



Walnut Country - The Signal | Volume 2025, Issue 11 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

2025 Year-in-Review

Another year is about to come to an end, and we wanted to highlight some of CHOA's projects and accomplishments in 2025!

- We replaced the main playground shade sails after the previous sails failed prematurely
- The central greenbelt well was replaced after it burned out and our vendor performed a thorough rehab/cleanout of the system
- We repainted the Clubhouse lounge and purchased all new furniture
- Nearly 400 total trees were pruned this year in the Greenbelt and South Slope. Our approach using a third-party arborist to create our tree care plan continues to be a success as we hardly ever see any trees fall or branches break after heavy storms since starting that program (knock on wood)
- We replaced a malfunctioning variable frequency drive for our filter pump at the west pool and a broken UV sanitizing system at the east pool, both of which were upgraded to more appropriate commercial models
- The shower heads and temperature control components at the main pool were replaced, and we're having the same work done at the east and west pools, which will be wrapped up before the 2026 swim season starts
- We have fully switched over to alternative, organic-certified pesticides and herbicides for weed abatement throughout the greenbelt and south slope. No more Round Up, no more glyphosate!
- We replaced the toilets at the West Pool bathrooms

- In response to noise considerations for the nearby residents, we changed the lower pickleball and tennis court hours
- Our tree maintenance vendor performed a clean out of some dead shrubs and trees along the south slope to help improve fire prevention in the higher-risk areas
- We renewed the lease with Walnut Country Preschool through the end of the 2028 school year
- We added two additional classes for water aerobics, including one weekend class, at the request of residents who were unable to attend during the week, and started up a new winter fitness class at the Clubhouse at the end of November
- We hosted the Concord 5k Turkey Trot on a portion of the greenbelt for the 5th year in a row
- We also hosted a donation drive for the Salvation Army in front of the clubhouse, and filled up almost two entire trucks
- We bought a pallet of more than 200,000 dog waste bags at about a third of their normal price that should hopefully last us through 2026
- And finally, we appointed two new board members to fill vacancies – thanks to all who stepped up when we asked for volunteers and thank you Alap & Mike for accepting the nomination to serve on the Board!

Cheers to a great year! We can't wait to see what 2026 has in store. Hope to see you at a Board meeting or the next CHOA social event! All Board meetings are still available to watch on Zoom.

Signal Delivery Volunteers Needed!

We are currently in need of several volunteers to help deliver the Signal newsletter! There are several streets open, along with one "area rep", the individual who distributes separated stacks of copies to our street delivery volunteers.

The Area Rep would deliver copies of the Signal to 9 other volunteer homeowners, between Lawson Ct and Wildeberry Ct.

Here are the remaining streets that are currently in need of a delivery volunteer:

- Sugar Maple Ct (26 homes)
- N. Sugar Maple Ct (7 homes)
- Deerberry Ct (26 homes)
- Sheepberry Ct (24 homes)

If you are interested in volunteering, or just have some questions, please reach out the Business Office!

And a big thank you as always to our Signal delivery volunteers, we couldn't do this without you!

Walnut Country THE CROSSINGS

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Upcoming Schedule

Board of Directors Meeting

- Thursday, January 22nd @ 7pm

Architectural Committee Meeting

- Thursday, January 15th @ 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 off for winter
- 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 November 30th, 2025

Current Assets

Cash - Operating	\$	119,842
Cash - Reserves	\$	1,802,417
Receivables	\$	158,869
Prepaid Expenses	\$	46,696
TOTAL ASSETS	\$	2,127,824

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$	275,059
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Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$	(13,056)
Total Outstanding Fees and Fines	\$	(7,333)
TOTAL OUTSTANDING DELINQUENCIES	\$	(20,389)



