



Walnut Country - The Signal | Volume 2026, Issue 4 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Pickleball Membership Survey

At its most recent meeting, the Board discussed concerns related to Pickleball sound, mostly due to the proximity of the courts to nearby homes. You have likely seen in the news that many facilities across the country are dealing with noise issues from pickleball courts - for example, Hidden Valley Courts in Martinez, which recently shut down its newly installed courts.

At its most recent meeting, the Board approved conducting a brief survey regarding pickleball usage and sound mitigation feedback/suggestions. This will help give us a better understanding of how many residents are playing, the most frequent play times, as well as thoughts on

reasonable steps the Board can take to help mitigate any impactful sounds/noise from pickleball play. You can find the survey online here:

www.walnutcountry.com/pickleballsurvey/

Your identity and individual answers are confidential and will never be shared. Your answers will help the Board identify steps to improve current conditions. The survey is short and can be completed within 1-2 minutes. Limit one response per household, please.

If you have any questions or want some additional details or context, contact the General Manager at 925-687-9961!

Main Pool Rehab/Rebuild Project Update

You may have seen the eSignal that went out in mid-April regarding the cancellation of some special meetings for the Main Pool rehab/rebuild project. We wanted to take this time to detail the current status of the project, along with necessary background, context, and options moving forward. Warning - this is a long write-up as this project has been many years in the making. If you just want the bottom line without any fluff, the bids we got came back way too expensive and now the Board is looking into changing the scope to, at the very least, ensure the pool can continue operating without issue for the next couple of seasons. Read on for the gory details...

PART I: HOW WE GOT HERE

Back in the fall of 2019, as the Association was nearing the end of that dramatic chain of events that led up to a lawsuit and recall election, the new Board was handed some paperwork and contracts for a proposed total rebuild of the Main Pool, apparently scheduled for that same winter. After some additional investigating and discussions with the pool maintenance vendor at the time, the Board determined that the East and West pool equipment was in bad shape and really needed work; the Main Pool could probably get through a few more seasons, but the side pools' filters and pumps were not long for this world. The Board agreed to pause the Main Pool project for a bit and instead attack the side pools.

Fast-forward a few years - past COVID, past the "side-pool-less" summer of 2022 - and the Board begins its preparations for the Main Pool rebuild project, dusting off the contract with Avelar, the previously hired construction management firm, and bringing our new pool vendor, Picture Perfect Pools, into the fold for guidance and recommendations. All pool vendors who

look at the equipment agree that the main pool components are now very close to their end of life and the longer we delay, the more likely we run into a problem that shuts our pool down for the summer. A perfect example of this - in the spring of 2023, a week or two before we are scheduled to turn the heaters on, the main gas line running from the meter to the pump room fills with water and needs to be totally replaced. \$60,747 later, we have a brand new gas line running underneath the grassy area along Lawson Ct.

In 2024 Avelar puts together an initial estimate for the entire project. The scope involves pretty much a total rebuild of everything in the pump room (filters, pumps, chemical storage, etc.), stripping the pool down to the shell, tearing out the entire concrete deck, installing new conduit, plumbing, and electrical, pouring a new concrete deck, and performing all necessary ADA and health code required upgrades (such as a sloped entry ramp, some bathroom modifications, etc.). This estimate is around \$1.2 million, which included a 10% contingency line item for inflation and unforeseen issues.

At the time, this was way more than the Association had been saving up for in reserves (by more than double - in 2018, the reserve study was designating a little over \$250,000 for this "project"), so the Board worked with its reserve analyst to create a 3-year plan that would put enough money into the reserve account to complete this project without needing a special assessment or bringing our percent funded number below 20% which would impact the ability for owners to refinance and buyers to obtain a loan to buy a home here).

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, May 28th @ 7pm

Architectural Committee Meeting

- Thursday, May 21st @ 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 set to 82 degrees
- Water Aerobics @ East Pool
Mo-Weds-Fri | 10am

WCST Swim Season

- Swim Season underway!
- Mo-Fri | 3:30pm to 8pm

Continued on pg. 5...

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

Current Assets

Cash - Operating	\$	92,799
Cash - Reserves	\$	1,835,666
Receivables	\$	84,480
Prepaid Expenses	\$	56,039
TOTAL ASSETS	\$	2,068,984

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$	197,505
---	----	---------

Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$	(7,514)
Total Outstanding Fees and Fines	\$	(7,159)
TOTAL OUTSTANDING DELINQUENCIES	\$	(14,673)



