



Walnut Country - The Signal | Volume 2026, Issue 2 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Common Area Irrigation & Water Use

At its most recent meeting, the Board discussed options and expectations for the common area landscaping in 2026, specifically during the hotter summer months. This discussion was on the agenda because 2025's total water bill was over \$220,000 (this was in large part due to an issue with the central well and booster pump in May and June, meaning we used more district water than expected). In 2025 we used a little over 19.7 million gallons of district water. For comparison, 2024's total water bill was under \$190,000, and we used around 17.8 million gallons. So 2025 saw both a jump in usage and in our total bill. Again, a big chunk of that was simply due to the well being out of commission for about a month in the summer (our May-June 2025 bill was around \$33,000 higher than the same bill for 2024).

At the meeting, the Board talked about reducing our water use for 2026 to try to keep the

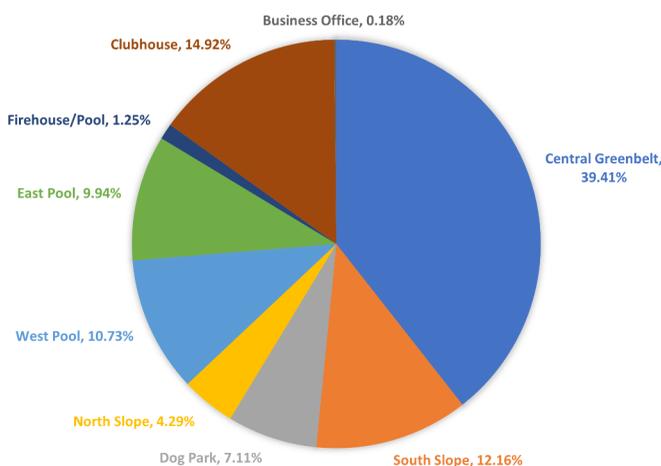
water bill down. Our landscapers, Tree West, provided us with a schedule breaking each month down to a "percentage" of irrigation – i.e., in the hottest month, irrigation is at 100%, and in the winter it is at 0%. **The Board agreed to direct Tree West to reduce irrigation in 2026 by 20% each month** in an attempt to balance a reasonable water bill with maintaining a healthy lawn. We will keep an eye on the condition of the landscaping as things heat up and discuss accordingly if we need to make any adjustments.

The Board also approved the installation of a flow meter that will keep track of district water usage and integrate into our well monitoring software to notify management when it exceeds a certain threshold, which in turn might indicate a problem with the well. This will help keep us apprised of issues in real-time, rather than realizing we have a problem after we get the bill.

Utilities drive a large chunk of the HOA budget. Outside of the reserve contribution, it's the most significant expense we have and a primary reason dues continue to go up - as every homeowner here can likely empathize with, utility rates keep increasing and the HOA bills are impacted just like your residential bills are. As a specific example of this: in 2020, we used a total of 19.2 million gallons of water. In 2025, we used 19.7 gallons of water. But in 2025 we paid \$80,000 more for that same amount of water as we did in 2020 – an annual bill of \$223k vs. \$143k. This is a big jump in just five years!

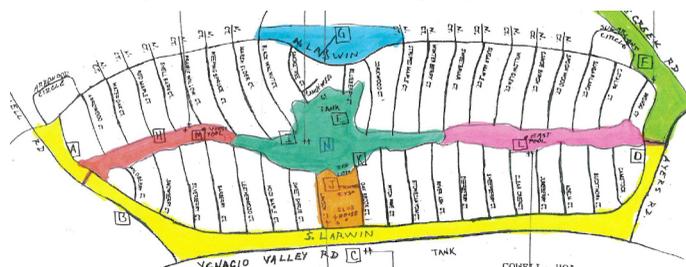
We also wanted to provide a breakdown of the common area water meters to give you an idea of how much water a given area of the landscape uses here at CHOA. Our biggest bill is the central greenbelt, which irrigates from Weeping Spruce Ct to Sweetbriar Ct, the lower tennis courts, and the grass up to the playground. The Clubhouse meter then handles the grass from the playground up to S. Larwin, as well as the Main Pool. Then you have the West Pool and East Pool meters – basically irrigating everything else in the greenbelt. The entire greenbelt makes up our four largest water bills. As you can see, we have a huge amount of grass and landscaping to water!

WATER DISTRIBUTION



Above: percentage breakdown of irrigation use by meter

Below: map of water meters and the areas they irrigate



Walnut Country THE CROSSINGS

In This Issue...