A LOOK at the BUDGET

Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
Total Income (Accrued)	\$ 1,673,261	\$ 1,658,074	\$ 15,187	\$ 150,774
Operating Expenses				
Insurance	\$ 89,219	\$ 89,655	\$ 436	\$ 8,300
Taxes & Permits	\$ 2,451	\$ 5,955	\$ 3,504	\$ -
Legal Fees & CPA	\$ 12,451	\$ 12,160	\$ (291)	\$ 1,400
Management & Accounting	\$ 240,935	\$ 239,831	\$ (1,104)	\$ 20,954
Office, Admin, & Mailing	\$ 82,337	\$ 70,484	\$ (11,853)	\$ 20,270
Staff Payroll & Events	\$ 112,294	\$ 125,354	\$ 13,060	\$ 11,513
Security Patrol	\$ 12,453	\$ 12,833	\$ 380	\$ 1,147
Alarm Systems	\$ 4,735	\$ 8,756	\$ 4,021	\$ -
Landscaping & Irrigation	\$ 181,998	\$ 193,417	\$ 11,419	\$ 18,065
Pest Control	\$ 17,585	\$ 16,885	\$ (700)	\$ 1,560
Common Area Mntc & Supplies	\$ 10,560	\$ 20,167	\$ 9,607	\$ -
HVAC Maintenance	\$ 1,650	\$ 3,208	\$ 1,558	\$ -
Roofs & Gutters	\$ -	\$ 1,742	\$ 1,742	\$ -
Pools, Tennis Courts, & Dog Park	\$ 59,957	\$ 54,450	\$ (5,507)	\$ 2,625
Utilities	\$ 368,266	\$ 272,870	\$ (95,396)	\$ 45,694
Reserve Transfer	\$ 529,758	\$ 529,758	\$ -	\$ 48,160
Total Operating Expense	\$ 1,726,649	\$ 1,657,525	\$ (69,124)	\$ 179,688



Do you recognize this individual? He has been seen riding an electronic motorcycle or dirt bike on the greenbelt at high speeds multiple times, including using the central hills as jumps. We do not believe he is a resident.



He has been told by multiple residents that he needs to stop, that this is private property, and e-bikes/dirt bikes are not permitted, but continues to disregard this and responds in a disrespectful or aggressive manner.

Please call the General Manager if you can provide any information regarding this individual!

President's Corner // Winter 2025

Hello Walnut Country, this is our last edition of the Signal for 2025. As you know, we don't have Board Meetings on the 4th Thursday of November and Christmas due to the holidays and hold a "combined" November and December meeting the first week of December. The Board and I would like to wish everyone in our community a happy holiday season. I would like to say a special thanks to our employees who keep our Association operational each day of the year! We truly appreciate your dedication to our home.

Pickleball Sound Mitigation Cont.

The sound mitigation wall should be installed at our Pickleball Courts shortly. At the last meeting, the Board authorized some fence repairs and up-

grades at the facility to make sure everything is ready for the new panels. There is an article in this Signal that provides additional details.

Main Pool Rehab Project Cont.

The Board reviewed current timelines for the Rehabilitation Project for the main pool. We settled on a tentative start date of September 14, 2026. During this several months long project, the pool, deck and bathrooms will not be available for use. The reserve funding plan approved last year is making headway in ensuring proper budgeting and planning for this project.

Heritage Grove Project Proposal

Director Mike Liebe created a proposal for an interesting landscaping idea he had and presented it at the most

recent Board meeting. His idea is a "heritage grove," and includes the planting of trees/plants that share some CHOA street names (all CHOA streets are named after a tree or plant) in an appropriate area of the central greenbelt to reduce turf and irrigation needs. This potential project is in the information gathering and feasibility stage. The Board appreciated Mike's creative approach and his presentation to the community. We all felt it has great potential and want to explore it further.

Thank you for reading. We wish you all a Merry Christmas and a Happy New Year.

Mike Kindorf
CHOA Board President

HOA Assessment Change Reminder for 2026

Starting this upcoming January, the CHOA monthly assessment is increasing to \$154. All homeowners should have received a packet in the mail regarding this change in November. (If you have not received anything, please reach out to the Business Office!). This mailing included a one-page outline explaining how the Board arrived at this increase, but to quickly summarize, \$10.00 of the total \$17.00 monthly increase is going straight to reserves, in large part to account for the upcoming Main Pool project without needing to implement an expensive special assessment. Another \$6.00 was the direct result of increased insurance, PG&E, water, and mailings costs. The remaining \$1.00 was from smaller changes, like inflation adjustments and vendor contract increases.