A LOOK at the BUDGET

Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
Total Income (Accrued)	\$ 507,386	\$ 505,793	\$ 1,593	\$ 169,638
Operating Expenses				
Insurance	\$ 28,694	\$ 26,660	\$ (2,034)	\$ 9,459
Taxes & Permits	\$ 1,859	\$ 1,613	\$ (246)	\$ 1,385
Legal Fees & CPA	\$ 4,305	\$ 3,341	\$ (964)	\$ 3,865
Management & Accounting	\$ 71,215	\$ 68,621	\$ (2,594)	\$ 21,728
Office, Admin, & Mailing	\$ 12,738	\$ 21,810	\$ 9,072	\$ 6,040
Staff Payroll & Events	\$ 34,399	\$ 36,713	\$ 2,314	\$ 14,146
Security Patrol	\$ 3,440	\$ 3,500	\$ 60	\$ 1,147
Alarm Systems	\$ 888	\$ 1,638	\$ 750	\$ -
Landscaping & Irrigation	\$ 49,419	\$ 53,708	\$ 4,289	\$ 16,977
Pest Control	\$ 4,680	\$ 4,680	\$ -	\$ 1,560
Common Area Mntc & Supplies	\$ 4,525	\$ 5,959	\$ 1,434	\$ 956
HVAC Maintenance	\$ 550	\$ 550	\$ -	\$ -
Pools, Tennis Courts, & Dog Park	\$ 12,293	\$ 15,826	\$ 3,533	\$ 5,109
Utilities	\$ 52,653	\$ 86,486	\$ 33,833	\$ 17,232
Reserve Transfer	\$ 176,339	\$ 176,339	\$ -	\$ 58,780
Total Operating Expense	\$ 457,997	\$ 507,444	\$ 49,447	\$ 158,384

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 // April 2026

Hello Walnut Country, thank you for joining us and reading this month's edition of your neighborhood newsletter. Our last Board Meeting was held on April 23rd. A large agenda item covered at the meeting was the update on the Main Pool Rehab Project. Please read the article by our General Manager for the most up to date information and the way ahead on this project.

Pickleball Courts

Also discussed at the meeting were the sound issues at our pickleball courts. As you know, our Association decided to convert one of our tennis courts at the lower courts to pickleball in 2021. The pickleball courts have been very popular and often all four courts are in use during morning or evening hours. Homeowners have told the board over the years, and at recent meetings, how much they enjoy the activity and also the camaraderie of interacting with neighbors and forging new friendships.

In 2021 when the Board approved the project, we focused on items that included the project cost and the impact on tennis players. The overwhelming feedback we received from the Association Members was to move forward with the building of pickleball courts. We even received a petition in support of the project with over 50 signatures. One factor that was not discussed in depth was the noise associated with the playing of pickleball. There were a few questions at the time about how loud pickleball was, but there were no available studies or best practices that we were aware of for the board to lean on.

What we know now is that the noise from pickleball is much worse than we believed in 2021. There have been many scientific studies since then showing how the noise from pickleball is vastly different than the noise from tennis or similar sports, as well as the negative impacts for people who live near pickleball courts. The city of Martinez, which converted several tennis courts to pickleball courts a year ago, recently closed their courts because they were too close to residential homes and none of the mitigation options they tried were successful. Generally speaking, the current rec-

ommended standard we are seeing when dealing with city zoning ordinances is to build pickleball courts no closer than 500 to 800 feet from any residential structure. Our courts are located less than 100 feet from many homes. If you would like a copy of some of these studies and articles to help you better understand the issue, you can email the business office and our GM will email you back with the links.

Our attempt to mitigate this noise and return a level of quality of life to residents in the area by installing sound dampening walls on the court fencing has had much less effect than we had hoped. We are conducting surveys for homeowners in the next few days and the Board asks that you participate if you are interested in this issue.

I do, personally, ask for a level of grace and understanding for the residents who live near our pickleball courts, even if you are an ardent fan of the sport and a frequent player at our courts. We welcome all ideas and suggestions in the survey. Some of the initial comments we have received at the recent meeting and in follow-up emails from players have been for residents who live near the pickleball courts to keep their windows closed, or get more insulation installed in their walls. I personally don't believe recommendations like these are very practical or productive, and if you read through some of the available articles regarding pickleball noise, you will likely have a better idea of why. We understand how important pickleball is to many members, and the Board will keep working on this issue and try and come up with solutions that will work for everyone. But I ask that those who love pickleball keep an open and empathetic mind as we work through this issue.

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. We still make them available to watch and participate on Zoom, if that is more convenient for you.

Mike Kindorf
Board President

Monitored Security Camera System Coming Soon

Over the last few meetings, the Board has been discussing the possibility of replacing the Association's existing vehicle patrol security service with a monitored security camera system. CHOA's current vehicle patrol service is on site a handful of times per night, inspecting checkpoints and keeping an eye out for trespassers. Checkpoints include locations such as all pools, buildings, and other features like the central water tank, tennis courts, etc. The Association has gone through several security patrol vendors over the years, some by choice, others the result of mergers/buyouts.

But one thing has remained consistent throughout – the inefficiency of a nightly vehicle patrol. This type of "security" system rarely provides any actual security. The patrols are random throughout the night. The guards usually drive up to a checkpoint, shine a flashlight throughout the area, take a picture, and quickly move on to the next location. The chances of them seeing any activity in progress (let alone stopping it) are extremely slim given they might be on location for a total of 20-30 minutes per night. This is just the nature of vehicle patrols – the companies are trying to maximize the number of sites a given officer can hit in a night, so

there is little incentive for thoroughness. Another thing to keep in mind is the HOA security vendor is not going up and down all CHOA streets, looking for intruders or suspicious activity; they are only (and have only ever been) tasked with monitoring HOA facilities and property.