- Treasurer's Report pg. 2
- President's Corner pg. 3
- GM Update pg. 4
- Board Meeting Summary pg. 6

Upcoming Schedule

- Board of Directors Meeting
 - Thursday, March 26th @ 7pm
- Architectural Committee Meeting
 - Thursday, March 19th @ 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>

2026 Pool Hours

Main Pool

Open Daily | 7am to 9pm
• Heaters set to 82 degrees

East & West Pools

Open Daily | 7am to 8pm
• Heaters turning on in April
• Bathrooms still available!

WCST Swim Season

• Spring Clinic underway!
• Mo-Thurs / 3pm to 7pm

Treasurer's Report (Year to Date) Financials as of January 31st, 2026

Current Assets

Cash - Operating	\$	135,551
Cash - Reserves	\$	1,772,708
Receivables	\$	169,323
Prepaid Expenses	\$	81,643
TOTAL ASSETS	\$	2,159,225

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$	338,501
---	----	---------

Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$	(12,778)
Total Outstanding Fees and Fines	\$	(7,446)
TOTAL OUTSTANDING DELINQUENCIES	\$	(20,224)



A LOOK at the BUDGET

Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
Total Income (Accrued)	\$ 167,447	\$ 168,598	\$ (1,151)	\$ 167,447
Operating Expenses				
Insurance	\$ 9,634	\$ 8,887	\$ (747)	\$ 9,634
Taxes & Permits	\$ 474	\$ 538	\$ 64	\$ 474
Legal Fees & CPA	\$ -	\$ 1,114	\$ 1,114	\$ -
Management & Accounting	\$ 25,589	\$ 22,874	\$ (2,715)	\$ 25,589
Office, Admin, & Mailing	\$ 2,860	\$ 7,270	\$ 4,410	\$ 2,860
Staff Payroll & Events	\$ 10,687	\$ 12,238	\$ 1,551	\$ 10,687
Security Patrol	\$ 1,147	\$ 1,167	\$ 20	\$ 1,147
Alarm Systems	\$ 4,735	\$ 9,552	\$ 4,817	\$ -
Landscaping & Irrigation	\$ 16,265	\$ 17,903	\$ 1,638	\$ 16,265
Pest Control	\$ 1,560	\$ 1,560	\$ -	\$ 1,560
Common Area Mntc & Supplies	\$ 812	\$ 1,986	\$ 1,174	\$ 812
HVAC Maintenance	\$ -	\$ 183	\$ 183	\$ -
Pools, Tennis Courts, & Dog Park	\$ 4,116	\$ 5,275	\$ 1,159	\$ 4,116
Utilities	\$ 25,882	\$ 28,829	\$ 2,947	\$ 25,882
Reserve Transfer	\$ 58,780	\$ 58,780	\$ -	\$ 58,780
Total Operating Expense	\$ 162,541	\$ 178,156	\$ 15,615	\$ 157,806

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 // March 2026

Hello Walnut Country, thank you for joining us and reading your March edition of the Signal. Our last Board meeting was on February 26th. Below are some of the items covered at the meeting.

Youth Tennis Programs

Our Association hosts several different tennis programs for our residents. Thor Schreck and his family have lived at Walnut Country for over 25 years. Thor is a certified United States Tennis Association (USTA) tennis coach with more than 30 years of experience and has been our resident Tennis Pro for most of that time. Thor is reintroducing two youth tennis programs for our residents. One is a USTA Junior Team League for boys and girls age 14 and under. This is a beginning level program focusing on skills, teamwork, and confidence building and will run from later this month through April. The second program is a Summer Tennis Camp that will run in June and July for ages 6-15. Details about how to

sign up coming soon. Contact the GM if you are interested.

Central Water Tank & Irrigation

Over the past several years, our Association has been able to reduce our average annual water usage by hundreds of thousands of gallons of district water. One of the ways we do this is maximize the well water we are able to pump into our Central Well water tank. The well system is quite complex and has many potential failure points that must be closely monitored. The Board approved the installation of an alarm system that will alert us when there is a flow stoppage so that we can more quickly get components repaired. In addition, the Board directed our GM to have our landscape company reduce district water irrigation this coming summer by 20% to reduce costs.