Every January, we usually have around 100 homeowners who do not update their payment amount after a dues increase. They are then short on their payments and eventually charged a late fee after a few months. If you have not already done so, please make sure you are paying the updated amount starting next month.

As CHOA has been through several management companies and banks over the decades, there are quite a few ways homeowners can make payments and a few automated or recurring options available that typically get labeled as "autopay". If you are on some sort of automatic payment but are not 100% sure that it will update to the new amount in January, please give the Business Office a quick call at 925-687-9961 and we can let you know.

Generally speaking, **there are only two types of recurring payments that will update automatically:**

1. *You signed up for ACH autopay with the management company many years ago (you would have had to mail a form along with a voided check to the bank directly).*
2. *You setup automatic payments through the Common Interest Management online Portal website and selected the "Pay My Full Balance" option.*

If you need any assistance double checking which payment method you are using, or making sure your payment will update on its own, please call the Business Office! We can usually get that confirmed for you in under a minute!

If you are not yet signed up for automatic payments, you can do so online via the Common Interest Portal:

<https://portal.commoninterest.com>

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General Manager's Update // Winter 2025

Hey CHOA! The most wonderful time of the year is fast approaching...my birthday! (That's why they call it that, right?) Any other Christmas babies in the house? This is 100% true, I have never had a single birthday party in my entire life....but double presents definitely made up for that as a kid :)

Anywho, here are some updates since the last *Signal*:

- All tree pruning and removal for fall 2025 is complete! This round we pruned 199 trees in the central greenbelt, 26 along the South Slope, removed two declining trees in the greenbelt and replaced them with new trees planted nearby, and removed a lot of dead-wood/dead shrubs in the south slope near the Ygnacio and Cowell Rd corner. The next round of tree work is scheduled for February of 2026 (we usually have work done in the fall then winter, to avoid nesting season).
- We are having new tennis court net reels installed at the upper courts; of

the four nets there, two of them had reels but they broke, and the other two didn't have reels and needed to be hand-tightened with pliers, which ended up damaging the cord holding the net up. These reels will make this process much easier.

- We recently installed a new refrigerator and two new stoves in the Clubhouse kitchen! The fridge wasn't properly sealing, and the two stoves were on their last legs – on one of them convection worked but not convention, and on the other convention worked but not convection – and they basically never got used.
- Our landscapers recently completed a full-scale irrigation inspection of the entire irrigation system, including the greenbelt, south slope, and north slope landscaping. Lots of little issues were found and repaired, along with one major mainline leak that was taken care of.
- A homeowner mentioned that the older wooden benches throughout the greenbelt get really muddy around the base after some rain, making them hard to

use when out walking. We will be adding more gravel at the footing of all these wooden benches in the coming weeks. Thanks to the resident who brought this to our attention! (And if you ever see anything like this – something that's a constant issue, not working well, or if you have a suggestion to make something better – please reach out the GM!)

- We replaced the basketball hoop nets near the Main Playground with heavier-duty options.

That's all for this month! I am trying to resist the incredible urge to say "see you next year!"...so to all of our lovely CHOA residents, have a happy holidays, Christmas, New Year, and see you next year! (SORRY!!)

Bill Mazza
CHOA General Manager

PS: Hope to see you at our next board meeting on January 22nd. It is still available to watch on Zoom!

Ongoing Issues with E-Bikes, E-Motorcycles, and Dirt Bikes

A few months ago, we installed some small posts with a chain running through them to close off a popular e-bike or dirt bike jump near the end of Wildberry Ct. Teenagers on e-bikes or dirt bikes from all around the area seemed to be using this hill as a jump (one of the kids' social media posts even called it the "best jump in Concord").

After installing the posts, we didn't see any new activity...until the day after Thanksgiving, when they figured out there was still just a *tiny* lip left, enough to still use it as a small jump.

In response to this, we had our

landscapers move some of the large boulders we'd first tried as a deterrent into this area, and dig them really deep down, so that they would be almost impossible to move without a shovel to dig out the surrounding dirt. This seems to have done the trick – since we moved the boulders into this area, we haven't seen any riders near Wildberry Ct.

