



Walnut Country - The Signal | Volume 2025, Issue 9 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Fall 2025 Tree Pruning & Maintenance

Our next regularly scheduled round of tree care is scheduled to begin later this month. The vendor performing the work is Tree West, who has handled a large amount of pruning and removal work over the last few years for CHOA. Here is a quick breakdown of the work the Board most recently approved.

199 trees are scheduled to be pruned throughout the greenbelt and the North Slope, and 26 trees will be pruned on the South Slope. Two trees are scheduled to be removed due to health concerns. One is a small London Plane,



Pictured: tree #400, an Evergreen Ash scheduled to be removed due to health concerns - defoliated with excessive decay and dieback in the upper canopy.

#283, right outside of the benches for tennis court #1. A replacement tree of similar size will be planted nearby. The other tree scheduled to be removed is an Evergreen Ash, #400, located right next to the bench between Sugar Maple Ct and Sheepberry Ct. We'll be planting a Blue Oak in an appropriate nearby location.

The CHOA Board contracts with an independent, third-party ISA certified arborist, who visits the site at least twice-annually and puts together a long-term tree care plan for the HOA. The Association is provided with multiple scopes of work – one in the winter, and another in the fall, to try to avoid nesting season – that are then sent out to local tree care companies to bid. This program has been a large success for CHOA over the last few years; the number of branches and trees coming down after heavy storms has been significantly reduced since its implementation. Having an independent third-party create the scope also removes any conflict of interest that could come about, especially when the company doing the pruning work is the one providing recommendations on what work needs to be done (how most communities typically handle their tree care). And finally, since all of our are trees tagged and a clear scope of work is being provided, we are able to obtain multiple bids from vendors all across the Bay Area to ensure we are getting the highest quality work at the most competitive price. CHOA's tree care work is a pretty sizable undertaking and not all tree care vendors can accommodate its needs. We usually try to bring in at least one or two new vendors for each round of bidding, to keep things fresh. You'd be surprised at the number of vendors who either cannot keep their pricing competitive or who take one look at the scope and pass on providing a bid. We have a small number of vendors we always include in the bidding process and whose work we are familiar with, but we're always looking to expand our list to keep things extra competitive.

As always, please be aware of your surroundings if walking the greenbelt as this work is being performed, and contact the GM with any questions!

2025 Pool Heating Schedule

At the most recent meeting, the Board approved keeping the Main Pool heaters turned on until Monday, November 10th, at which point they will be turned off for the winter. We expect them to be fired up again for the 2026 swim season sometime in March or April.

The East and West Pool heaters will be turned off around mid-October, based on

weather and usage. We will send out an e-Signal and update the Association's website when a date has been confirmed, but it probably won't be any later than Monday October 20th.

When the East Pool heaters are turned off, our weekly water aerobics classes will move to the Main Pool and continue as scheduled until those heaters are then turned off for the winter.

Walnut Country THE CROSSINGS

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Upcoming Schedule

Board of Directors Meeting

- Thursday, October 23rd @ 7pm

Architectural Committee Meeting

- Thursday, October 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>

2025 Pool Hours

Main Pool

Open Daily | 7am to 9pm

- Heater @ 82 degrees
- Will turn off November 10th

East & West Pools

Open Daily | 7am to 8pm

- Heaters @ 82 degrees
- Will turn off mid-October

WCST Swim Season

Finished for the year...see you in 2026!

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

Current Assets

Cash - Operating	\$	59,637
Cash - Reserves	\$	1,809,059
Receivables	\$	14,666
Prepaid Expenses	\$	54,273
TOTAL ASSETS	\$	1,937,635

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$	151,811
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Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$	(13,456)
Total Outstanding Fees and Fines	\$	(7,209)
TOTAL OUTSTANDING DELINQUENCIES	\$	(20,665)