Main Pool Rehab Project

The planning for the main pool project is continuing. Our construction management company is now out to bid

and the Board plans on selecting a contractor in April. You may have seen our survey related to the wading / kiddie pool. Thank you for those who replied. The Board has asked prospective contractors to bid the project with and without a wading pool so that we can see what the potential cost savings are before making a decision. We will factor in potential savings along with homeowner input when we are ready to make that decision. We plan on holding a special meeting to decide on a plan of action as well as the contractor. So far we have scheduled three meetings in the month of April to discuss all of these items and review bids and options. See page 5 in this Signal for more information.

Thank you for reading. The Board and I hope you have a great month. If you can, please join us at one of our upcoming Board meetings.

Mike Kindorf
Board President

Main Pool Open & Heated!

The Main Pool (along with the small wading pool) is officially heated and open for swimming! We also have put out all of the furniture so folks can go and enjoy lounging out in the sun whenever our spring weather permits.

The East and West pool heaters are scheduled to be turned on sometime in early to mid-April, depending on the weather. If we are expecting long stretches of sunny days over 70 degrees in April, we'll get those heaters fired up right away. We expect to confirm a date towards the end of March, so be on the lookout for an update via eSignal as well as a post on the association's website.

Please Pickup After Your Dogs

We have received some phone calls and are seeing quite a lot of dog poop left behind along South Larwin Ave, mostly on the east side of the community. Lots of it seems to be located in the bike lanes, making it a little more perilous than usual for cyclists who now must navigate both car traffic and dog poop landmines.

Our guess is most people who are reading this article already carry dog waste bags with them and always pick up after their dogs, but we wanted to send out a reminder to all residents to please make sure you are picking up after your dog does its business, especially if they do it in a walkway or street.

Heritage Oak Tree @ Adelia Ct - Mulch and Foot Traffic

You may have noticed a fresh new layer of mulch surrounding our Heritage oak tree at the end of Adelia Ct. This was installed per the recommendation of the oak tree experts we've been working with over the last few years, Todd and Joe McNeil. They mentioned that we should do our best to ensure this tree was getting lots of water to stay healthy, even to the extent of potentially hand watering it next summer.

They brought to our attention the fact that many of the roots trees use for collecting water are no more than 6" below the surface, and can be quite small and fragile. If exposed and stepped on or ridden over, they can be damaged or destroyed, impacting the tree's ability to absorb water. To help prevent fur-

ther root damage, it was recommended that we add about 3-4" of mulch around the tree to help create a cushion between these roots and feet or tires.

In addition to this, we have instructed our landscapers to not remove leaves or debris within this area, per the McNeil's recommendation: "the dropped leaf duff will compliment the mulch that has been placed. Having varying size/type (ie wood chips/bark chips/leaf duff) of mulch medium assists in the breakdown of that material that will eventually return minerals and solutes into the soil, which the tree can uptake for photosynthesis, so it is best to leave atop." Moving forward the open space area around the heritage oak tree will have more of a natural look than residents here might be used to,

but this is all in the name of doing what is best for the tree.

One thing we wanted to ask is to try to avoid walking on or riding on the mulch in this area, as that could damage the delicate water-absorbing roots near the surface of the soil. Unfortunately this area does see a significant amount of foot traffic and we frequently see bike and e-bike tire tracks in the landscaping around the tree. Because of this, the Board is currently considering adding a small wooden fence along the pathway to act as a barrier to pedestrian or bicycle traffic. We would appreciate if anyone reading this could remind their household residents to try to avoid the temptation to walk off-path near this oak tree!

General Manager's Update // February 2026

Hey CHOA! I hope you all have had a wonderful start to the spring and are enjoying this nice little preview of summer. Update-wise, it feels like we've been working on this Main Pool project for a decade now, but we are getting closer and closer to actual construction starting. It's been taking up a lot of our time, but as I'm sure you homeowners experience on a daily basis, things just keep breaking...so still lots going on!

- *The geese are at it again, this time at all three pools (last year it was mostly the west pool they were obsessed with). We are trying some new things this year. The decoy coyotes have been out since January but don't seem to be that effective. We purchased some reflectors that affix to a nearby building and spin with the breeze, which geese apparently don't like. We also bought some reflective holographic flash tape that we will be tying around the pools to things like the fencing, bushes, trees, etc. We are also putting out some decoy swans at the side pools, as I am learning geese and swans do not get along. And of course we have been chasing them out of the pool every chance we get. We have staff here just about every day cleaning off the pool deck whenever they make a mess, but once it gets into the water, it really*

needs to be cleaned out by our pool vendor, who are here 3x per week during the swim season. If you notice any of the pools need attention, please let me know! You can just send a quick email to the Business Office.

