



Walnut Country - The Signal | Volume 2025, Issue 10 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Please Yield When Riding a Bike on the Greenbelt

If you are riding a bike on the greenbelt pathway, please make sure you are yielding to all pedestrians! The Business Office gets multiple calls per month reporting bikers who fail to yield to residents out for a walk. And this isn't just teenagers flying through the greenbelt! Lots

of these reports are of adults out for a regular bike ride, tearing down the pathway.

Please make sure you ride slowly down the greenbelt and always yield to pedestrians. Parents, we would be especially grateful if you could remind your children of this rule as well.

Clubhouse Fitness Class Starting November 26th

Why wait for the New Year? Get a jump on your fitness goals BEFORE the holidays!

We are happy to announce that beginning November 26th, Cardio Fit with Stacey will be held every Wednesday from 12pm-1pm in the clubhouse! Stacey has been one of our water aerobics instructors offering regular classes at the CHOA pools, and with enough interest for a winter workout program, Stacey will now be offering a weekly class at the Clubhouse outside of swim season. Depending on interest, classes will continue through the winter and into 2026.

Cardio Fit is an aerobic-based workout that

combines multiple levels of intensity with modifications, making it appropriate for beginner through advanced exercisers (people with medical conditions/concerns should consult their physician before beginning any new exercise program). Improve your heart health, strength, and balance while working at your own level!

Please wear appropriate footwear (gym shoes including cross trainers, studio or fitness walking shoes are ideal) and comfortable clothing. No other equipment is required. Cost is \$8 per class paid directly to the instructor (cash, Zelle, Venmo, etc.), drop-ins welcome!

2026 Budget Package Mailing Soon

In the coming days you will be receiving a notice in the mail about the Association's 2026 approved budget and upcoming HOA assessment increase. Included in this notice is a one-page explanation for why the increase is necessary. If you have any questions after reading that write-up, please reach out to the General Manager during business hours.

That being said, every January we have at least 100 homeowners who do not update their monthly assessment payment and eventually incur late fees. Often times this is from owners who think they are on automatic payments and assume their payment will update on its own, when in fact they aren't. For example, if you are

on bill-pay through your bank, you need to manually update the payment amount for January.

If you are not sure if your payment will automatically update, or even if you are *pretty* sure, please reach out to the GM! We can tell you very quickly if you need to take action or if you're all set for 2026.

We can also walk you through the process of setting up automatic payments if you don't want to have to worry about changing your payment amount every year. Please visit this website to see the payment options available:

<https://walnutcountry.com/pay-hoa-assessments>

See E-Bikers on the Greenbelt? Call Concord PD!

While the e-bike situation has gotten a *little* better since the new fence was installed near Wildberry Ct, we still continue to receive reports of teenagers on e-bikes or dirt bikes flying through the greenbelt, usually jumping off the hills by Lawson Ct.

A few weeks back the police responded quickly enough to a resident's call to arrive while the bikers were still here. Other owners have reported that some of the boys appear to be audibly concerned that residents are potentially calling the police as they walk by them.

The CHOA Board is currently holding a hearing for two residents who we know ride their

e-bikes through the greenbelt and along South Larwin, but there are 1-2 other groups of boys who frequent the area and we have been unable to identify. We have been working with Concord police to try to get a handle on the situation. We have been told multiple times that residents should continue to call the non-emergency line anytime they see these individuals riding around the greenbelt, especially if they are just hanging around the central area doing jumps. The more often it gets called in, the higher the likelihood that an officer is nearby and can quickly head over. **If you see e-bikers on the greenbelt, please call Concord PD at 925-671-3333.**

Walnut Country

THE CROSSINGS

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Upcoming Schedule

Board of Directors Meeting

- Thursday, December 4th @ 7pm

Architectural Committee Meeting

- Thursday, November 20th @ 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

- Heaters turning off 11/10
- Bathrooms still available!

East & West Pools

Open Daily | 7am to 8pm

- Heaters off for Winter
- Bathrooms still available!