A LOOK at the BUDGET

Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
Total Income (Accrued)	\$ 1,220,721	\$ 1,207,672	\$ 13,049	\$ 157,298
Operating Expenses				
Insurance	\$ 64,361	\$ 65,203	\$ 842	\$ 8,307
Taxes & Permits	\$ 2,451	\$ 4,331	\$ 1,880	\$ -
Legal Fees & CPA	\$ 7,001	\$ 8,843	\$ 1,842	\$ 1,520
Management & Accounting	\$ 177,523	\$ 174,423	\$ (3,100)	\$ 22,854
Office, Admin, & Mailing	\$ 52,149	\$ 51,261	\$ (888)	\$ 5,847
Staff Payroll & Events	\$ 78,783	\$ 91,167	\$ 12,384	\$ 9,434
Security Patrol	\$ 9,014	\$ 9,333	\$ 319	\$ 1,147
Alarm Systems	\$ 3,602	\$ 6,368	\$ 2,766	\$ -
Landscaping & Irrigation	\$ 132,466	\$ 140,667	\$ 8,201	\$ 17,158
Pest Control	\$ 12,905	\$ 12,280	\$ (625)	\$ 1,560
Common Area Mntc & Supplies	\$ 8,109	\$ 14,667	\$ 6,558	\$ 1,179
HVAC Maintenance	\$ 1,650	\$ 2,333	\$ 683	\$ 550
Roofs & Gutters	\$ -	\$ 1,267	\$ 1,267	\$ -
Pools, Tennis Courts, & Dog Park	\$ 45,680	\$ 39,600	\$ (6,080)	\$ 6,991
Utilities	\$ 221,914	\$ 198,451	\$ (23,463)	\$ 14,081
Reserve Transfer	\$ 385,279	\$ 385,279	\$ -	\$ 48,160
Total Operating Expense	\$ 1,202,887	\$ 1,205,473	\$ 2,586	\$ 138,788

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 // October 2025

Hello Walnut Country, thanks for reading this month's addition of The Signal and staying informed. Our last Board meeting was on September 25th. Here are a few highlights from what we discussed.

Miyawaki Forest

At our September meeting, we had a great presentation from a homeowner on what a Miyawaki Forest is on how it might benefit our association. The Board and homeowners present were all very receptive to the concept. In summary, a Miyawaki forest (named for a Japanese botanist named Akira Miyawaki) is where you plant a large amount of native and fast-growing plant material (trees and shrubs) and water the area for only a few years. Once the plant material establishes, you reduce and eventually stop watering the area. Because everything is planted at the same time, the area develops quickly compared to traditional methods. This would be a great way to fill in some of those open areas where we have not had luck in the past. The Board asked our General Manager to further research the concept and identify areas where we think it would be practical. This was another great example of how an association should work: A homeowner has an idea, presents the matter to the GM, who then brings the issue to the Board as part of a meeting agenda item. The Board then hears the presentation and decides if it is best for our association. Thank you to Naomi Redding for taking the time to research this matter and presenting it to the Board!

Electric Motorcycles/Bikes

Since our last meeting where we discussed the issue of persons riding electric motorcycles through our Greenbelt and treating it like an off-road park, we installed some barriers in what were the popular "jump" areas. So far it seems to have had a positive affect and we are seeing a reduction in persons violating our rules and therefore reducing this safety risk. We have also been working with the police department and they have taken enforcement action where possible. Please continue to report these incidents to our business office by taking pictures or videos and forwarding to the general manager.

Pickleball Sound Mitigation

We have reviewed lots of material and discussed at length the last few

meetings the issue of excessive sound that comes from the Pickleball Courts and how it has effected residents near the lower courts. The Board takes this situation very seriously and we very much want to address this matter in a way that improves the quality of life for residents in that area. Our General Manager found a person with years of experience in this field. We approved to hire the individual to examine our issues and recommend the best type of sound mitigation / absorption walls that could be mounted on some of the court fencing to reduce noise. We will continue the discussion about potential solutions once the report is ready for the Board. Hang in there Corkwood and Blueberry!



Pictured: the newly installed metal posts and chain at the end of Wildberry Ct.

Thank you for reading and have a great month. Our next meeting will be on Thursday, October 23rd, 2025. You can join us in person or via Zoom.

Mike Kindorf
CHOA Board President

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General Manager's Update // October 2025

Hey CHOA! happy October! It really starts to feel like fall when all the Halloween decorations come out of the woodwork. I can't wait to cruise through the community to check them out! As much as I miss summer, there's something really satisfying about a warm fall morning, the sun low, and a crisp breeze blowing through.