- *We recently resurfaced the pool tables in the clubhouse and had new bumper-s/cushions installed. It's a nice new beautiful tournament green color. We also got about a dozen new pool cues. Come on in and play a game or two!*
- *The handle to the exit gate for tennis court #4 (Oakbrook side) broke off and was replaced.*
- *We put out all furniture for the main pool since the weather is going to be so nice and warm for the next couple weeks. The pool is fully heated and open for swimming outside of swim team evening weekday practices (excluding Fridays).*
- *Several lights are out around the main pool deck and scheduled for repairs this week.*
- *All tree work for the winter 2026 season has been completed. Our next round of regular tree maintenance is scheduled for this fall. If you have a tree near your home that you think needs attention, now is the time to let us know so we can have it inspected by the arborist and included in the scope*

of work for later this year. If you call about a tree while the vendor is out trimming, it's usually too late to have it looked at and added to the list (if it's agreed that work is needed).

- *We are having the landscapers clear out several drains in and around the green belt that were backing up after the recent rains. If you notice any drainage issues throughout the common area, please let me know so we can get those looked at!*
- *The chain link fence surrounding the lower practice court is scheduled to be replaced and repaired on Friday March 6th, so everything should be wrapped up by the time you're reading this!*
- *We had a small leak with the central well booster pump that was serviced at the end of February, and everything seems to be working as expected.*

That's all for this month! Hope to see you at one of our regular Board meetings. They're always scheduled for the 4th Thursday of the month and you can join us via Zoom! If you try it out and it's not your style you can always just leave early, we won't judge!

Bill Mazza
CHOA General Manager

Make Sure Your Assessment Payment Amount is Updated for 2026!

We still have more than 40 homeowners paying the old monthly assessment amount of \$137 for their 2026 payments. Please double check your payment amount for the HOA assessment and ensure that you are paying the updated amount of \$154. Owners who continue to pay the assessment amount for last year will be charged a late fee of \$10 or 10%, whatever is higher. You can also call the General Manager at the Business Office and we can let you know what payments have been received. The phone number is 925-687-9961.

The HOA also has an automatic payment system available to residents online through the Common Interest Portal. This is accessed online at portal.commoninterest.com.

Owners need to sign up for an account on this site and can then add payment information to setup automatic payments. Make sure the "My Full Balance" payment option is selected when setting up your autopay. If you have any questions or need assistance, contact the GM!

You will need a registration key to

sign up, which you can get from the General Manager. We also have a step-by-step instruction guide available on the HOA website online here:

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



Estate Planning • Estate Administration • Conservatorships • Guardianships

YOUR FAMILY DOES NOT KNOW YOUR WISHES UNLESS YOU TELL THEM. ESTATE PLANNING DOES EXACTLY THAT! Jessica Ward helps clients prepare for life's uncertainties by creating estate plans tailored to each client's unique needs and goals. Additional services include probate, trust administration, conservatorships, and guardianship proceedings. **Schedule a free confidential consultation.**

- ✓ Complimentary 30-Minute Consultations
- ✓ Home Visits Available
- ✓ Flat Fee Pricing – No Surprises
- ✓ Warm, Personalized Service

 Tel: (925) 459-1777

 Email: jessica@jessicawardlaw.com

 Web: www.jessicawardlaw.com

 Office: 3496 Buskirk Avenue, Suite 100, Pleasant Hill, CA 94523

2026 Main Pool Rehab/Rebuild Project Update

We continue to progress with the Main Pool rebuild project; the bid package has been completed and sent out to prospective contractors, and bids are due back around the end of this month! Once received, our project management firm will review everything to make sure it matches the intended scope, which will take about a week. Following that, the Board will host an initial meeting to go over the details and discuss several of the “optional” projects, or items that were included so we could compare pricing with vs. without. The best examples of those are the shade structure with solar panels, the wading pool renovations, and waterproofing the storage room underneath the pool deck. With this information, the board will be able to make decide on whether we can afford to keep the wading pool, if the shade/solar structure is feasible, and if waterproofing the downstairs storage room makes sense.

All of these discussion and decisions will take place in an open meeting, so any interested homeowner can attend and listen in. You will also be able to provide feedback during the homeowner open forum portion of the meeting. And as you are likely aware, last month we sent out a survey requesting feedback from the membership regarding the small waiting pool, to help the Board make a decision if the required ADA-modifications end up being too expensive to afford. Thank you to all homeowners who participated. The board will use this data when reviewing options and making a final decision.