Enter the monitored security camera system. We've been looking into this for a while and finally decided to bite the bullet, approving the installation of monitored cameras at all three pools. Here's how they will work: the cameras will be set up to monitor most of the enclosed pool area. Anything outside of that will be ignored by the system. If there is motion within the designated area during a time of our choosing (for example, when the pools are closed), the alarm will be activated and a computer generated voice, using a script of our choosing, will alert those in the area through a loudspeaker that the pool is closed and they need to exit. An actual human is then notified of the alarm, much like any building alarm, and they can pull up the camera feed, get on the speaker, and tell the individuals they are on camera and need to leave ASAP, otherwise the police will be notified.

continued on pg. 6...

General Manager's Update // April 2026

Hey CHOA! Time for tree facts: did you know we have more than 900 mature trees on HOA property? Keeping everything nicely pruned and maintained takes quite a lot of time and money. The HOA budgets around \$90,000 to \$100,000 annually on tree pruning and has a certified consulting arborist on contract to help us develop a tree care plan as well as double check the work of tree maintenance vendors after they are all done pruning. This system also allows us to very easily obtain multiple bids for the same clear scope of work, making sure pricing is competitive. It's been working quite well for us since we put it in place back in 2023. The number of downed trees and broken branches after a heavy storm has decreased *significantly*, and we know we are always getting a good price since we take the work out to bid every time. We usually prune our trees twice a year, once in the fall and again in late winter, around February. The next round of pruning is scheduled for October/November, pending weather.

Here are some updates from the property management side of things since the last *Signal*:

- Last month we sent out a notice to any homeowner who had a balance due on their account as of March 31st – a total of 53 owners. If you received that notice, it means that when the month of March ended, you had not paid your entire balance in full. Even if you didn't

get this notice, we recommend all owners make a habit of looking at the monthly billing statements you get in the mail, just to make sure your payments are going through and the amount is correct! We usually see 1-2 checks lost in the main every month or two, so it's always good to double check.

- Last fall, the Board approved a proposal to resurface/recoat the Clubhouse balcony decks, but it was postponed due to weather. This work has been rescheduled for May 11th through 13th. A few years back we basically totally rebuilt the clubhouse decks (in large part because they were not being recoated, allowing cracks to form and water to get through to damage the components underneath). It is recommended the surface be recoated every 3 to 5 years to ensure they stay fully waterproofed and to prevent structural water damage, rot, and mold.
- Last month the temperature gauge at the Main Pool flew off and broke in dramatic fashion after an aggressive gust of wind...and this month it was the clock's turn. We got both of those replaced and reinstalled with some extra protection against the wind.
- We recently installed an additional flow meter at the central water tank, helping us track inflow of district water into our irrigation system. For context, we use our well to fill up the central water tank, which then provides irrigation to most of the central greenbelt and interior landscaping from

Winterberry Ct to Black Walnut Ct. When the tank gets low, district water kicks in to keep it from totally emptying, and shuts off again when it is about 1/3 full. This new flow meter will do two things: 1) notify us when it is using more water than normal, indicating some problem with well water filling the tank, and 2) help us work with our landscapers to really optimize the irrigation system, ensuring it is using as much well water (and as little district water) as possible, since now we can see exactly how much district water we are using on a given night (and when it is being used).

- We have been working with our landscape company to address several dead or struggling trees along the South Slope, and a handful throughout the greenbelt. Tree West has agreed to replace 18 trees under warranty and will begin that process this month, with a goal of replacing three trees every month until the project is complete. There are also a handful of smaller shrubs that will be replaced under warranty (one example is a manzanita near the West Pool that recently died).

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! You can always just leave early, we won't judge!

Bill Mazza
CHOA General Manager

HOA Online Portal

CHOA's management company, Common Interest, has an online portal available that allows all residents to see their account balance in real time, a history of payments made, as well as options for setting up automatic payments. Owners can log in to their account online here:

portal.commoninterest.com

This is the *only* place where owners can sign up for true automatic payments, meaning the payment amount will automatically increase whenever assessments go up. If you use your bank's bill-pay, you need to update that amount every year.


If you need help signing up online or assistance setting up automatic payments, contact the Business Office at 925-687-9961!



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

Main Pool Rehab/Rebuild Project Continued...

continued from pg. 1...

The project was tentatively scheduled for the fall of 2026, giving us enough time to add more money into reserves before construction started. Avelar started the design process in the 2nd half of 2025, worked with the Board on finalizing little details/upgrades/discretionary items over the winter, and was set to send out the scope to contractors in the spring of 2026.

One important facet of this project involved bringing in a geotechnical engineer to drill core samples of the soil beneath the pool and provide recommendations based on findings from multiple core samples of the soil beneath the pool deck. This resulted in some specific changes from a standard pool rebuild scope of work – for example, they recommended that the pool deck be constructed with a minimum 6-inch reinforced concrete slab, instead of 5 inches, and be underlain by a minimum of 2 feet of newly compacted material. The true cost of this recommendation would not really be known until we entered the construction design phase of the project and sent it out to bid...