Here are some updates since the last *Signal*:

- We installed two new toilets at the West Pool restrooms, after fighting with them for months to flush properly. So far they are working nicely!
- One of the urinals in the Main Pool men's restroom has come detached from the wall and is out of order. A plumber is scheduled to be out for repairs soon and we expect it to be fixed by the time you read this.
- We continued to have issues with the toilets in the women's restroom at the main pool – mostly problems flushing and clearing out all of the toilet paper in a single flush. Earlier this year we replaced the flush valves on all of these toilets, but the problem remained. A recent return trip from the plumber confirmed the wrong size flush valve was installed, so we got those swapped out last week and have seen a huge improvement on these toilets. You should be able to get everything down with a single flush now! Unfortunately two of the four toilets there are currently out of order as the touchless flush sensors went bad and need to be replaced. We are working on ordering those parts and should have them installed in the coming weeks
- The drain pipe in the upstairs clubhouse bathroom sink broke off and should be repaired by the time this *Signal* is at your door.
- In early September we ran into some issues with the central well and water tank pump. We had an electrician come out and had the breaker panel repaired, then a follow up trip was needed to fix an issue with the electrical line that ran from the breaker to the well and pump electrical panel and components. After that, our well/pump vendor came out to replace some damaged parts, including a bad transducer that sits down at the bottom of the well (along with the pump). Everything has been repaired, the water tank refilled, and irrigation has resumed. The grass got a little yellow around the greenbelt but should be looking a lot more hydrated now!
- We have been working with Concord PD regarding the kids/teens on e-bikes and motorized bikes or dirt bikes who

continue to ride through the common areas and streets here at high speeds. The police have asked that any homeowner who sees this activity call the non-emergency line to report it. Concord PD is working on ways to address this situation as it's happening all throughout the city. Even if there is no one available to immediately respond, we have been told to ask residents to continue to call it in so there is at least a record of the incident.

- The Concord 5k Turkey Trot is scheduled to take place on the morning of Thanksgiving, and a portion of the course will run through the greenbelt. This is our 4th year in a row of helping to host this event. The run begins around 8am.

For a short and sweet book recommendation, any Roman history buffs should check out *Imperium* by Robert Harris, a historical fiction novel following Cicero, as written by his secretary Tiro. Tiro was a real dude who is believed to have invented shorthand to record Cicero's speeches (some of his credits include common symbols/abbreviations like the ampersand [&], etc, ie, et al, ie). It's a trilogy and if you like fall of the Roman republic time period, you'll love these books!

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

WE'RE HIRING!



SCAN ME



WLCST
STINGRAYS

WCSTINGRAYS.ORG

WCST is seeking a current or former swimmer to join our coaching staff for the 2026 summer season.

Scan the QR code for more details.



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Walnut Country Swim Team News



Walnut Country Preschool News



Walnut Country Preschool

Happy Fall, Neighbors! Walnut Country Preschool is diving into the new season with lots of excitement and festive activities. This month our students are exploring the wonders of autumn—learning about leaves, pumpkins, and how they grow—while also practicing letters C, D, E, and F. The classrooms are filled with fun fall projects that bring the season to life.

We are especially excited for our Halloween Parades at the end of the month. Each class will dress up in creative costumes and celebrate with a parade at the end of their school

day. It's always a highlight for the children and such a fun way to wrap up October together.

We also invite you to join us for our upcoming Dine & Donate Fundraiser on Monday, October 13 at The Kabob Shop and Mike Hess Brewery. A portion of proceeds from both locations will go directly to support our nonprofit school. Stop by the Kabob Shop for dinner, mention Walnut Country Preschool, and then head over to Mike Hess Brewery to enjoy Monday Night Football—10% of proceeds from that evening will also support our school. We'd love to see you there! Be sure to say hello if you spot our teachers and parents.

From all of us at Walnut Country Preschool, We wish you a joyful and festive fall season!

Water District Lawn-to-Garden Rebate

Contra Costa Water District currently offers a rebate program for owners who wish to convert their lawn to water-wise landscaping (applies to both the front and back yards). The rebate is \$1 per square foot, up to \$2,000. This is available to all Crossings homeowners/residents who are removing a minimum of 300 square feet of lawn. One caveat is the lawns need to be irrigated to qualify - brown or dead lawns will not be accepted. CCWD offers a list of approved plants that are appropriate for our climate and are low-water use. We

strongly recommend owners consider converting their lawns to water-wise plant material – you'll reduce your water usage (and bill!), your yard will be drought-proof, it's better for the environment, and just looks better! Ok, that last one is subjective, but a varied, water-wise planting project can definitely improve curb appeal over a browning lawn that you need to mow twice a month!

Visit CCWD's website for more information, or to fill out the Lawn to Garden Rebate Application:

<https://www.ccwater.com/160/Lawn-to-Garden-Rebate>

If you are removing grass and replacing it with plants and groundcover, you do NOT need to obtain approval from the HOA, unless you are adding in hardscape like retaining walls, planter boxes, or walkways. Contact the General Manager if you have any other questions!