Just to reiterate, **no final decisions have yet been made** regarding the wading pool or shade structure and solar. That will all depend on the final cost, which we will know towards the end of this month. Here is the meeting schedule to discuss the Main Pool rebuild project proposals and options:

FRIDAY, APRIL 10 @ 6PM

Location: *CHOA Business Office (and Zoom)*

Agenda: *Initial meeting to review bids, discuss options, and narrow selection down to two contractors.*

TUESDAY, APRIL 14 - EXECUTIVE SESSION MEETING

*Closed, executive session meeting for Board to conduct contractor interviews. **No decisions are being made during this meeting.** Only speaking with contractors and performing interviews.*

THURSDAY, APRIL 16 @ 6PM

Location: *CHOA Business Office (and Zoom)*

Agenda: *Meeting to make final decision – select contractor and confirm scope of work (wading pool, shade structure, solar, etc). Set to be the final meeting where the Board will be reviewing and deciding on design/scope options.*

If you are interested in this project, these are the meetings to attend! Decisions and discussions related to this project are not happening outside of these meetings. If you feel strongly about a part of this project, want to understand why certain decisions are being made, or just want to know what the plan is, please attend these meetings! Feedback we receive from CHOA residents after a proposal has been approved cannot really be considered, as we will quickly enter the permitting phase of the project the week after a contractor has been selected. This means we cannot reasonably make changes to the scope of work once that phase begins, so this is truly a “speak now or forever hold your peace” moment!

Something else worth mentioning here is a description of what parts of the pool are **not** a part of this project, just so the expectations are clear. For starters, the existing wood deck and shade structure are not included in this work and will remain as-is. This area definitely needs some TLC (or at least a fresh coat of paint) but we will likely take a look at that after this project has completed, since it's not an urgent issue. The main pool bathrooms will also remain largely untouched, minus some small ADA-required modifications. For example we will be putting in new hand dryers and making one of the bathrooms more ADA-accessible, but are not touching the stalls or sinks or floors themselves. The pool showers will get a small modification to permit wheelchair access, but otherwise will remain unchanged.

As always, if you have any questions about this project or just want some additional detail, please contact the general manager at the business office. This will very likely be the largest project CHOA has ever undertaken (and will probably ever undertake, at least in the next 30 years). We are more than happy to discuss with any interested homeowner!

**YOUR NEIGHBOR. YOUR RESOURCE.
YOUR REALTOR.**

Hi, I'm Dylan Godfry. and I don't just work here... I live here.
This is more than my market. It's my community.
Whether you or someone you know is:

- Thinking about buying
- Preparing to sell
- Looking to invest
- Curious what your home is worth
- Or simply need a trusted referral for painters, plumbers, landscaping or repairs

I'm here to be your go-to local resource.
No pressure. Just honest guidance from someone who cares about our neighborhood as much as you do.

Let's connect — even if it's just for advice.
DYLAN GODFREY
Lic # 02195156
415.994.5600
DYLAN@VINCENTROSSI.COM

kw VINCENT ROSSI
KELLERWILLIAMS. REAL ESTATE GROUP

Board Meeting Summary // February 26th, 2026

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.

- No Executive Session meeting was held this month.
- The Board discussed a handful of accounts with an accruing balance that were in danger of being sent to collections for non-payment. The GM was instructed to send letters to these owners reminding them that they owe a significant balance and will be sent to collections if no payments are made before the next Board meeting.
- The Board approved a request for tennis pro Thor Schreck to host a Junior USTA team on the CHOA courts in March and April, as well as a six-week summer tennis camp in June and July on weekday mornings.
- Fire-abatement discing of the North Slope was approved and is scheduled for Monday, May 11th.
- The Board reviewed and approved the schedule for the 2026 election. The Call for Candidates notice will be mailed out on March 12th, with nominations due no later than June 20th. The Annual Meeting is scheduled for September 24th.
- A proposal was approved to add a flow meter to the central well and integrate it into the existing monitoring system. This new flow meter will be used to alert management whenever excessive district water (non-well water) is being used during irrigation, to help quickly call attention to any potential issue with the central well system.
- The Board discussed the irrigation schedule for 2026 and directed our landscapers to reduce the overall irrigation schedule by 20% per month. The Board also discussed a contingency plan should the central well cease to function, and agreed to a policy in which irrigation for the affected area is to be reduced by 50% until the necessary repairs have been made.
- A proposal from WCST to host a Fitter & Faster Swim Clinic from April 24th through April 26th was approved. These dates were already approved for the 2026 calendar; the only portion up for

consideration here was to bring in a third party to host the clinic. This clinic is capped at 26 swimmers and is open to any county resident.