WCST Swim Season

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

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

Current Assets

Cash - Operating	\$	51,448
Cash - Reserves	\$	1,811,912
Receivables	\$	62,799
Prepaid Expenses	\$	46,152
TOTAL ASSETS	\$	1,972,311

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$	193,540
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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)	\$ 1,371,530	\$ 1,357,806	\$ 13,724	\$ 150,809
Operating Expenses				
Insurance	\$ 72,605	\$ 73,354	\$ 749	\$ 8,244
Taxes & Permits	\$ 2,451	\$ 4,872	\$ 2,421	\$ -
Legal Fees & CPA	\$ 7,825	\$ 9,949	\$ 2,124	\$ 825
Management & Accounting	\$ 198,477	\$ 196,225	\$ (2,252)	\$ 20,954
Office, Admin, & Mailing	\$ 58,449	\$ 57,669	\$ (780)	\$ 6,300
Staff Payroll & Events	\$ 91,323	\$ 102,563	\$ 11,240	\$ 12,539
Security Patrol	\$ 10,160	\$ 10,500	\$ 340	\$ 1,147
Alarm Systems	\$ 3,847	\$ 7,164	\$ 3,317	\$ 246
Landscaping & Irrigation	\$ 147,818	\$ 158,250	\$ 10,432	\$ 15,352
Pest Control	\$ 14,465	\$ 13,815	\$ (650)	\$ 1,560
Common Area Mntc & Supplies	\$ 9,005	\$ 16,500	\$ 7,495	\$ 896
HVAC Maintenance	\$ 1,650	\$ 2,625	\$ 975	\$ -
Roofs & Gutters	\$ -	\$ 1,425	\$ 1,425	\$ -
Pools, Tennis Courts, & Dog Park	\$ 48,979	\$ 44,550	\$ (4,429)	\$ 3,298
Utilities	\$ 311,595	\$ 223,257	\$ (88,338)	\$ 89,681
Reserve Transfer	\$ 433,438	\$ 433,438	\$ -	\$ 48,160
Total Operating Expense	\$ 1,412,087	\$ 1,356,156	\$ (55,931)	\$ 209,202

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 // November 2025

Hello Walnut Country, I hope you are enjoying the arrival of Fall. No AC, no heater, and limited watering; a homeowner's favorite time of year! (well at least it's mine) Thanks for reading this month's addition of The Signal and staying informed. Our last Board meeting was on October 23rd. Here are a few highlights from what we discussed.

Pickleball Sound Mitigation

As you read in the last edition of the Signal, the Board contracted with an expert to help us with our sound issue at the pickleball courts. The expert did an analysis of the area that included the use of a computer program that was able to show us the potential benefit of a sound mitigation wall and how effective it should be for the homes near the courts on Blueberry and Corkwood Courts. The computer modeling showed that a 10 foot high sound reflecting wall will reduce the sound of pickleball strikes by almost 20 decibels for residents on those streets. Based on that feedback, the Board voted to pur-

chase and install approximately 200 feet of sound mitigation wall on the North East corner of the courts. It will take a little over a month to have the materials made and shipped to us. The Board will continue to monitor the situation there and see if any additional action is needed after the installation of the wall. Thanks to the residents in this area that worked with the Board and showed great patience during the process.

Main Pool Rehab Project

The Board discussed the Main Pool Rehab Project and confirmed that we are not looking at doing any major changes to the layout or functionality of the pool. The Board came up with a list of Requests for Information (RFI's) that we would like to get from the Architect who is working on the overall plan. One of the RFI's is to look at the feasibility to include some type of solar power to the facility that would reduce electrical use cost to the Pool / Clubhouse facility.

Improved Security Cameras

The Board asked the General Manager to look into an improved security camera system for some of our facilities, to include all three pools and the Clubhouse. Although "incidents" where we need security camera footage are rare, we believe the improved camera system is necessary with some of the rule's violations that we have at our pools and in the Clubhouse and is in keeping with industry best practices.

Thank you for reading and have a great month. Our normal monthly meetings are the fourth Thursday of each month. For November and December, this of course falls on Thanksgiving and Christmas week. Our combined November and December meeting will therefore be on Thursday, December 4th. You can join us in person or via Zoom.

Mike Kindorf
CHOA Board President

Architectural Reminder - Approval Needed for Exterior Property Changes

You are probably sick of hearing about this, but we are still running into situations where owners make changes to their property without first confirming if HOA approval is needed. Since this is an HOA, owners need to go through the architectural approval process for most exterior modifications to their property.