Another big chunk of this project included bringing everything up to code and implementing all required ADA upgrades, since this is technically considered a public pool (the Health Department defines a public pool as any pool that serves more than three owners). Going into it, we had a pretty good idea of what would be needed – the main entry ramp rebuilt with a gentler slope, a chair lift for the main pool, some changes to the showers and bathrooms to allow for better wheelchair access, etc. – but as the project got rolling, we found out that the smaller wading (or kiddy) pool would need to be totally rebuilt from scratch in order to accommodate a sloped entry ramp. This added a potentially significant cost to the project not accounted for in the original budget from 2024 (and you may remember a short survey asking for feedback about the wading pool earlier this year).

There was also one final part to this project – discretionary upgrades and additions. The Board had discussed the possibility of rebuilding the elevated concrete pad on the Lawson Ct side to allow for the installation of a shade structure, along with solar panels on top, to help offset our electrical expenses, and making some changes to the planter bed area so that it could be an extended part of the deck. This was an elective addition to the bid so that the Board could decide based on cost. Another proposed project was waterproofing the small storage area of the pump room beneath the pool deck, which would allow us to use the room for storing supplies for events that take place on the nearby greenbelt. All of these options were “nice-to-haves” that would only be considered if the budget allowed.

So, after all that, we finally entered the bidding phase in March of 2026. Bids came back the first week of April and we had multiple meetings scheduled around that time to review everything, interview contractors, and make a final selection. We were very excited for this project becoming “real”, after years of thinking about it and planning...

PART II: WHERE WE ARE NOW

Unfortunately all the bids came back significantly more expensive than expected. To give you an example: the cost for the project with all discretionary upgrades included – pump room waterproofing, wading pool rebuild, additional shade structure and solar panels – came back around \$3 million (and all three bids were within 10% of one another). When we revised the scope and stripped the project down to the bare minimum (which meant simply paving over the wading pool, by the way), we were still looking at a potential cost of around \$2.1 million – more than \$800,000 over our original budget. This was a

pretty big shock to everyone.

There are a couple of reasons for this. One, and most importantly, the cost of concrete has increased by around 25% to 30% over the last 12 months, and concrete makes up a huge majority of the material cost for this project. The cost of steel is also up due to inflation and tariffs, and we need a lot of it for the rebar used throughout the concrete deck.

The cost of pool equipment has increased pretty significantly since our budget was first created in 2024.

The geotechnical inspector’s recommendations also impacted the bottom line, as they are wanting to see an additional inch of concrete throughout the entire pool deck, 2’ of soil excavation in many areas, along and the installation of new, specific compacted material to help prevent future geotechnical issues (for example, the concrete deck cracking or failing five years after the pool is rebuilt). All of those changes easily add up to a few hundred thousand dollars.

Rebuilding the wading pool with the updated ADA-required sloped entry ended up being very expensive and not something we were originally planning for. (But even without this, we are still way overbudget).

Another thing that is impacting us – this is a huge project and vendors bidding in 2026 won’t be paid until at least late winter of 2027, around 9-12 months from when they submitted bids. Due to the uncertainties and volatility of the current economic climate, they have no doubt built in a decent amount of additional cushion to protect themselves in case material costs continue to rise between the contract being signed and a check getting cut.

Bottom line – we do not currently have the money to undertake this project as originally planned.

PART III: WHAT'S NEXT

At the meeting on April 23rd, the Board discussed its options for moving forward. Speaking generally, the Board was not in favor of considering a special assessment or dues increase to make up the difference between our budget and the cost of the work.

Instead, it directed the GM to look into focusing on replacing the equipment in the pump room and getting all components...

continued on pg. 7...

YOUR NEIGHBOR. YOUR RESOURCE. YOUR REALTOR.
One Lucky Neighbor Will Win a

\$500 Spring Curb Appeal Refresh!
Spring is the perfect time for a fresh start and I'd love to give back to the community I'm proud to call home.

**One lucky neighbor will win their home a Spring Refresh (up to \$500)!
Think a freshly painted front door, a lawn manicure, and bright seasonal plants, window washing or gutter cleaning to boost your home's curb appeal.**

Scan the QR code or reach out to enter—let's welcome spring with a little extra beauty in the neighborhood!

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 # 02191516
415.994.5600
DYLAN@VINCENTROSSI.COM

SCAN ME!!

No purchase necessary to enter. One winner will be selected at random from all entries received through the QR code. The prize consists of up to \$500 in front yard improvements, which may include front door painting, lawn manicure, and/or seasonal plants and flowers. Prize has no cash value and must be used for the intended improvements. Entry deadline and winner announcement details are available through the sign-up page. Hosted by Dylan Godfrey, Keller Williams East Bay.

Copyright 2021 Keller Williams Realty, Inc. If you have a brokerage relationship with another agency, this is not intended as a solicitation. All information deemed reliable but not guaranteed. Equal Opportunity Housing Provider. (For direct mail to consumer marketing materials)

Board Meeting Summary // April 23rd, 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.