The Board reviewed a proposal for installing a small wooden split rail fence around the heritage Oak tree at the end of Adelia Ct. This idea came at the recommendation of the oak tree specialist we have been working with for the last few years, to help keep pedestrian and bicycle traffic away from the delicate surface-level roots of this tree. The Board had a few questions for the arborist about this project, including if additional soil could be installed to better protect the roots, and approximately how far out these roots travel from the tree.

With the Main Pool rebuild project scheduled for later this fall, the Board discussed the providing portable restrooms (porta-potties) to the residents for use during this time (as the Clubhouse downstairs restrooms will not be accessible from the pool deck during construction). The Board directed management to obtain proposals for 2-3 porta-potties to be installed near the Main Playground during construction.

The Board reviewed potential reserve projects for 2026, per the Association's most recent Reserve Study. Several items were identified as either discretionary or able to be deferred into future years based on current conditions. (The Board was reviewing reserve expenses to ensure adequate funds available for the Main Pool rebuild project.)

5244 S. Montecito Drive, Concord

5 Bed | 3 Bath | 2,923± Sq. Ft. | 0.28± AC | Offered at \$1,539,000



Refined yet welcoming, this Montecito home is designed for both entertaining and relaxed daily living. From the elegant formal spaces to the updated kitchen and peaceful primary suite retreat, every detail feels intentional. Backing to open space with owned solar and community amenities just moments away, it delivers privacy, efficiency, and connection all in one.

To truly appreciate everything this home has to offer, schedule a private tour with me today.



Lilli Rath
DRE 0172793
Realtor®
925.286.4118
lilli.rath@compass.com

More Than a Realtor,
Your Advocate
Every Step of the Way.

Compass is a real estate broker licensed by the State of California and abides by Equal Housing Opportunity laws. License Number 01527235.



Water Aerobics Classes at the Main Pool

Our water aerobics classes have resumed for 2026! This is year four of CHOA's weekly aqua fitness classes (can you believe it?).

Right now they are taking place at the **Main Pool** on **Mondays, Wednesdays, and Fridays** from 10am to 11am. When the East Pool heater is turned on, classes will move

over to that pool for the remainder of the swim season. We will also likely offer Saturday morning classes once we get closer to summer, as a short-term trial to see if there is enough interest.

The cost is \$8 per class, paid directly to the instructor. Please visit the following website for more information and to access the sign-up page:

www.walnutcountry.com/wateraerobics/

Walk-ins are welcome, but it would be ideal if folks could sign up ahead of time online. That way you can be alerted if there are any schedule changes or time-sensitive notifications.

Hope to see you at the pool! Please give the GM a call if you have questions.

Walnut Country Swim Team News



SUMMER SEASON REGISTRATION IS OPEN!

We're off to a strong start for sign-ups, but are still looking for more swimmers this summer! You can register online at walnutcountry.swimtopia.com/register. Practice starts Monday, April 6th. Email secretary@wcstingrays.org with questions.

ICE CREAM SOCIAL

March 21st | 2pm to 3:30pm | Clubhouse

We're hosting our annual Ice Cream Social on Sunday, March 21st at the Clubhouse from 2-3:30pm. It's a great way to learn more about the upcoming swim season, the team, and (of course) enjoy an ice cream treat. Stop by and say hi! For more info, visit us online at walnutcountry.swimtopia.com.

CHILI COOK-OFF

We'd like to thank everyone who attended the Chili Cook-Off last month! It was wonderful to reconnect with member families and CHOA community members who came out to support the team!

See you at the Ice Cream Social!
-WCST Board of Directors

Signal Delivery Volunteers Needed!

We are still on the lookout for a handful of homeowner volunteers to help deliver the monthly Signal newsletter. There are still a few streets open, along with one "Area Rep" volunteer needed. The Area Rep delivers pre-sorted stacks of the Signal to nine other volunteer homeowners between Lawson Ct and Wildeberry Ct. If you are interested in helping out with this, please let us know!

Here are the remaining streets in need of a volunteer:

- Water Oak Ct (20 homes)
- N. Red Maple Ct (8 homes)
- Shellbark Ct (21 homes)
- Sheeberry Ct (24 homes)
- Area Rep for Lawson to Wildberry (9 homes)

If you are interested, or just have a question about how it works, please contact the General Manager at the Business Office! The number is 925-687-9961.