If you have a project in mind for your front yard, backyard, or the exterior of your home (like roof, solar, painting, etc), please take a few minutes to email or call the GM to confirm if HOA approval is needed. We can usually answer your question within 30 seconds, and we have simplified the process for most projects owners undertake.

Landscaping work does not need HOA approval. This includes planting, trees (additions or removals), mulch, groundcover, etc. Please note this does not include hardscape, like retaining walls, pathways, concrete, pavers, etc. That all needs to go through the approval process.

Please call the General Manager at 925-687-9961 if you have an upcoming project - we will quickly let you know if HOA approval is needed. We have run into several situations where owners have made changes to their property without approval. In some of these circumstances, the owner needs to have the change restored as it isn't something the HOA permits.

And we wanted to make special mention about roof replacement - CHOA has a long history of roofing material preferences and restrictions. We have a list of approved roofing material online at www.walnutcountry.com.

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- **Declutter & Organize:** Simplify, sort, and stay organized.
- **Fall Clean & Refresh:** Clear clutter and feel ready for the holidays.
- **Optimize for Living:** Enhance flow, function and style.

Contact me today for a free consultation!



BringCreativityHome.com

Chelsea@BringCreativityHome.com

925-342-7895

Google  Yelp 

General Manager's Update // November 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 have some lights out in the greenbelt and along Lawson Ct – we will have the electricians out this month to make the necessary repairs.
- Last week we replaced two lights that went out inside the Main Pool. We should be able to re-use these for the upcoming rebuild/rehab project scheduled for next year.
- Had another electrical issue with the water tank that prevented the well from filling it up for the past week. Vendor was able to make repairs and it is now functioning as expected, but it went about 1-2 weeks without water, so the tank will leak as it fills. The wood planks need time to absorb the water and swell enough so they create a seal.
- Our dumbbells for the Clubhouse gym just got delivered – check them out and let us know what you think!
- Tree pruning is currently underway and will wrap up later this month. We'll be able to dump a lot of the wood chips along the South and North slopes for mulching.
- We're in the process of replacing the shower fixtures and handles at the East and West pools to match what was recently installed at the Main Pool. We'll need some minor tile work done so for now you will just see the area taped off until we can get that finalized, but everything should be good to go for next year's swim season!
- 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.
- Two stalls in the women's restroom at the main pool are still out of order. Waiting on parts for the touchless system to be delivered sometime this month!
- We (finally) replaced the broken traffic mirror across from Camstock Ct. This one took a very long time because we had to reorder these mirrors four times (!); they kept getting damaged in ship-

ment.

- We ordered new foam roller inserts for the tennis courts. These are used to dry up wet areas on the courts after the rain. We are trying out new ones that are more durable and hopefully last longer than the standard foam inserts.
- We're working on replacing the fridge, range hood, and ovens in the Clubhouse kitchen.
- We installed new signs inside the upper tennis courts reminding residents to turn off the lights before leaving.
- We replaced the track lights in the clubhouse game room with LED equivalent bulbs, to help reduce our electric bill.
- We will be installing a good amount of mulch/bark around the heritage Oak

tree at Adelia Ct. This comes per recommendations from our arborist as well as the tree expert we hired to inspect and monitor this tree. Apparently most of the roots that absorb water are located very close to the surface and can potentially be damaged by folks walking over them (or bikes riding on top of them). This extra layer of mulch will help keep the soil moist and offer protection to these lateral roots (and will also help keep the weeds out!).

That's all for this month! Hope to see you at our next board meeting. It is still available to watch on Zoom! Don't forget - no Board meeting in November. It'll be held on Thursday, December 4th.

Bill Mazza
CHOA General Manager

WE'RE HIRING!



SCAN ME



WCST
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

WCST is currently off for the winter. Practice for the Summer 2026 season starts in mid-April. Registration opens in February. Visit us online at www.wcstingrays.org.



Clubhouse Gym - Open 5am to 9pm

Just a quick reminder to all residents that we have our own little gym located inside the Clubhouse, which can be accessed through the pool deck between the hours of 5am and 9pm.

You can open it with your regular key fob, but it must be programmed by CHOA staff for access ahead of time. Your key fob will not work at the gym until we have programmed it for access. You will need to sign a waiver and release of liability first, then you can use the gym to your heart's content!