- The Board met in Executive Session and reviewed a request from a representative from Irvine Company, the successor company to the Donald L. Bren Company that was one of CHOA's original developers back in the 70s. They recently discovered that a single common area parcel was never successfully transferred from the developer to the Association, and requested that the Board sign a quitclaim transfer to get the parcel into the Association's name. The Board authorized the Board president and vice president to sign this quitclaim transfer. The parcel in question is a large portion of the dog park along Ayers Rd.
- The Board then approved officially moving forward with having Association staff perform six annual sitewide violation inspections per year, and to terminate the violation inspection agreement with Common Interest Management Services.
- Finally, the Board reviewed a request from a homeowner to waive violation fines and incurred legal fees as a result of this owner's non-compliance. No waivers were approved at this time; the Board indicated that it would not consider waiving any fines until outstanding violations have been remedied and it would not consider any waiver of incurred legal fees.
- In the open meeting, the Board discussed continued issues with noise from the Pickleball courts and approved the drafting of two surveys – one for all nearby homes that might be impacted by the noise, and another community-wide survey to all residents, soliciting feedback on play times and noised mitigation recommendations.
- The Board discussed the Main Pool rehab/rebuild project and reviewed the three bids that were recently submitted. Unfortunately the cost of all bids was significantly higher than budgeted for, even after stripping the project down to its most barebones option. The Board discussed next steps and directed management to work with the Association's current pool maintenance vendor to provide a bid for replacing components in the pump room such as the filters and pumps, as the budget does not currently

allow for any extensive replacement of the pool deck or ADA/code upgrades. See the detailed article in this Signal for more specifics.

- The Board approved a proposal from Reserve Analysis Consulting, LLC to draft the Association's 2027 reserve study. This vendor has been providing CHOA's reserve studies for most of the last decade.
- The Board tabled the item regarding considering hiring a third-party HR consultant due to time constraints and will revisit this discussion item at the May meeting.
- The Board reviewed proposals for the installation of a monitored security camera and speaker system, with the intent of replacing the Association's current security patrol service with these monitored cameras, and also reviewed several testimonials from other Association and property managers who have been utilizing this system over the past few years. The Board approved the installation of this monitored security camera system at the East Pool, West Pool, and Main Pool. More details about how this system will work are included in a separate article in this Signal.
- Finally, the Board reviewed a request from the Swim Team to extend their weekly swim season practice hours by an additional 45 minutes, in response to a significant increase in signs ups for the Little Ray and 6+ age groups. This request was denied by the Board out of concern for the negative impact this might have on residents wishing to use the Main Pool during the summer.

5244 S. Montecito Drive, Concord

5 Bed | 3 Bath | 2,923± Sq. Ft. | 0.28± AC | Offered at \$1,485,000



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 01727293
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.



Monitored Security Camera System Coming Soon Continued...

continued from pg. 3...

We spoke to several property managers and HOA managers in our area about this system and everyone had pretty much raving reviews. One HOA manager mentioned a property experiencing non-stop issues with teens using the

hot tub after hours. Since installing this monitored camera system, they have had about three total incidents in as many years. Another facility manager told us that this system was more effective in keeping their construction yard secure than an electric fence.

We are starting off this new system

at the East and West pools this month, and if all goes well the Main Pool next month. The Board also would like to consider slowly expanding this system throughout the HOA in an effort to replace our existing vehicle patrol service, which costs the HOA around \$1,200 per month.

Walnut Country Swim Team News

Summer is just around the corner! We're diving into another incredible Stingrays season with meets starting in May, and we cannot wait to see all our returning swimmers and welcome new faces to the team. Get ready for sun-soaked mornings, cheering crowds, personal bests, poolside snacks, and the kind of friendships that last way beyond the final lap. Let's make this the best season yet — see you at the pool!

Interested in joining the fun? Little Rays and 7/8 year old age groups have hit capacity, but there are still a few spots available in our other age groups. Visit us online for details and to sign up today:

WWW.WCSTINGRAYS.ORG

SPAGHETTI FEED FUNDRAISER IS BACK!

Let the swim team do the cooking for you! Enjoy a spaghetti dinner with friends and neighbors at the pool, while supporting recreational competitive swim in The Crossings.

Event Details:

- Friday, May 8th | 5pm - 7pm at the Main Pool
- \$15 for an individual spaghetti dinner with bread and salad
- \$50 for a family meal w/ spaghetti, bread, salad, & drinks for 4
- Take out is available too!

Every bite supports our amazing Stingrays AND powers them up for Time Trials. Come hungry!

See you on the pool deck!
-WCST Board of Directors

Main Pool Project Continued...

continued from pg. 5...

...in working order, while perhaps making some minor patchwork repairs to the concrete deck. The Main Pool pump and filter are the two biggest priorities. There are still problems with the deck, the underlying components, and the pool shell (both the main pool and the wading pool), but the A-1 priority for making sure the pool is still in working order next swim season is getting the pump and filter replaced. Of course this is a little easier said than done; one example of this is our current plumbing under the pool deck isn't exactly compatible with the components we were wanting to install, but we are hoping we can make it work without causing any future issues.