However some groups of teens are

continuing to use the hills in the central greenbelt for jumps, having been seen as recently as last week (see bottom of Pg. 2). The Board will continue to discuss this issue and look into potential solutions for deterrence. Please continue to call Concord PD's non-emergency line to report e-bike and dirt bike riders on the greenbelt at **925-671-3333**.




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2026 Main Pool Rehab/Rebuild Project Update - Starting September 2026

Over the last few meetings, the Board has been discussing details for the upcoming Main Pool rehab/rebuild project. Right now we are in the construction drawings phase, meaning we are working with the construction management company to confirm a scope of work and layout/design for the main pool, pool deck area, and pool equipment and pump rooms.

Overall, to keep costs at a reasonable level, the Board had agreed to keep the layout and location of the main pool and wading pool unchanged. The Board did approve to have the crape myrtle tree in the northwest corner of the pool deck removed as a part of this project, and the deck expanded to the retaining wall and gate. This tree dropped frequent leaves and flowers into the pool and also attracted many bees during the swim season. We will be looking at planting a replacement in the landscaping nearby.

Another feature the Board is considering is adding a covered shade structure at the southwest corner of the deck. Currently this is the raised area behind the small retaining wall, where the large storage sheds are housed, and is very infrequently used. The Board is asking the construction management firm to estimate pricing for installing a new shade structure here (the idea is that we can add seating and tables for residents to use, potentially reserve for small outdoor parties) and then the cost to add solar panels on top of the structure. As a part of required ADA compliance given a project of this size, we will likely need to remove the steps and replace them with a handicapped accessible ramp of some kind, and the Board wanted to look into options for getting more use out of this area, adding more shaded spots to the pool deck, and accommodating more small social gatherings or parties around the pool (which we always get a lot of requests for). We hope to have pricing estimates back at the next regular meeting in January, where the Board will consider adding these options to the project.

The Board also discussed the start date for this project. After considering regular summer usage as well as the Swim Team's Fall Clinic schedule, **it's looking like September 14th, 2026 is the most likely start date.** We will let you know if there are any changes to this plan.

This means that the Main Pool will close for the year in early or mid-September. The side pools will remain open and heated longer than usual to accommodate for the main pool's early closure, and the Swim Team will not use any of the side pools this fall (they plan to wrap up their Fall Clinic at the Main Pool the week before construction starts).

Our construction management firm has provided a conservative estimate that construction should finish up around the end of February, pending any significant delays. Everyone involved in this project is fully cognizant of how frustrating the delays were for the side pool pump room projects a few years ago and it's safe to say we've all learned some lessons. The current goal is to leave us enough of a cushion with this schedule that unforeseen delays won't keep the Main Pool from being fully swimmable when the weather starts to warm in 2026.

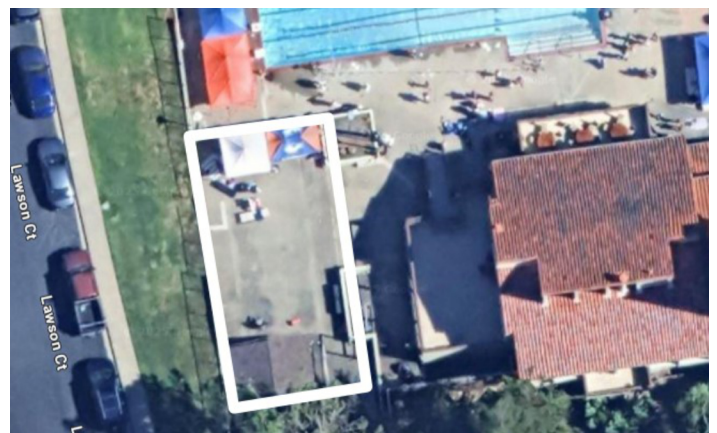
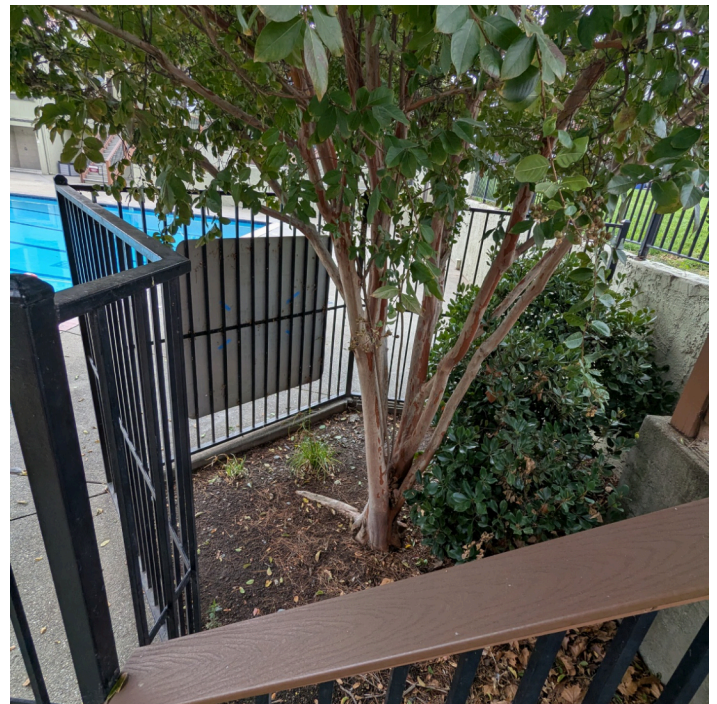
We would recommend that anyone interested in this project attend a board meeting when it's on the agenda – and it likely will be for most of 2026 – to stay updated and understand why certain decisions are being made. All discussions and decisions around this project happen in an open board meeting that all members are encouraged to attend.