We currently have a nice new treadmill, weight station for arms, chest, and legs, a stationary cycle, and an elliptical. A rack with brand new dumbbells also just got delivered last week! Stop by the Business Office or Clubhouse during business hours to get your key fob programmed for gym access.



Walnut Country Preschool News



Walnut Country Preschool

Join us for Prospective Parents Night on Monday, January 12th at 6pm at the Clubhouse! Have questions about our program for a current or future preschooler? Give us a call or send us an email! We also have a lot of information on our website.

Website:

www.walnutcountrypreschool.com

Email:

walnutcountrypreschooldirector@gmail.com

Walnut Country Preschool

We invite parents to our Prospective Parents Night

Join us on Monday, January 12th at 6pm to tour our school & meet the Teachers.

Our NEW Program for 26-27: Monday-Thursday 8:30-12

4 Days a week serving both 3 and 4 year olds. \$900/month

4465 S. Larwin Ave. Concord in the Crossings Neighborhood.



PROSPECTIVE PARENTS NIGHT
JANUARY 12TH 6PM

Contact us :

925-798-9686

www.walnutcountrypreschool.com

Tennis Court USTA Schedules

We currently have several CHOA-led USTA teams that use our tennis courts as their home court for practices and matches. The USTA practice and match schedule can be found on the CHOA website at www.walnutcountry.com/usta.

Sometimes match or practice schedules change with short notice (likely due to rain) so we recommend residents bookmark this link and just check it briefly before heading out to the courts for a round of tennis. We also have an approved tennis instructor putting on youth clinics at Court 1 on Thursday and Friday evenings between 4pm and 6pm. For more information, please reach out to the Business Office.

Board Meeting Summary // October 23rd, 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 hearing for a homeowner whose garage door has been broken and unable to close for more than a year and approved imposing a fine if not replaced by December 31st.
- The Board also held a hearing for a property with frequent weeds in the front yard landscaping. The owner was present and indicated that they would be taken care of. The Board gave the owner until December 1st to remove all weeds or a fine of \$50.00 would be imposed.
- The Board discussed ongoing behavioral issues with three resident teenage boys in the Clubhouse and throughout the common areas, including riding electronic bikes at high speeds through the greenbelt and N. and S. Larwin. The Board scheduled a hearing with all three homeowners for early November to address these ongoing issues.
- The Board reviewed the Walnut Country Swim Team lease renewal for 2026-2028 and per the existing contract, approved a rent increase that is no greater than the aggregate increase for the Consumer Price Index for the San Francisco/Oakland/Hayward region for the three-year period ending six months prior to the applicable renewal date, which the Board confirmed to be 7.8%.
- In the regular Open meeting, the Board continued its discussion of sound mitigating panels at the Pickleball courts. Following the last meeting, three Board members met with a sound engineer who specialized in pickleball sound mitigation and went over the best options available for CHOA's courts, including reviewing the multiple quotes received for sound-mitigating panels that could be installed along the east and north ends of the Pickleball court. Information and suggestions from this meeting were then relayed to the Board along with a recording of the meeting. After a discussion of available options and consideration of how impactful pickleball noise has been to surrounding residents since the courts were installed several years ago, the Board ultimately approved delegating approval to two Board members to purchase and install sound mitigating panels around the Pickleball courts with a not-to-exceed amount of \$17,000.00.

- The Board discussed the upcoming Main Pool rehab/rebuild project, currently scheduled for fall of next year. Our construction management firm is scheduled to start construction drawings this month, which will determine the overall layout/design of the Main Pool. The Board discussed potential changes to the existing layout, including ideas like adding a shade structure over the currently seldom-used south-west corner, where the lifeguard shack currently sits, but in general no major changes were proposed for the layout of the pools or pool deck. The Board ultimately decided to schedule a meeting with the construction management firm to go through some of these minor changes to see if they are feasible and should be incorporated at this time. Updates will be provided to the rest of the Board at the December meeting.

- The Board also discussed the existing security camera system for the Clubhouse and pools, which has been found to be lacking or inadequate whenever we ran into a situation where scrubbing through security footage was necessary. The Board directed management to look into higher-grade commercial options for CHOA's security camera system at the pools and Clubhouse.

