



Walnut Country - The Signal | Volume 2026, Issue 6 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Main Pool Project Update

As we write this in July of 2026, the full-scale rebuild of the Main Pool is on hold and we are instead working on breaking the project into smaller, more digestible (read: cheaper/more affordable) pieces. Originally the plan was for construction to begin in September; that is no longer the case. Please see last month's Signal article for an in-depth look at the project and why we are switching gears at this time. The Main Pool schedule will most likely remain unimpacted this year. In the past the pool has remained heated into November, and that is still the goal at this time. If anything changes there, we will let everyone know right away.

Right now we are shifting focus to the pool's equipment room, as the most pressing issues are components like the pumps and filters. Our pool vendor is drawing up a scope of work to get everything in the pump room up to speed, which will be sent out for competitive bids. We hope to have bids back for review later this summer (best guess is the August board meeting) and plan to start work in late fall or early winter. There are also some minor areas of

Walnut Country

Cowell Homeowners Association, Inc.



Drawing of the Clubhouse/Main Pool circa 1984



Check out those trees growing straight up through the wood deck! Beautiful...but definitely designed by someone who's never had to maintain or manage a pool before...

the concrete pool deck that might need some work, so we will be looking into figuring out when the best time to handle that would be. Once we start getting a better idea of how much this part of the project will cost, we will work with our reserve analyst to see if our current funding plan is adequate or if any adjustments need to be made.

Any updates for this project will be included here in future Signals, but if it interests you, we strongly recommend joining a meeting where this project is on the agenda so you can better understand the scope of the project as well as the appropriate context behind the decisions made.

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, July 22nd @ 7pm

Architectural Committee Meeting

- Thursday, July 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>

2026 Pool Hours

Main Pool

Open Daily | 5am 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

- Practices weekday mornings
- Mo-Fri | 7:30am to 12pm

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

Current Assets

Cash - Operating	\$	69,071
Cash - Reserves	\$	1,931,645
Receivables	\$	65,109
Prepaid Expenses	\$	65,651
TOTAL ASSETS	\$	2,131,476

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$	170,655
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Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$	(6,193)
Total Outstanding Fees and Fines	\$	(6,622)
TOTAL OUTSTANDING DELINQUENCIES	\$	(12,815)



A LOOK at the BUDGET

Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
Total Income (Accrued)	\$ 846,611	\$ 842,988	\$ 3,623	\$ 169,324
Operating Expenses				
Insurance	\$ 47,992	\$ 44,432	\$ (3,560)	\$ 9,590
Taxes & Permits	\$ 1,859	\$ 2,688	\$ 829	\$ -
Legal Fees & CPA	\$ 4,305	\$ 5,569	\$ 1,264	\$ -
Management & Accounting	\$ 116,571	\$ 114,369	\$ (2,202)	\$ 22,403
Office, Admin, & Mailing	\$ 35,941	\$ 36,351	\$ 410	\$ 6,694
Staff Payroll & Events	\$ 54,201	\$ 61,188	\$ 6,987	\$ 8,837
Security Patrol	\$ 5,733	\$ 5,833	\$ 100	\$ 1,147
Alarm Systems	\$ 2,421	\$ 2,730	\$ 309	\$ -
Landscaping & Irrigation	\$ 83,335	\$ 89,513	\$ 6,178	\$ 17,786
Pest Control	\$ 7,878	\$ 7,800	\$ (78)	\$ 1,586
Common Area Mntc & Supplies	\$ 6,004	\$ 9,931	\$ 3,927	\$ 772
HVAC Maintenance	\$ 1,100	\$ 917	\$ (183)	\$ 550
Pools, Tennis Courts, & Dog Park	\$ 22,977	\$ 26,377	\$ 3,400	\$ 5,679
Utilities	\$ 110,670	\$ 144,143	\$ 33,473	\$ 44,374
Reserve Transfer	\$ 293,899	\$ 293,899	\$ -	\$ 58,780
Total Operating Expense	\$ 794,886	\$ 845,740	\$ 50,854	\$ 178,198

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

Get your CHOA ID badges at the CLUBHOUSE!

Per our rules, CHOA will be checking resident ID badges and asking anyone using the facilities without a badge to leave and retrieve it - so make sure you have yours! Hours are Wednesday thru Sunday - 12pm to 8pm. Recommended to call ahead for a quick appointment at **925-825-0250**. Badges are free to all CHOA residents. Badges are not available at the Business Office.

President's Corner // July 2026

Hello Walnut Country, the Board and I hope that you had a great 4th of July weekend and enjoyed our country's 250th birthday! Our last Board Meeting was held on June 25th. Below are some of the items we covered in the meeting.

Pickleball Committee

At our May board meeting, we decided to formally seek applicants for an ad-hoc 10 person committee to assist the Board of Directors in trying to find solutions related to the noise coming from the Pickleball Courts. Between the May and June meeting, we received applications from 13 volunteers. The Board held a vote and then ratified 10 of the applicants to this temporary committee. I would like to thank everyone who stepped forward to help with this project. Our goal for the committee is to conduct research and make suggestions to the board to help improve the quality of life for residents near the courts who are impacted by the noise. The committee membership is made up of both pickleball players and non-pickleball players.