Pictured right: Area where the Board is looking into potentially adding a shade cover/structure (and if feasible, solar panels on top).



Pictured above: Location of the crape myrtle tree that will be removed and the pool deck expanded all the way to the retaining wall/stairs corner.

Pictured below: Close-up of the tree to be removed. The fencing around it will also be removed and additional concrete pool decking added.



Board Meeting Summary // December 4th, 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 on November 24th and held a hearing for the families of two teenage boys who have been frequently violating the Association's rules in the Clubhouse and greenbelt, including riding electronic bikes at high speeds on the streets and greenbelt pathways. The Board fined the homeowner of each residence and banned all members of the households from utilizing the common area facilities for 90 days.
- The Board met then met in Executive Session prior to the regular open meeting on December 4th, where it approved year-end bonuses for Association staff, discussed a proposed timeline request from an owner whose front yard is in violation of the governing documents, and approved a contract renewal with Smartwebs, the software used for violation enforcement.
- In the regular open meeting, the Board approved sending a delinquent account to collections for non-payment of assessments; the owner was over \$1,400 in arrears and no response was received to the multiple letters sent to the property.
- The Board approved the purchase of sound mitigating panels for the lower pickleball court as the final quote came in slightly over the previously-approved delegated amount of \$17,000. Delivery for these panels is expected in January.
- Following approval of the new sound mitigating panels, the Board discussed the condition of the chain link fence surrounding the pickleball court. The fence is bowing in significantly and is likely being damaged by residents using the adjacent basketball court. The Board approved replacing approximately 27' of chain link fencing, and adding multiple horizontal support tubing along this portion of fence to help it keep its shape and deter further damage. The Board also approved another horizontal support tube to be installed at the north end of the court, about 36' feet in length, where the chain link near the north side of the practice court is starting to have a similar issue.
- The Board approved the proposed 2026 schedule for the Walnut Country Swim Team, which will be posted on the Association's website.
- The Board discussed multiple items related to the upcoming Main Pool rehab/rebuild project. First was the proposed start date, originally slated for early September 2026. The Swim Team proposed a late September or early October start date so that they could still host a 2026 Fall Clinic. The Board requested management obtain more information from the construction management firm about how a later date might impact construction but the group thought it best that construction start no later than September 14th. The GM will work with the

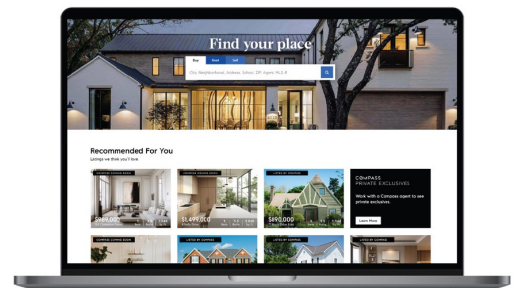
construction management firm and the swim team to gather feedback about this newly proposed start date.