Walnut Country Preschool News



Walnut Country Preschool

Hello Neighbors! March at Walnut Country Preschool is all about community and the people who help make it strong. This month, our students are learning about community helpers and the important roles they play in our everyday lives. We are thrilled to welcome special visitors, including our local police officers, firefighters, doctors, dentists, and construction workers. From exploring uniforms and tools to asking thoughtful questions, the children love meeting real-life heroes and discovering how they help keep our neighborhoods safe, healthy, and thriving. It is always an exciting and memorable experience in our classrooms.

Registration is now open for the upcoming school year, and we are offering both 3-day and 4-day program options for our preschool families. Limited spots are available, and we encourage interested families to reach out soon to schedule a tour.

We will also be hosting our Second Prospective Parent Night on March 10 at 5:30 PM. This is a wonderful opportunity to learn more about Walnut Country Preschool, meet our team, and explore what makes our school so special. Please feel free to share with friends and family; everyone is welcome to attend.

For enrollment information, or to schedule a tour, please contact Kelly Randal, Walnut Country Preschool Director:

Website:

www.walnutcountrypreschool.com

Email:

walnutcountrypreschooldirector@gmail.com

Phone:

(925) 798-9686

CARRASCO CONSTRUCTION

Lic. #797947

*** Quality * Satisfaction * Trust ***

Additions & Remodels
 Kitchen & Bathroom
 Renovation
 Concrete Drives,
 Pool Decks & Patios
 Termite / Home
 Inspection Repairs
 Fire & Water Restoration

BONDED & INSURED

Frank Carrasco

Bus: 925-446-7489

www.carrascoconstructioninc.com

2026 Crossings Events Calendar!

CROSSINGS EVENTS

2026

FRI
3/13

STARGAZING

6:30-9p The Science & Fiction of Space Movies
Snacks, Drinks & Telescope Viewing

SAT
4/25

WINE TASTING

1-4p Local Wineries Tasting & Light Bites
Adults only. Tickets on sale 4/1

TUES
6/2

SPRINKLER RUN

4-5p School's out! Popsicles, Music & Fun
WCST Pizza Fundraiser

SAT & **SAT**
7/18 & **8/22**

SUMMER CONCERTS

5-8p Hella Good Band || The Groove Doctors
Food, Drinks & Dessert Trucks

SUN
9/13

GARDEN CHAT

1-3:30p Fall Garden Prep, Tea & Cookies
Sloat Garden Center Giveaways

SAT
9/26

OUTDOOR MOVIE NIGHT

4:30p Food Trucks & Picnic Time
7:15p Movie at Sundown

SAT
10/24

OKTOBERFEST

The Souvenirs band
3-6:30p German Beer & Food Booths, Games,
Pumpkin Patch, Face Painting & more!

SAT
12/5

WINTER FEST 3-5P & AFTER PARTY 7:30-10:30P

Cocktails, Crafts, Treats, Santa Claus, Hot Cocoa & Snow
NEW After Dark Dance Party. Adults Only. Tickets on sale 11/3

LOVE WHERE YOU LIVE

Mark your calendars, our 2026 Crossings Events line-up is here! Thank you to all 88 survey respondents & to our amazing Events Committee - we worked hard to bring your feedback and ideas to life as we shaped this year's events calendar. We hope you love it! More detailed info & RSVP links will be sent out about 1 month ahead of each event via e-signal. We're looking forward to another year of getting together in our beautiful greenbelt, growing friendships, and making memories as a community. There's truly no neighborhood like the Crossings!

NANCY'S NEWS

CROSSINGS COMMUNITY

February, 2026

Issue 195

NANCY BENNETT



Rates Up Again; When Will They Come Back Down?

Mortgage rates have been down to 5.99% or a bit less in recent weeks. That was until things got hot in the Middle East.

Last week, we saw record loan volume, reaching a number of locked loans not observed since 2022. Additionally, during my open houses this past weekend, there were dozens of home buyers coming through, ready to buy a new home soon!

Then, activity came to an abrupt halt.

The primary reason was the Iran war, which threatens up to 20% of the world's energy supply and has sparked fears of inflation.

Just as things were improving, geopolitical events once again disrupted the momentum.