2026 Board of Director Elections

Every year, we have a call for candidates for board positions in the Spring. Those who apply will then be placed on a ballot and we then would hold an election. When the number of applicants is the same or less than the number of open seats, the Association is not required to hold an actual election. This year, three incumbents on the board applied for the three seats that become available in September, so we will not be having an election via a ballot process. By our election rules and state regulations, our elections is deemed

an "Election by Acclamation" when this happens. You will therefore not see a change in board members at our September Annual Meeting and no ballots are going out this year.

Heritage Oak / Adelia Ct

The Board approved a project to place low profile fencing around the heritage oak near the end of Adelia Ct in the greenbelt. The purpose of the fence is to reduce foot traffic and bicycle traffic near the base of the tree. This will reduce damage to the roots that are near the surface and prolong the life of the tree. Construction will start soon.

Main Pool Hours

During the summer months, our neighborhood swim team conducts practice on most weekdays between 7:30am and noon. Since the pool opens at 7:00am, this does not leave much time for residents who want to use the pool for morning lap swimming before practice. Based on a suggestion from a homeowner, the Board decided to change the opening hours for the Main Pool to 5:00am each day to better accommodate lap swimmers.

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. We also allow homeowner comments over Zoom.

Thank you,
Mike Kindorf
Board President

Weekly Clubhouse Social Activities

The CHOA Clubhouse has a few regular weekly activities organized by residents that are always looking for new residents!

Bridge: A group of residents meet every Thursday at 12:30 to play bridge. New members are always welcome and walk-ins are encouraged!

Mahjong: A new homeowner-organized Mahjong group meets on Wednesday afternoons from 1pm to 4pm. The last few weeks, they have had about 20-25 residents join to play. Here is a short blurb provided by this new group:

Join neighbors for fun-filled Chinese and American MahJong games in our air conditioned Walnut Country clubhouse!!! We will start a trial run of playing every Wednesday from 1p- 4p in June! You may come late or leave early as your schedule permits. All CHOA residents at all levels are welcome – men and women! Never played? We can teach you!! Organizer is Carolyn Fong. See you any Wednesday!



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General Manager's Update // July 2026

Hey CHOA! I'm writing this before the 4th of July holiday and know that you won't be reading this until it's all wrapped up, but I'm retroactively wishing everyone a happy long holiday weekend and hope that all of your appendages are still fully intact!

Anyways, here are some updates from the property management side of things since the last *Signal*:

- We have been working with the landscapers to improve the timing and efficiency of the irrigation system in and around the central greenbelt. A big help here has been homeowners reporting issues on their walks in the late evening or early mornings. For example, some early birds have reached out regarding the sprinklers still running near pathways around 6:30 or 6:45am, or pathways that are fully saturated from water runoff due to sprinklers running too long in a given area. Ideally, to accommodate pedestrians, we would love for irrigation to start as late in the evening as possible and end before 6:00am. However, in the hottest months it can be a balancing act to ensure we have adequate irrigation coverage throughout the night, as there is a huge amount of grass and landscape to water and a small window in which to do it.
- We have been working internally to streamline our Clubhouse reservation system so that reservations are assigned to a specific employee when the booking comes in; this way the resident knows who their main point of contact is and is dealing primarily with that individual from the get-go. The goal here is fewer surprises on the day of the event, both for the resident and our Clubhouse staff!
- A large branch above tennis court #1 split off from the trunk and was removed by our landscapers last week. And I'll use this space as a recap for all residents – we have a contracted arborist who helps us put together a proactive, multi-year tree care plan to handle our little urban forest here at CHOA. Tree work is typically performed twice a year, once around February, and again in the fall, typically in October.
- We have had quite a few broken sprinklers replaced over the last several weeks, mostly in response to residents reporting these issues to us when they notice them on a late-night or early morning walk. There's a separate article about this, but if you ever notice anything that doesn't look right, please feel free to snap a picture and email it to the General Manager!

• Staff has been regularly cleaning off bird droppings from the common area benches, trash cans, and pool furniture, but it's a constant back and forth battle. If you see a bench or anything in dire need of de-pooing, please let us know!

• Just a quick note regarding delinquent assessments, something every HOA has to deal with. At the end of 2024, the total amount of outstanding assessments was \$8,992. As of May 2026, that number has been reduced to \$6,193. The most significant chunk of this comes from a small number of homeowners and is something the Board has been dealing with on a regular basis. While the last thing any Board wants to do is send a fellow homeowner to collections for non-payment of assessments, there is unfortunately no other option if a homeowner isn't paying dues and providing any communication or updates to the Board. We have also been working on improving communication and reminders whenever there is a change to the monthly assessment amount, as another part of this delinquent assessment number comes from residents who are still paying one of the old monthly payment amounts. Even if you're on some form of automatic payment, it's still a good idea to regularly check the statements you get in the mail to make sure everything looks good.