The CHOA board meets once a month (except for November) and all homeowners are welcome and encouraged to join and its still available to watch on Zoom! Board meetings are where all HOA-related decisions are made. If able, we recommend attending (or listening in on Zoom) to help better understand the issues/topics the Association is dealing with and potential solutions the Board is looking into. You can also provide feedback or suggestions during the Homeowner Open Forum portion of the meeting. It doesn't have to be related to anything on the agenda!

4871 Thiessen Court Concord

3 Bedrooms | 2 Bathrooms
1,657± Square Feet | 0.21± AC Lot



4474 River Ash Court Concord

3 Bedrooms | 2.5 Bathrooms
1,832± Square Feet



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COMPASS

Holiday Decorations Reminder - Please Remove within 30 Days of Holiday's End

Per CHOA's rule book, holiday decorations must be removed within 30 days of the end of the applicable holiday. This means that Halloween decorations should be gone by November 1st, Thanksgiving decorations out of sight before the new

year, and Christmas decorations and lights taken down by the end of January.

The Architectural Committee typically keeps an eye out for this sort of violation during their regular inspections, so if you still have decorations up

well after the end of the holiday, expect to get a "nastygram" in the mail from the HOA. CHOA takes no pleasure in sending out letters like this (it is actually quite a bit of work), so please do your best to get everything taken down within the 30-day window.

Thinking of Renting Your House? HOA Approval is Needed First!

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. You can always email or call the Business Office for assistance as well! The GM can be reached at 925-687-9961.

Tennis Court Lights

Attention tennis players – if you haven't noticed yet, when we upgraded our lights to LEDs, we changed the toggle to turn the lights on from a kitchen timer-style dial to a standard on/off switch. The timers were very finicky and frequently broke, and now that we have LED lights, there's no more waiting for the lights to warm up if they inadvertently turn off when in use.

But with great power (savings) comes great responsibility! Please make sure you turn off the lights before leaving the courts to help us cut down on our electrical bill. All power will automatically shut off at 10pm, but if you leave the switch toggled on, the lights will turn on again the next day in the late afternoon, even if no one is using the court. We recently installed signage on the inside of the tennis court gates reminding players to turn off the lights.

Please ensure you turn off the lights after you're done using the tennis courts in the evening. CHOA's electric bill is a big one, so every little bit helps!

Sidewalk Repairs

If there is a sidewalk in front of or along your property, you are responsible to maintain it per Concord municipal code. This includes ensuring there are no trip hazards – otherwise you might be responsible if someone is injured.

The good news is the city of Concord offers a sidewalk repair program for all sorts of sidewalk maintenance that residents can take advantage of. The cost for work using the city's program will be much cheaper than hiring your own contractor. The city will provide you with an estimate for the work and you will pay the city directly. If you have questions or are interested in signing up, contact the City's Public Works department at 925-671-3448.

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CHOA Events Committee Update

WINTER FEST - SUNDAY, DECEMBER 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!

***RSVP will launch on Friday, 11/7 at 12p noon ONLY via e-signal.** Make sure you're signed up!

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. Note this event fills fast! RSVP is required to enter the event so we stay within the Clubhouse max capacity.

SAVE THE DATES

NEW YEAR'S POLAR PLUNGE

Saturday, 1/3 - 9am to 10:30pm

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.

BLOOD DRIVE

Saturday, 1/17 - 9am to 12pm

Donating blood has never been easier - The American Red Cross is coming to the Clubhouse!

Register today to donate - we need at least 36 donors ages 17+ (non-Residents are also allowed to participate, so tell your friends, family and co-workers):

WalnutCountry.com/BloodDrive

Giving whole blood is simple. The donation process, from the time you arrive until the time you leave, takes about an hour. The donation itself is only about 10 minutes. And the satisfaction you get from knowing you've helped change a life? Timeless.

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.