- The Board then approved removing the crape myrtle tree located in the northwest corner of the pool deck (on the Lawson Ct side, by the stairs leading down to the entry gate) and expanding the pool deck accordingly. This will be incorporated into the updated construction drawings.
- Finally, the Board reviewed and approved a proposal from the construction management firm to obtain pricing estimates for the following additional scopes of work to be considered for addition to the main pool rebuild project: (1) removal and disposal of existing concrete where the lifeguard sheds are currently installed; (2) construction of a new trellis or shade structure above this area; and (3) the installation of solar panels on top of this shade structure
- The Board discussed a proposal for the creation of a "heritage grove" in the greenbelt, to be comprised of species of trees, shrubs, and plants from the names of streets located within the community. The Board directed the GM to work on fine tuning this concept, including an appropriate location and list of plants and trees that would be good options.
- The Board approved a proposal from legal counsel to draft an updated fine schedule and enforcement policy in response to the newly approved state assembly bill 130, which limits HOA fines and enforcement methods. The draft will be reviewed and if approved, mailed to the membership along with a future mailing to save on postage and printing costs.
- The Board discussed the Association's current violation enforcement process and standards, going over what has been working, as well as detailing concerns and common pain points. CHOA is unique in that homeowner volunteers on the Architectural Committee perform violation inspections; pretty much every other HOA has its management company or a contracted third-party conduct inspections. No action was taken at this time and the discussion will likely continue over the next few regular Board meetings.

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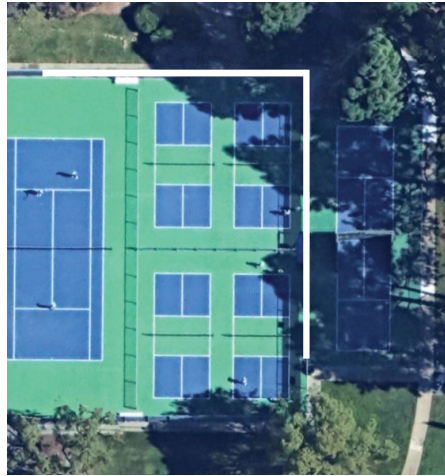
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COMPASS

Pickleball Sound Mitigating Panels Coming This January

The Board has officially approved the purchase of approximately 213 linear feet of sound mitigating panels to be installed around the north and east Pickleball court fencing. This decision comes after many Board discussions in open meetings, valuable feedback from neighboring residents and pickleball players, and meetings with sound engineers who specialize in pickleball noise reduction.

The panels are currently being manufactured and we expect delivery sometime in early January. We will install them shortly after delivery. We don't expect all courts to be impacted during install – we may ask that the courts closest to where staff is working be closed temporarily, but at least 2 courts should be fully operational during this time. Install might take a few



Pictured: Approximate area where the sound mitigating panels will be installed along the inside of the fence

days, as there are a total of 68 individual panels that need to be affixed to the fence. Once we have an install date confirmed, we'll send out an e-Signal. During those next few days, we would recommend assuming only about 2 of the pickleball courts will be accessible during the day.

The panels will be black in color and installed along the inside of the fence. They are installed to the top and bottom of the fence using S-hooks. There will be about a 3-6" gap at the top and bottom of the fence to allow for air to pass through and keep the panels from getting soaked in any puddles. The Board ended up selecting a quilted mass-loaded vinyl panel from Putterman Athletics, who came highly recommended by the sound engineers we worked with.

Pickleball Court Chain Link Fence Repairs

In addition to installing sound mitigating panels, the Board approved replacing about 27' of chain link fencing and adding horizontal tubing for support along most of the eastern pickleball fence. The current fence is bowing inward significantly near the basketball court and north side of the practice board, likely due to residents slamming into it while playing. This in turn breaking off the wraps that keep the fence tied to the support poles, and the force of people hitting the fence is causing it to bow inward, toward the pickleball courts. This then results in the fence curling up at the bottom, leaving a large gap where balls can likely escape.