The GM is currently working with CHOA's pool vendor to draft up that scope and to obtain bids for getting the pump room up to speed. At this time, it is almost certain that no major construction work will take place on the pool deck this year, aside from maybe some small repairs.

The Board will continue to keep an eye on everything related to this project, as well as the cost of materials over the next few years. At the time of writing, there are no specific updates regarding how or when the full-scale pool rehab project will take place. We will need to work with our reserve analyst to see how this delay might impact our current financial situation (with regards to our reserves and our previously-mentioned three-year funding plan) and what practical options we might have in the coming years.

Any discussions and decisions made related to this project will take place in a regular open meeting, so if you are interested in seeing what's coming, check future meeting agendas for a Main Pool discussion item!

Walnut Country Preschool News



Walnut Country Preschool

Hi neighbors! We finished up our unit on spring weather, plants, gardening & butterflies. Much like the butterflies, our students have transformed this year and are emerging as beautiful learners. We still have a lot of fun planned for our students such as our annual Teddy Bear Picnic, Ice Cream Social, Muffins with Moms and our fun last week of school.

We especially can't wait to celebrate our teachers in early May for Teacher Appreciation Week. We would like to take a moment and give a big thank you to our donors that donated items in our annual auction. We would like to encourage you to patron our sponsors:

- Pump It Up
- Rooted Coffee
- Headlands Brewing
- Jack's Urban Eats
- Diablo Creek Golf Course
- Kinders
- Diablo Rock Gyvm
- MyGym
- Odyssey VR Lounge
- Nothing Bundt Cakes
- PG Chang's and Regal
- Black Bear Diner
- Shake Shack
- The Dead Fish
- AMC Theaters
- Jumpity Bumpity
- Ruth Bancroft Gardens
- Rockin' Jump
- Rocco's Gift Basket
- Urban Air Adventure Park
- Liberty Gymnastics
- Lost Worlds Adventure
- Kendra Scott
- Lindsay Wildlife Experience
- Niles Canyon Railway
- Bay Area Discovery Museum
- Fairytale Town
- Clayton Valley Bowl

If you have any questions or are interested in a tour, visit us online at www.walnutcountrypreschool.com or give us a call at 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

CHOA Events Committee Updates

CROSSINGS EVENTS SCRAPBOOK

Viano Vineyards and Hannah Nicole Vineyards poured their delicious wines at our Clubhouse for our Wine Tasting Event on Sat, 4/3. We've all become fans of these local wineries and the people running them! When you visit, say you come from the Crossings - we want the word to spread that our events are worth attending so we can grow our wine tasting for next year.

Viano is open 9a-5p daily (except Tuesdays)

- 150 Morello Ave, Martinez
- (925) 228-6465
- They accept phone orders and offer door drop-offs in the Crossings on Wednesdays!

Hannah Nicole is open 12p-5p daily

- 6700 Balfour Road, Brentwood
- (925) 392-3189
- Check out their summer concerts, wine & craft events, comedy shows, etc!
- Both wineries allow picnicking on site.