Board Meeting Summary // September 25th, 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 held a follow-up hearing for a homeowner whose front yard landscaping was still in violation of the Association's rules (for weeds). By the time the hearing was scheduled, work had begun on the property and the violation has been corrected.
- The Board also designated two Directors to attend a mediation session with a homeowner whose property remains in violation of the Governing Documents, after hearings, fines, and letters from the Association's attorney. Mediation is tentatively scheduled for late October.
- This year's Annual Meeting of the Members was held at 6:30. At this meeting, the elected Board Members were introduced and their new two-year terms began. The Board President also provided a report on this year's projects and achievements since the last Annual Meeting.
- In the regular open meeting, the Board approved the required IRS resolution permitting any excess income for the current fiscal year to be rolled over into next year to avoid taxes. This resolution is approved every year, usually following the Annual Meeting.
- The Board approved appointing Mike Kindorf as President, Ken Dixon as Vice-President, Edward Baluta as Treasurer, and Brian Beckon as Secretary (unchanged from last year).
- Homeowner Naomi Redding provided the Board with a presentation detailing Miyawaki Forests, also called "microforests" or pocket forests, how they could be incorporated into the common area landscape, and the benefits they could provide. The Board directed management to continue looking into this concept, especially in the context of upcoming turf reduction projects.
- The Board approved turning off the Main Pool heaters on Monday, November 10th, and delegated authority to turn off the East and West Pool heaters to the GM, with the intent being to turn them off sometime around mid-October, based on weather and pool usage. The East Pool water aerobics classes will then move to the Main Pool, where classes will continue as scheduled until the heaters are turned off.

- The Board appointed Mike Liebe as Architectural Committee Chairperson.
- The Board reviewed several proposals for the installation of sound-mitigating panels around the lower pickleball courts, as well as an additional sound consultant proposal to assist the Board in selecting the right materials and confirming the appropriate locations. The Board approved hiring this consultant to spend no more than 5 billable hours, providing feedback and recommendations for sound mitigating panels at the lower pickleball courts.
- The Board reviewed proposals for Fall 2025 tree work, per the specifications provided by our contracted arborist. The Board approved a total of four proposals – one for greenbelt pruning, one for south slope pruning, one for high priority removals, and a final proposal for "special projects" – more nuanced, specific work on fragile or older trees.
- The Board reviewed proposals to replace the small wooden retaining wall surrounding the east pool playground. The Board directed management to look into alternative materials or designs that could be utilized instead of the existing wood retaining wall.
- The Board reviewed the current Roofing Materials policy, which lists all pre-approved roofing materials permitted for use within the HOA. The Board approved striking the Certainteed Landmark TL from this policy, so that it is no longer a material that can be approved by the GM upon receipt.

The CHOA board meets once a month (except for November) and all homeowners are welcome and encouraged to join and it's still available to watch on Zoom!

4871 Thiessen Court Concord

3 Bedrooms | 2 Bathrooms
1,657± Square Feet | 0.21± AC Lot
Offered at \$930,000



4474 River Ash Court Concord

3 Bedrooms | 2.5 Bathrooms
1,832± Square Feet
Offered at \$1,049,000



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COMPASS

Architectural Applications & Vendors/Contractors

We've included reminders in the last several Signals about needing to get HOA approval for exterior modifications to your property, but we have also run into issues where vendors or contractors have told homeowners that they will handle all necessary paperwork for a project and an architectural application is never submitted to the Association.

Regardless of what your vendor says they will or will not do as far as paperwork is concerned, it is the homeowner's responsibility to ensure that an architectural application has been submitted and approved by the Association before work can begin. Our recommended best practice is to make sure you are CC'd on all email communication between your contractor and the General Manager, to ensure everything

is approved.

If work is done without association approval, and if a retroactive application is denied, the work may need to be restored back to its original condition at the property owner's expense. All owners should take the time to ensure that the necessary paperwork has been submitted and approved. Most modifications can be approved by the GM upon receipt!

CHOA Resident ID Badges - Get them at the Clubhouse

As a reminder, the CHOA rules require all individuals using the common area facilities to have a CHOA ID badge on their person at all times. You can get your ID badges from the Clubhouse anytime during regular business hours (Wednesday through Sunday, 12pm to 8pm). There is no cost for your first set of badges.