Before installing brand new panels on this fence, the Board agreed to replace the worst 27' worth (basically from where the basketball court fence post meets the pickleball court fencing, up to the where the shade awning sits). We will then install two horizontal support tubes behind this new fencing, at a height of 2' and 4', so that the chain link can be tightly attached to the tubes, while also preventing basketball players from slamming into the fence and damaging it. Then further down the fence, towards the north end, we will be installing another 36' worth of support tubing close to the 3' height level, to better support this portion of fence and also prevent future damage from those using the adjacent practice court. This work will likely be completed before you read this article.

This same vendor will then be replacing the gate handle for the pickleball courts, which is currently quite old and frequently sticking, making it seem like the gate is locked or malfunctioning.



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CHOA Events Committee Update

CROSSINGS EVENTS SCRAPBOOK: 2025 WINTER FEST

What a wonderful way to close out the year of events! Thanks to all who volunteered to make this another memorable Winter Festival complete with handcrafted holiday cocktails, craft stations, grazing tables, yummy traditional treats, music and snow! Together we donated hundreds of diapers, baby wipes, and women's pads to Sweet Beginnings Diaper Bank. They are so grateful!

Wishing you all a warm and joyful holiday season,
Gloria & the Events Committee



UPCOMING EVENTS

NEW YEAR'S POLAR PLUNGE

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

RSVP now open! We've all heard the health benefits of a 3-minute cold plunge, now we can all give it a try!

Join us at the main pool for a polar plunge on Sat 1/3/26 9-10:30am

We will have 2 plunge times: 9:30 and 10am

Even if you don't want to take the plunge just yet, join us on the pool deck to create your own vision board for 2026.

Cold Plungers and pool-siders, please both RSVP here so we can plan supplies properly: walnutcountry.com/polarplunge

BLOOD DRIVE

Saturday, 1/17 - 9am to 2pm

The American Red Cross is coming to our Clubhouse for a CHOA blood drive!

Register today - we need at least 36 donors - 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.

2026 EVENTS SURVEY

www.walnutcountry.com/EventsSurvey

We're working away on the 2026 Crossings Events Calendar and would love your input on a few elements. Access the short survey by visiting the website above or scanning this QR code using your phone:



NANCY'S NEWS

CROSSINGS COMMUNITY

December, 2025

Issue 193

NANCY BENNETT



Talk to me about 2026 Real Estate

This year feels like it has been a VERY LONG year already! I think many of you may feel the same way. I'm looking towards next year and hoping that life is a little bit softer, settled, stable and rewarding for all of us. These past five years have felt challenging both personally and professionally for many families.

Crossings Community

In the real estate market, we've had a slower, lower market year in the Crossings. The numbers show that about 24 Crossings owners decided to list and sell their homes. The average time on market was about 3 weeks and the average sales price was down about \$20,000 from the previous year, now at \$1,046,775.

This reflects a year-over-year decline amid the broader Contra Costa County market softening as well.

Heading into 2026, expect continued moderation with potential flat prices or modest gains of 1–3% early in the year, aligning with Bay Area forecasts from Zillow and others predicting slight cooling in suburban markets as the year continues.

Affordability

Concord's affordability relative to core Bay Area cities, strong local demand, and improving inventory should limit sharper

drops, leading to stabilization or low single-digit growth by mid-to-late 2026 if jobs remain robust.

According to industry experts, interest rates for 30-year fixed mortgages are projected to hover in the 6.0–6.4% range through 2026, with possible easing to the high 5% by year-end as inflation cools. I sense that we'll see rates closer to 5.75% in Q2 (April to June), which would be great for those families that have been waiting to refinance or purchase.

Currently this environment favors buyers with more negotiating power, while sellers in desirable Concord neighborhoods may see steady interest. Many buyers are monitoring interest rates and checking the internet for homes on a more regular basis. I'd like to see more of those buyers getting out to actually view homes, which may help narrow their focus on which neighborhood or model they are most likely to make an offer on.

Home Buyers

For home buyers that are truly wanting to purchase a home next year, please check in with your lender to get a fresh qualification. If you have not chosen a lender yet, call for some references and please get that going asap.

(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.