UPCOMING EVENTS

School's Out Sprinkler Run Tuesday, June 2 // 4pm to 5pm

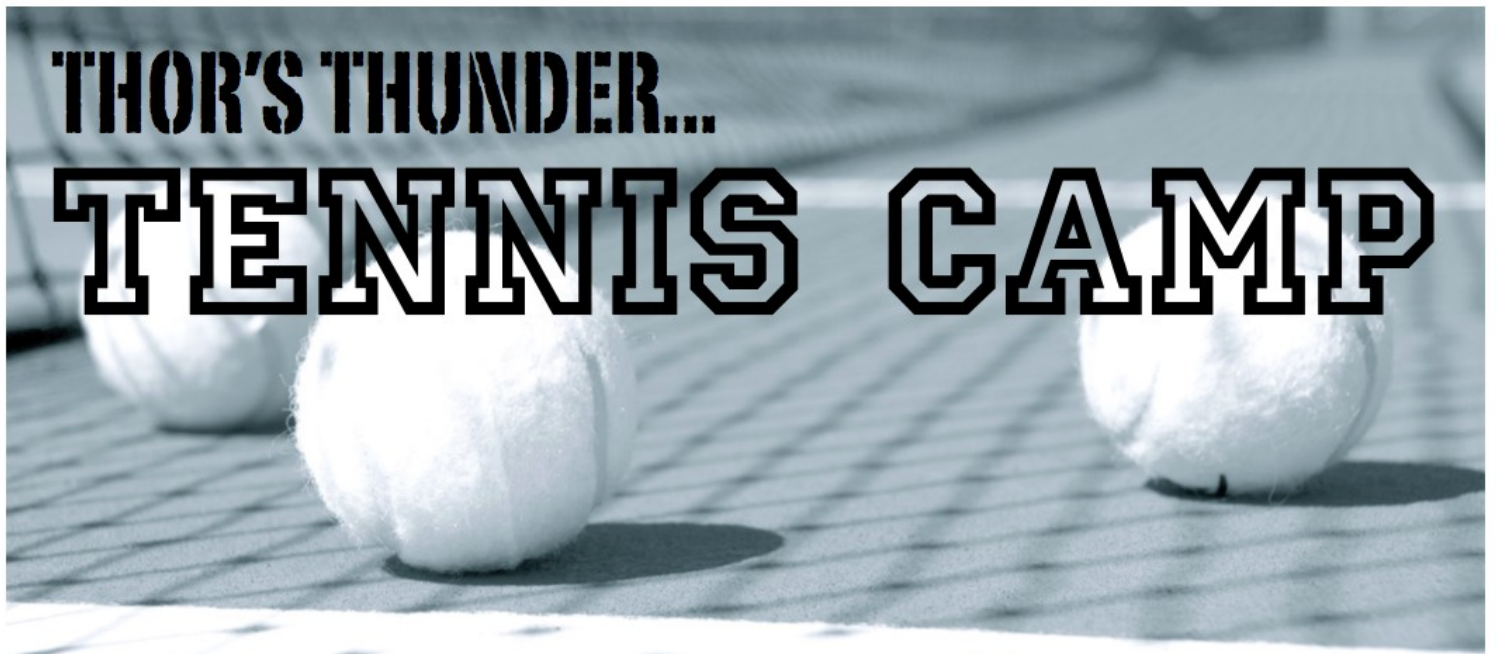
It's almost time for our annual School's Out Sprinkler Run! We'll be handing out free popsicles and turning on the sprinklers in the central greenbelt by the lower tennis courts for kids (and adults) to run through and play. Let's celebrate the last day of school and the start of summer break together!

The Walnut Country Swim Team will be selling pizza and refreshments so you can lay out your towels and enjoy a little pizza al fresco while the kids dry off and run out their last bits of energy before heading back home. Cash & credit accepted.



Scan the QR code on the left or RSVP online at the link below by 5/29!

walnutcountry.com/SprinklerRun/



Thor's Thunder Tennis is pleased to announce Summer Camps at Walnut Country.

Cowell Homeowners Association, a non-profit organization, hosts Thor's Thunder Tennis Academy and Walnut Country tennis. Thor Schreck directs all summer camps. Thor has designed each camp to focus on the most important aspects of tennis including stroke production, footwork and strategy. Each day will include match play and prizes.

Sessions are geared for ages 5-14, beginner to intermediate levels. Players will be grouped according to skill of play and age. **Cost per week: \$300.00**

For more information please call: (925) 324-0285 with any questions. Thorsthundertennis1@gmail.com

- Camp #1** **June 15th – June 19th**
- Camp #2** **June 22th – June 26th**
- Camp #3** **June 29th – July 3rd**
- Camp #4** **July 6th – July 10th**
- Camp #5** **July 13th – July 17st**
- Camp #6** **July 20th – July 24th**
- Camp #7** **July 27th – July 31st**

Tennis camps will be held 9:00am - 12:00pm
Cost per week: \$300.00

<u>Name</u>	<u>Age</u>	<input type="checkbox"/>		<input type="checkbox"/>	
<u>Parent/Guardian</u>	<u>Phone #</u>	-	-		
<u>Address</u>	<u>Emergency #</u>	-	-		
<u>City</u>	<u>Zip</u>	Skill Level: <input type="checkbox"/> Beginner <input type="checkbox"/> Intermediate			
Check # _____	Date: _____	<input type="checkbox"/> Camp 1	<input type="checkbox"/> Camp 5		
Cash \$ _____		<input type="checkbox"/> Camp 2	<input type="checkbox"/> Camp 6		
Total _____		<input type="checkbox"/> Camp 3			
Please make checks payable to: Thor's Thunder Tennis Academy		<input type="checkbox"/> Camp 4			

NANCY'S NEWS

CROSSINGS COMMUNITY

May, 2026

Issue 197

NANCY BENNETT



THE COST OF NOT SELLING YOUR HOME AT A CERTAIN TIME IN LIFE The "Lock-In" Effect: Inventory remains the biggest hurdle for buyers. Many homeowners are holding mortgages under 5%, which reduces selling activity and keeps supply limited in our area.

Cost Comparison: Staying in a Large Home vs. Downsizing

In Concord, limited inventory can make it harder to find the right next home. That constraint—combined with the practical costs of maintaining a larger property—often drives the "stay vs. downsize" decision.

As of this writing, only six homes have been listed for sale this year in The Crossings. Historically, the neighborhood saw roughly 25–40 sales per year, highlighting how constrained supply has become.

For many seniors in the Concord area, the decision to downsize is often a choice between maintaining significant "paper wealth" and reclaiming monthly cash flow. Below is a breakdown of the typical annual costs based on 2026 California market data.