All individuals in your household over the age of 4 need a badge. When getting a badge, please bring some proof of residency – photo ID, a utility bill, etc. If you do not have a CHOA ID badge with you when using any facility, you will be asked to leave to retrieve it. This is the only way we can ensure that non-residents are not using the facilities. ID badges have been a part of CHOA for decades, and were a response to complaints that our facilities were being used by non-res-

idents. So while it may be a minor inconvenience to require badges, because CHOA is such an open community, this is the only way to make sure it is being enjoyed by residents and their legitimate guests.

Additionally, please ensure that you are courteous and respectful to CHOA staff when checking for ID badges. They are doing a tough job – one that exists because of complaints that non-residents were using the facilities – so please be respectful when the staff is asking for your badges. We kindly ask that all parents pass the message along to those in your household: anyone using the facilities needs to have their badge with them, or they will be asked to leave!

If you have any questions about badges, please contact the GM at 925-687-9961 or the Clubhouse at 925-825-0250.



CRAFT & VENDOR FAIR

Get into the holiday spirit and find a variety of unique handmade crafts, delightful treats, and quality vendors.

Saturday, Nov. 8th

10:00 AM - 3:00 PM

FREE ENTRY / LUNCH FOR SALE

Faith Missionary Baptist Church Gym
4266 Thompson Dr, Concord
info@concordfmbc.com

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CHOA Events Committee Update



OUTDOOR MOVIE NIGHT FEATURING WICKED - SATURDAY, 11/8

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

Come at 4:30p to get your spot and enjoy food trucks while we play music, and stay for our feature film on a big outdoor screen - Wicked part one! We'll have Dad's BBQ food truck, Baby O's mini donuts, free fresh popcorn and telescope viewing. **RSVP at WalnutCountry.com/MovieNight or by scanning the QR code on the right!**

SAVE THE DATES

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 is almost here!

***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 ONLY via e-signal. Note this event fills fast!

NEW YEAR'S POLAR PLUNGE - SATURDAY, 1/3 - 9 AM to 10:30 AM

Join us at the main pool to jump into the New Year like never before! We'll have fresh coffee, hot cocoa, cold plunging and vision boarding - great for adults and kids! RSVP will launch in December.

FALL FEST SCRAPBOOK

This continues to be our largest event of the year - we welcomed over 700 people! Thank you to all of the volunteers who brought this amazing event to life. Congrats to our pie eating contest winners: Lily, Gabriel and Greg. And to Divija for guessing the exact number of candy corn in the jar - 127! Thank you to everyone who donated to our drive for GROW Concord, they were so very grateful to receive so many new packs of socks, underwear and clothing items.



OUTDOOR MOVIE NIGHT

SAT 11/8 4:30P

PRE-MOVIE PARTY
4:30-5:30P

MUSIC, FOOD TRUCKS ON LAWSON CT

FREE POPCORN
4:30-6:30P

1 POPCORN PER PERSON

MOVIE TIME
5:30-8:15P

FEATURING: WICKED

TELESCOPE VIEWING
5:30-8:30P

HOSTED BY DR JEFF SILVERMAN

RESIDENTS RSVP BY SUNDAY, 11/2
[WALNUTCOUNTRY.COM/MOVIE NIGHT](https://WalnutCountry.com/MovieNight)

SCAN TO RSVP



SCAN TO RSVP



NANCY'S NEWS

CROSSINGS COMMUNITY

October, 2025

Issue 191

NANCY BENNETT



Government Shutdown

A recent government shutdown beginning October 1, 2025, is affecting the San Francisco Bay Area real estate market by delaying transactions that rely on federal agencies and dampening buyer confidence.

Furloughs and reduced staffing at agencies like the Department of Housing and Urban Development (HUD) and the Department of Veterans Affairs (VA) are leading to bottlenecks and longer closing times.

Mortgage and loan processing

The most immediate impacts are on the processing of federally backed mortgages, which are now facing significant delays.

- **FHA and VA Loans:** These are subject to slowed processing and underwriting due to reduced staff. VA loan benefits are continuing, but buyers may face longer timelines for appraisals and certificates of eligibility.
- **Conventional Loans:** While not directly tied to federal agencies, these can also be slowed by delays in obtaining necessary documents from other federal entities.

Income Verification: Lenders needing tax transcripts or income verification from the IRS may face delays, even though the IRS's income verification service is considered vital.

Reduced staffing could still cause bottlenecks.

Flood insurance disruption

The lapse of the National Flood Insurance Program (NFIP) is a significant issue for properties in flood-prone areas, as new or renewing policies cannot be issued.