**Concord rental/triplex or duplex—cheap!

**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—2025

Founder and CEO, The Bennett Team
Agent Leadership Council, Faculty Member and Mentor
Nancy@BennettBetter.com
CalDRE #01399870

Home Sellers Continued

The top three actions you can start right now:

- 1) Interview and select an experienced local agent for market insights and pricing strategy;
- 2) Declutter, deep clean, and make minor updates like fresh paint or curb appeal enhancements; I'm not selling my home this year, but I made a commitment to throw out/donate at least one thing everyday. I'm loving it!
- 3) Address any needed repairs to present a move-in-ready home.

Crossings homeowners should realize that updated, repaired, well presented and priced homes will sell faster and for more money than not. Today's home buyers typically have busy jobs, kids and/or pets. It's been my experience that more times than not, a buyer family has been willing to overpay or push their budget for a home that is truly move-in ready.

Until next month....Nancy

Who needs some hauling, gutter cleaning, power washing or a major landscape cleanup?

I just had my guy stop by the house to haul away a rug that the dogs had demolished. Since he was coming over, I looked around to see if there was anything else that I could clean out. Needless to say, we filled up a good portion of his truck. He mentioned that his next stop was a full gutter cleaning in Alamo and then a landscape job after that. He has been part of our "team" and helping our clients and neighbors for years. Issua (pronounced E-Sew or E-Soo) can be reached at 925-567-4440. Texting is best, and he responds between jobs. I asked him what his schedule is like for the next month and he has openings.

Remember to ask him for the Nancy discount—He will take good care of you!!

CROSSINGS COMMUNITY HOME SALES 2025

Status	Days	Address	List Price	Sold Price	SqFt	Beds	Baths	Garage	Lot Size	Sale \$/SqFt	Closing Date
Sold	1	4310 N Larwin Ave.	\$1,249,000	\$1,270,000	2560	4	3	2	0.16	\$496	3/31/2025
Sold	7	4409 Catalpa Ct.	\$1,258,000	\$1,258,000	2587	5	3	3	0.14	\$486	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	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	2	4485 HOCK MAPLE CT	\$1,085,000	\$1,092,000	1805	4	2	2	0.13	\$605	11/13/2025
Sold	67	4494 Adelia Ct.	\$1,065,000	\$1,065,000	1567	4	2	2	0.13	\$680	6/6/2025
Sold	13	4474 River Ash Ct	\$1,049,000	\$1,040,000	1832	3	2.5	2	0.13	\$568	10/29/2025
Sold	17	4493 Sweet Shrub Ct	\$998,000	\$998,000	1805	4	2	2	0.13	\$553	11/12/2025
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	6	4410 Shellbark Ct	\$939,000	\$975,000	1641	3	2	2	0.13	\$594	9/25/2025
Sold	0	4400 Striped Maple Ct	\$949,000	\$970,000	1641	3	2	2	0.22	\$591	4/3/2025
Sold	45	4490 Sheepberry Ct.	\$972,000	\$955,000	1567	4	2	2	0.13	\$609	12/5/2025
Sold	8	4695 S Larwin Ave	\$949,950	\$916,500	1991	3	2.5	2	0.14	\$460	10/22/2025
Sold	14	4401 Corkwood Court	\$749,000	\$900,000	1641	3	2	2	0.27	\$548	3/28/2025
Sold	31	4478 Clear Creek Ct	\$850,000	\$850,000	1567	4	2	1	0.13	\$542	12/3/2025
Sold	9	4495 Juneberry Court	\$789,000	\$794,000	1365	3	2	2	0.12	\$581	6/16/2025
Active Cont	131	4495 Wildberry Ct	\$799,999		1726	3	2	2	0.13		
Active	71	4403 Winterberry Ct	\$1,249,000		2886	4	2.5	3	0.12		
Pending	40	4398 N Canoe Birch Ct.	\$1,075,000		1765	4	3	2	0.14		1/6/2026
Pending	11	4490 Buckthorn Ct	\$949,000		1567	4	2	2	0.13		12/26/2025

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.



Contact us :

📞 925-798-9686



www.walnutcountrypreschool.com

**PROSEPTIVE
PARENTS NIGHT
JANYARY 12TH 6PM**