Annual Cost Estimates (2026 Market Data)

Expense Category	Staying (Large 4BD Home)	Downsizing (2BD Townhome/Condo)
Property Taxes	\$3,800 – \$5,000 (Prop 13 Base)	\$3,800 – \$5,000 (Prop 19 Transfer)
Maintenance	\$10,500+	\$3,250 – \$8,700
Utilities	\$3,600 – \$6,000	\$1,800 – \$3,000
HOA Fees	\$1,200 (avg. The Crossings)	\$4,800 – \$9,600 (avg. 55+ Comm)
Insurance	\$2,500 – \$4,000	\$800 – \$1,500
EST. ANNUAL TOTAL	\$21,600 – \$26,700	\$14,450 – \$24,100

Key Financial Advantages of Downsizing

Cash Flow Gain: Downsizing to a condo can save an average of **\$13,000 per year** when combining lower maintenance, utilities, and insurance.

Unlocking Equity: Moving from a \$1.1M home in **The Crossings** to a \$750k senior community residence can instantly free up **\$350,000 in cash** for retirement income.

Maintenance "Predictability": While HOA fees in 55+ communities are higher, they often cover "big ticket" items like roof repair, exterior painting, and landscaping, which cost a single-family homeowner roughly **1%–3% of their home value** annually in surprise repairs.

The "Indecision" Cost: Mental weight and the cost of sudden emergency modifications (like ramps or walk-in showers) can exceed the cost of a planned move.

Prop 19 Utility: If you have owned your 94521 home since the 1990s, your "tax gap" protection is at its peak. Downsizing now locks in those savings for your next 20+ years.

Until Next Month.....Nancy

Home Buyer

Buyer clients need the following properties:

- ***Single story, over 2,200 sq ft, Walnut Creek
- ***Quiet Crossings single story home.
- ***Concord triplex or duplex—cheap!
- *** 4 bed single story over 1700 sq ft—Crossings

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

Local Senior Communities:

Here are some Pro's and Con's for Brentwood vs. Concord

Choosing between Brentwood and Concord—specifically Trilogy at the Vineyards vs. a community like The Crossings—comes down to a trade-off between a modern "resort" lifestyle and established urban convenience.

Brentwood (Trilogy at the Vineyards)

Pros:

- Active Adult Lifestyle: Specifically designed for age 55+, offering a vibrant social scene with clubs, fitness centers, and resort-style pools.
- Modern Infrastructure: Homes are newer (mostly built after 2006) and often feature energy-efficient upgrades like solar systems.
- Safety: The community is gated and features beautifully maintained common areas with 24-hour security.
- Produce & Nature: Immediate access to local "U-pick" farms, roadside stands, and Marsh Creek State Historic Park.

Cons:

- Higher Monthly Costs: Significant HOA fees (~\$400+/mo) and Mello-Roos assessments can make it more expensive monthly than Concord.
- Isolated Location: It is further from the Bay Area core, resulting in longer drives to major airports or San Francisco.
- The Heat: Brentwood is notably hotter than Concord in the summer, with temperatures frequently reaching the high 90s or low 100s.

Concord (The Crossings / 94521)

Pros:

- Commuter Convenience: Direct access to BART and major freeways makes it much easier to reach Oakland, Berkeley, or San Francisco.
- Established Amenities: Features a more "urban-suburban" mix with diverse dining, the Concord Pavilion, and the vibrant Todos Santos Plaza.
- Lower Taxes: Effective property tax rates are often slightly lower (approx. 1.0% vs. Brentwood's 1.1%), and Mello-Roos is rare in older tracts.
- Climate: Generally cooler than Brentwood due to its closer proximity to the Delta breeze.

Cons:

- Older Housing Stock: Most homes in 94521 are older (1970s–80s), potentially requiring more maintenance or renovations than a Trilogy home.
- Traffic Congestion: While closer to the core, local surface streets and I-680 can suffer from significant "bottleneck" traffic.
- Less "Resort" Focus: While The Crossings has great amenities, it is a multi-generational neighborhood, not a specialized 55+ environment.

🕒 Decision Driver: Choose Trilogy if your priority is a social, high-amenity "retirement resort." Choose Concord if you prioritize lower monthly fees, better weather, and proximity to regional transportation

Crossings Year To Date Home Sales

Status	Days On	Address	List Price	Sold Price	SqFt	Beds	Baths	Garage	Lot Size	Sale \$/SqFt	Closed On
Sold	14	4495 Wildberry Ct	\$799,999	\$825,000	1726	3	2	2	0.13	\$478	2/25/2026
Sold	6	4423 Canoe Birch Ct.	\$900,000	\$920,000	1365	3	2	2	0.13	\$674	4/20/2026
Sold	45	4413 Marsh Elder Ct	\$949,000	\$930,000	1641	3	2	2	0.12	\$567	3/20/2026
Sold	24	4497 Wildberry Court	\$1,100,000	\$1,025,000	2282	4	3	2	0.16	\$449	4/2/2026
Sold	40	4398 N Canoe Birch Ct.	\$1,075,000	\$1,058,000	1765	4	3	2	0.14	\$599	1/5/2026
Pending	8	4417 Catalpa Ct	\$1,199,500		2330	4	3	3	0.12		