THE CROSSINGS NEW YEAR'S POLAR PLUNGE

SAVE THE DATE

SAT, JAN 3
2026



9-10:30A
MAIN POOL

COFFEE TRUCK
VISION BOARDING
COLD PLUNGE

JUMP INTO THE NEW YEAR LIKE NEVER BEFORE

NANCY'S NEWS

CROSSINGS COMMUNITY

November, 2025

Issue 192

NANCY BENNETT



AB 38: What California Home Sellers in Fire Zones Need to Know (in Plain English)

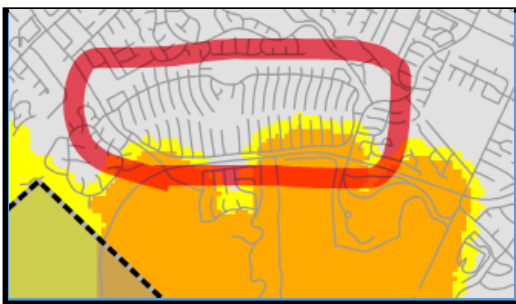
So, you're thinking about selling your house in one of California's wildfire-prone areas? There's a law called AB 38 you should know about because it relates to the homes in the Crossings community.

What's the Point?

AB 38 is all about making sure everyone's on the same page when it comes to wildfire risks. It doesn't force you to fix everything, but it does want you to be honest with buyers about your home's fire safety.

Who Needs to Pay Attention?

If your house was built before 2010 and sits in a spot the state calls a "high" or "very high" fire hazard zone, this law is for you. I took a screenshot to show that part of the Crossings (mostly off South Larwin) is now falling into a "high" fire zone. Please note that this map continues to get updated as you will note the "creep" of the high fire zone continues to move more into our community. (see pic below)



What Do You Have to Do? Tell the Truth About Fire Risks

- Fill out a special form (the Fire Hardening and Defensible Space Advisory).
- Let buyers know if you've got things like:
 - A wood shake roof
 - Single-pane windows
 - Big vents where embers could sneak in
 - Flammable plants or stuff right up against the house
 - Gutters that could catch fire

Hand over a list from the state about cheap ways to make your place safer—and say if you've done any of them.

Show You've Got "Defensible Space"

- That means you've cleared out flammable stuff for about 100 feet around your house.
- Best case: Get your local fire department or Cal Fire to check it out and give you a thumbs-up on paper. (the cost of this inspection is \$175 right now).

If you can't get that done before selling, you and the buyer can sign an agreement saying they'll handle it within a year.

(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?

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
Nancy@BennettBetter.com
CalDRE #01399870

What You Don't Have to Do

- You don't have to make expensive upgrades before you sell—just be upfront about what's there.
- If you can't get the official defensible space sign-off before closing, it's okay as long as you and the buyer agree on who'll do it and when.

Bottom Line

The goal of AB 38 is transparency in real estate transactions within fire-prone areas, encouraging homeowners to voluntarily adopt fire-resistant building materials and practices to better protect their homes from wildfires.

This disclosure along with the Natural Hazard Report generated when you begin to sell your home, will also alert a buyer to potentially increasing home insurance costs (which is a material fact) during a home sale.

It helps buyers know what they're getting into and gives everyone a fighting chance against wildfires. You're not being forced to rebuild your house—just to share what you know.

Your realtor will guide you through all required disclosures and ensure every form is properly completed and shared with the other party in your transaction. Careful compliance and thorough file audits are essential steps that help protect you throughout the home sale process.

Until next month....Nancy

Crossings Home Sales

Status	Days	Address	List Price	Sold Price	SqFt	Beds	Baths	Pool	Garage	Lot Size	Sale \$/SqFt	Close Date
Active	30	4403 Winterberry Ct	\$1,249,000		2886	4	2.5	Yes	3	0.12		
Active	27	4398 N Canoe Birch Ct.	\$1,075,000		1765	4	3		2	0.14		
AC	90	4495 Wildberry Ct	\$799,999		1726	3	2		2	0.13	contingent upon court	
Active	36	4490 Sheepberry Ct.	\$972,000		1567	4	2		2	0.13		
Pending	17	4493 Sweet Shrub Ct	\$998,000		1805	4	2		2	0.13		
Pending	2	4485 HOCK MAPLE CT	\$1,085,000		1805	4	2		2	0.13		11/12/2025
Sold	13	4474 River Ash Ct	\$1,049,000	\$1,040,000	1832	3	2.5		2	0.13	\$568	10/29/2025
Sold	8	4695 S Larwin Ave	\$949,950	\$916,500	1991	3	2.5		2	0.14	\$460	10/22/2025
Sold	6	4410 Shellbark Ct	\$939,000	\$975,000	1641	3	2		2	0.13	\$594	9/25/2025