This isn't the first time external events have had such an impact. In 2021, significant spending bills under President Biden alarmed bond investors and drove rates higher. Inaccurate BLS jobs reports have also caused rates to rise for no valid reason. Similarly, poorly timed Fed rate cuts in the fall of 2024 fueled inflation concerns and pushed rates up by 1%.

Today, rates rose again following another surge in oil prices. Despite Trump's offer to provide insurance for ships passing through the Persian Gulf (after private insurers withdrew), energy transport companies remain cautious due to ongoing regional tensions and the physical risks involved for their vessels and crews.

A Few Key Observations

- **Insurance isn't everything.** While analysts emphasize the importance of insurance in global trade—especially regarding oil prices (no insurance means no shipping, and prices rise)—shipping companies are hesitant to risk their assets and employees, even with insurance coverage.
- **Markets are often more insightful than media or politicians (watch oil prices).** Oil prices surged over the past 24 hours, signaling that the situation around the Iran war remains uncertain, regardless of political or media assurances. If matters were as dire as some media suggest, WTI oil would be trading far above \$100 a barrel, not the \$79 seen today (down from \$64 last week).
- **RATES WERE 3/4% HIGHER LAST APRIL WHEN THE 10-YEAR YIELD WAS IN TODAY'S RANGE (THE "SPREAD").** This is the good news that I love to keep repeating. The "spread" between mortgage rates and the 10-Year Treasury Yield has been tightening over the last year, which is partly why rates fell so much. The spread hit 3% in 2022; it was under 1% during COVID; it is about 2% now; and historically it has been about 1.7%. So, we can expect rates to fall further.

(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 triplex or duplex—cheap!
- **Benicia—4 beds need asap
- **I have investors always looking for a project—Off market, all cash and fast closing

Our team has helped over 525 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

Continued from front page:

HOUSING DEMAND HITS A RECORD LOW – WE NEED LOWER RATES (WHY THIS MATTERS SO MUCH) Crash-bro, Nick Gerli, shared this post on X today, indicating that housing demand remains near all-time record lows. As I have pointed out many times, nothing stimulates housing demand more than lower rates.

Lower rates also stimulate more housing supply, as sellers with very low rates on their homes are less reluctant to sell when rates are lower overall. And no, we don't have an oversupply of housing, as active listings are still well below pre-pandemic levels.

WHEN WILL RATES COME DOWN?

Rates will fall when oil prices fall. And oil prices won't fall until energy transport companies are assured that they will not be blown up if they sail through the Persian Gulf. Energy producers in the region are also offline due to the war.

So, even when tensions de-escalate, oil prices may not respond immediately, as it will take a while (weeks in some cases) to bring energy producers back online and get ships moving again.

As I remind readers often, interest rates are slippery up and sticky down – meaning rates tend to spike up a lot faster than they trickle. It is often the same with oil prices, too.

Even if things go well and shipping lanes and production facilities are deemed safe, rates could remain in this range for several more weeks (bond investors, shipping companies, and producers will need to be convinced by reality rather than rhetoric).

And – if things don't go well, expect higher oil prices and higher rates.

This month's newsletter content contributed by: - Jay Voorhees, Founder/Broker | JVM Lending | Phone: (925) 360-3305 | NMLS #310167

SHRED IT & FORGET IT!

Get your documents shredded for **FREE!**

WHEN **Saturday, March 28th**
9:00 AM - 12:00 PM

WHERE **Kmart parking lot**
5100 Clayton Rd.
Concord, CA


CalBRE#01399870



Concord Crossings Annual Community Garage Sale!

 **Saturday May 2nd**
8AM - 1PM

Are you signed up yet?

Registration is **FREE** for this awesome community event.

To register go to:
BennettBetter.com/GarageSale
or call **(925) 606-8400** for more info.

Deadline to register is **April 30th at 5:00PM**

CROSSINGS COMMUNITY YEAR TO DATE SALES

Status	Days On	Address	List Price	Sold Price	SqFt	Beds	Baths	Garage	Lot Size	Sale \$/SqFt	Closing Date
Active/Price Change	23	4497 Wildberry Court	\$1,150,000		2282	4	3	2	0.15		
Pending	45	4413 Marsh Elder Ct	\$949,000		1641	3	2	2	0.12		3/25/2026
Sold	14	4495 Wildberry Ct	\$799,999	\$825,000	1726	3	2	2	0.13	\$478	2/25/2026
Sold	40	4398 N Canoe Birch Ct.	\$1,075,000	\$1,058,000	1765	4	3	2	0.14	\$599	1/5/2026