- **Impact on Closings:** This affects transactions involving a federally backed mortgage on a property located in a flood zone, causing sales to stall until the program is re-authorized.

Local Relevance: This is particularly relevant in the Bay Area, which has many coastal and flood-zone properties.

Market uncertainty and confidence

Beyond specific transaction delays, the shutdown injects uncertainty that can soften the market.

- **Reduced Buyer Confidence:** Hesitation from potential buyers may lead to a decrease in market activity, potentially stalling an anticipated rebound in the housing market.
- **Lower Demand:** A prolonged shutdown would amplify these issues, potentially reducing demand for homes.

Specific Bay Area impacts

- **Federal Employees:** The Bay Area has a notable number of federal employees, who are facing furloughs or working without pay during the shutdown. Their resulting financial strain can reduce housing demand.

(CONTINUED ON BACK PAGE)

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?

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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
Nancy@BennettBetter.com
CalDRE #01399870

GOVERNMENT SHUTDOWN ARTICLE CONTINUTED

What to do if you are affected

For Bay Area residents involved in a real estate transaction, experts recommend the following actions:

- **Talk to your lender:** Check in with your lender early and often about potential delays and workarounds.
- **Manage liquidity:** For owners and developers, assess cash reserves to handle revenue delays.
- **Negotiate flexibility:** For deals in progress, build contingencies or longer closing timelines into contracts.

Explore alternatives: Buyers affected by federal loan delays can explore conventional financing options. In flood zones, look into private flood insurance.

Buyer behavior:

While the government is shutdown, it's not the only reason that sales are slow. Many would-be buyers are holding off due to high interest rates, though lower rates and builder incentives are starting to attract some activity. For example, in the San Francisco Bay Area, prospective buyers are increasingly delaying their purchases, opting instead to rent or remain in their current housing situations as high mortgage rates make monthly payments unaffordable for many. This has led to a noticeable slowdown in sales activity and longer time on market for listed homes.

In other cases, some buyers are waiting for interest rates to drop before entering the market, hoping for more favorable conditions later in 2025 or early 2026.

Until next month....Nancy

CROSSINGS YEAR TO DATE HOME SALES

Status	Days	Address	List Price	Sold Price	SqFt	Beds	Baths	Pool	Garage	Acres	Sale \$/SqFt	Closing Date
Active	12	4490 Sheepberry Ct.	\$1,000,000		1567	4	2		2	0.13		
Active	13	4474 River Ash Ct	\$1,049,000		1832	3	2.5		2	0.13		
AC	61	4495 Wildberry Ct	\$799,999		1726	3	2		2	0.13		
NEW	1	4403 Winterberry Ct	\$1,249,000		2886	4	2.5		3	0.12		
Pending	8	4695 S Larwin Ave	\$949,950		1991	3	2.5		2	0.14		10/27/2025
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
Sold	67	4494 Adelia Ct.	\$1,065,000	\$1,065,000	1567	4	2		2	0.13	\$680	6/6/2025
Sold	7	4390 N Marsh Elder Ct	\$1,225,000	\$1,215,000	2560	5	3		2	0.2	\$475	3/27/2025
Sold	1	4310 N Larwin Ave.	\$1,249,000	\$1,270,000	2560	4	3	Yes	2	0.16	\$496	3/31/2025
Sold	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	7	4409 Catalpa Ct.	\$1,258,000	\$1,258,000	2587	5	3		3	0.14	\$486	5/23/2025
Sold	34	4397 N Water Oak Ct.	\$1,238,000	\$1,150,000	2026	4	3		2	0.15	\$568	7/7/2025
Sold	8	4672 N Larwin Ave	\$1,149,000	\$1,142,000	1917	4	2		2	0.22	\$596	6/18/2025
Sold	0	4403 Winterberry Ct	\$1,235,000	\$1,235,000	2886	4	2.5	Yes	3	0.12	\$428	5/23/2025
Sold	4	4406 Sugarland Ct	\$1,098,888	\$1,150,000	2053	4	2.5		2	0.13	\$560	7/1/2025
Sold	4	4414 Willow Glen Ct	\$907,000	\$985,000	1842	4	2.5		2	0.13	\$535	8/21/2025
Sold	6	4410 Shellbark Ct	\$939,000	\$975,000	1641	3	2		2	0.13	\$594	9/25/2025

*AC = active contingent (upon the sale of this buyers property)