face painting, cotton candy, pumpkin patch, pie eating contest and more! RSVP by Friday 9/19 by scanning the QR code or visit:

walnutcountry.com/fallfest

CROSSINGS MERCH

Didn't get a chance to get your Living the Greenbelt Life t-shirt, zip hoodie or hat at one of our events? We ordered extras so you can shop online - everything is so cozy!

Visit our online shop today:

walnutcountry.com/merch

Note: Online orders only. We will reach out to schedule pickup or delivery once the order has been confirmed.



SAVE THE DATES

OUTDOOR MOVIE NIGHT FEATURING WICKED - SATURDAY, 11/8

Arrive at 4:30 - movie starts at 5:30

Come see the first Wicked movie starring Cynthia Erivo, Ariana Grande and Jeff Goldblum before the sequel comes out at the end of November! We'll have Dad's bbq food truck, Baby O's mini donuts, free fresh popcorn and telescope viewing. RSVP will launch in October. *Note we won't have bounce houses this year

WINTER FEST - SUNDAY, 12/7

Two times available: 3pm to 5pm & 5:30pm to 7pm

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

September, 2025

Issue 190

NANCY BENNETT



Mortgage Rates Fall to 11-Month Low:

A Promising Sign for Our Local Market

Mortgage rates are falling—and quickly.

As of September 8, the average 30-year fixed mortgage rate dipped to 6.29%, the lowest level in almost a year, according to The Wall Street Journal. This sharp drop comes on the heels of weaker-than-expected jobs data and has fueled expectations that the Federal Reserve may soon cut interest rates.

Just this weekend, some of my buyers finally secured their dream home after a lengthy search. Yesterday, they locked in a 30-year fixed mortgage at 5.99% after paying one point to secure that rate—a fantastic outcome!

Freddie Mac has also recorded a fall to 6.5%, the lowest since October 2024, according to AP News. Meanwhile, in California, the local average for a 30-year fixed loan stands at 6.48%, with 15-year fixed mortgages averaging 5.69%, per Bankrate. While not quite as low as the national average, these figures bring encouraging news for Bay Area buyers.

Lower mortgage rates don't just trim monthly payments—they also increase purchasing power, drawing many buyers back into the market who may have previously been sidelined.

The East Bay housing market has continued to cool throughout the summer. September's average home price is \$926,345, down from \$957,002 in August—a 3.2% decline month-over-month. After months of steady appreciation, this dip hints at a shift toward a more balanced market between buyers and sellers.

What This Means for Sellers

Homeowners shouldn't be alarmed. Well-priced, attractively staged homes in desirable neighborhoods are still moving quickly, and some continue to receive multiple offers. The key is in strategic pricing—anchoring expectations to current market realities, rather than last year's peaks. Realistic list prices, combined with thoughtful presentation, remain the most effective strategy for a swift sale. For example, in Concord, there are currently nine homes for sale in the \$1,000,000 to \$1,100,000 range, each on the market for an average of 56 days. By contrast, over the past three months, homes in the same price range that were better aligned with market comparables went under contract in just 35 days—a substantial difference for sellers.

What This Means for Buyers

For buyers weary of bidding wars, these changing conditions provide a welcome respite. With fewer competing bids and longer days on market, there's more room to negotiate on price, contingencies, or seek seller-paid concessions. With interest rates a bit lower and competition easing, this fall could prove to be an advantageous window for buyers.

Market Outlook

If inventory rises over the next 60 days, we may see prices stabilize or decline slightly, continuing to favor buyers. Even so, ongoing supply constraints in the Bay Area could help keep a floor on pricing. September 2025 presents a unique opportunity: a cooling market where savvy buyers can move decisively to benefit from lower mortgage rates and an expanded selection of homes before the holiday season arrives.

Until next month....Nancy

Home Buyer Need

Buyer clients need the following properties:

- ***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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LENDER MINUTE

WE'RE ALL READY FOR SOME CUTS !!

I think the Fed finally gets it: after saying, meeting after meeting, that the economy is solid and the job market is strong, they finally realize what all of us have known for months: the labor market is not that strong at all.

The Bureau of Labor Statistics (BLS) preliminary payroll benchmark revisions, based on state government unemployment insurance data, showed a huge 911,000 downward revision to employment growth for the year ending 3/25. This means the economy has been slowing for a while. This also shows that monthly employment growth was not an average of 147,000 new jobs created per month but was only at 71,000 jobs per month! That is a huge difference. The Fed has now no choice but to cut short term interest rates by 25bps next week; and probably 2 more times before the end of the year.

What does this mean for mortgage rates? Markets are forward looking (think: "buy on the rumor and sell on the news") so mortgage rates have already improved (they're not waiting for official Fed cuts that have a 100% chance of happening) and I found myself locking a client at a 5.99% 30-year fixed this week ... dang it felt great to see a rate starts with a 5!

If you want to run numbers to see if a home purchase or refinance makes sense to you, call me at 408-772-1276 or email me at greg@avenirmp.com for a no-cost no-obligation consultation. I will give you the amazing rate and the great service you deserve. Talk to you soon! :-)

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CROSSINGS YEAR TO DATE HOMES SALES

<u>Status</u>	<u>Days</u>	<u>Address</u>	<u>List Price</u>	<u>Sold Price</u>	<u>SqFt</u>	<u>Beds</u>	<u>Baths</u>	<u>Pool</u>	<u>Garage</u>	<u>Lot Size</u>	<u>Sale \$/SqFt</u>	<u>Closing Date</u>
ACTV	27	4403 Winterberry Ct	\$1,299,000		2886	4	2.5		3	0.12		
AC	31	4495 Wildberry Ct	\$799,999		1726	3	2		2	0.13		
PEND	6	4410 Shellbark Ct	\$939,000	\$975,000	1641	3	2		2	0.13		9/23/2025
Sold	1	4310 N Larwin Ave.	\$1,249,000	\$1,270,000	2560	4	3	Yes	2	0.16	\$496	3/31/2025
Sold	7	4409 Catalpa Ct.	\$1,258,000	\$1,260,000	2587	5	3		3	0.14	\$487	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
Sold	7	4390 N Marsh Elder Ct	\$1,225,000	\$1,215,000	2560	5	3	Yes	2	0.2	\$475	3/27/2025
Sold	34	4397 N Water Oak Ct.	\$1,238,000	\$1,150,000	2026	4	3		2	0.15	\$568	7/7/2025
Sold	4	4406 Sugarland Ct	\$1,098,888	\$1,150,000	2053	4	2.5		2	0.13	\$560	7/1/2025
Sold	8	4672 N Larwin Ave	\$1,149,000	\$1,142,000	1917	4	2		2	0.22	\$596	6/18/2025
Sold	67	4494 Adelia Ct.	\$1,065,000	\$1,065,000	1567	4	2		2	0.13	\$680	6/6/2025
Sold	4	4414 Willow Glen Ct	\$907,000	\$985,000	1842	4	2.5		2	0.13	\$535	8/21/2025
Sold	9	4654 N Larwin Ave	\$795,000	\$975,000	2167	4	2.5		3	0.15	\$450	5/19/2025
Sold	0	4400 Striped Maple Ct	\$949,000	\$970,000	1641	3	2		2	0.22	\$591	4/3/2025
Sold	14	4401 Corkwood Court	\$749,000	\$900,000	1641	3	2		2	0.27	\$548	3/28/2025
Sold	9	4495 Juneberry Court	\$789,000	\$794,000	1365	3	2		2	0.12	\$581	6/16/2025

*AC = active contingent upon the sale of the buyers home