• Residents might be aware of a little police chase that ended around the central greenbelt a few weeks back. An individual was being chased by police along Ygnacio Valley Rd, cut through

the South Slope landscaping onto S. Larwin, "lightly" crashed a stolen car into the wrought iron fence in front of the Clubhouse, then fled on foot across the greenbelt. He was ultimately apprehended in the backyard of a residence. The fence wasn't too badly damaged and we are working on getting quotes, then we will see what our options are for reimbursement.

- Finally, please make sure anyone in your household who might visit any facility on their own has a CHOA ID badge with them whenever using or walking around the common areas. We do have staff checking badges and asking anyone without a badge to retrieve it. You can get your badge at the Clubhouse during normal business hours, Weds-Sun, 12pm to 8pm. There is no charge for CHOA ID badges.

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 that is more convenient for you. You can always just leave early, we won't judge! I know not everyone has time to attend the monthly meetings, but this is where all HOA business happens, and it can be helpful to listen in to a topic you are interested in to better understand the why behind a decision and get all necessary context and history. You are welcome to join or leave on Zoom anytime during the meeting!

Bill Mazza
CHOA General Manager



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Street Sweeping Reminder - 4th Monday of Each Month

The city provides monthly street sweeping services for all streets and roads in the community here, **scheduled for the 4th Monday of every month.** If possible, please move all cars off the street on street sweeping day to ensure that the city's cleaning vehicle can access all parts of your street.

A clean sweep means your street looks good and there's less dirt and debris going down the storm drain. If you have trees or vegetation near the street, please ensure there is 12' of clearance from the street so the street sweeping equipment can fit.

An effective street sweeping program is important because removing debris from gutters and roadsides means less debris goes down storm drains and into a creek, the

Delta or San Francisco Bay causing water pollution.

The City's street sweeping program is only part of the solution to water pollution. Residents can help by being aware of how their actions can contribute to or help solve the problem. For instance, over watering can wash pollutants from yards and streets into gutters and storm drains. These pollutants include pesticides, fertilizers, motor oil and yard clippings.

Residents who rake leaves and yard clippings into the street make it difficult for crews to remove these potential pollutants. The City has added a Green waste-recycling program to the garbage collection service. Green waste can be recycled by leaving it in bags or cans on the curb on garbage day. Please don't rake it into the street.

Strong With Sandy - Free Bootcamp Outdoor Workout on Saturday, August 15th!

At a previous meeting, the Board approved permitting a CHOA homeowner to host a free community "boot camp" work out class on the common area on Saturday, August 15th. This homeowner is a local fitness instructor with over 20 years of experience. The class will be held on **Saturday 8/15 at 9:30am at the basketball courts** on Oakbrook Ct and is open to residents of all ages and fitness levels! Come join your neighbors for a full body 45 minute outdoor workout at no cost! If there is a good turnout, the Board might be interested in adding more regular classes/activities like this, similar to weekly water aerobics.

Note: registration and a signed waiver is required before joining the free class. Residents can register online and sign the waiver at www.strongwithsandy.com.

Start your weekend strong with a free Community Bootcamp Class with Sandy Mourad! All fitness levels welcome: women, men and kids! **Please bring water and a Yoga Mat or towel!**

Registration is required at www.strongwithsandy.com by creating an account, completing the registration waiver and adding your free trial class for August 15th on the booking calendar!

Sandy is a local Crossings resident with 20 years of experience in the fitness industry, leading group fitness classes at local parks and gyms and providing one-on-one personal training for clients of all ages helping them stay strong, active, and healthy. For more information please visit www.strongwithsandy.com or find Strong with Sandy on Google and Social Media! Please contact strongwithsandy@gmail.com with any questions!

2026 Board of Directors Election Results

Nominations for the 2026 board of directors election were due on June 20th. This year, three seats were up for election, and three total nominations were received. Because the association's Bylaws do not permit write in candidates on the ballots, at its most recent Open meeting the Board officially deemed this year's election to be an election by acclamation, meaning all three nominees will be appointed to the Board as the number of nominations is the same as the number of seats up for election. Their two-year terms will begin following the conclusion of the Annual Meeting of the Members in September.

Congratulations to the three elected nominees:

- Alap Dave
- Mike Kindorf
- Mike Liebe

Thank you to Alap, Mike, and Mike for stepping up to serve!

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Board Meeting Summary // June 25th, 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. All homeowners are encouraged to attend any open HOA Board meeting, as this is where all major HOA-related decisions are made!

- The Board met in Executive Session and held a disciplinary hearing for an owner with a resident seen multiple times riding an electronic motorcycle or dirt bike through the greenbelt, common areas, and surrounding streets. This owner had previously been called to a hearing for the same issue in 2025. The Board approved a \$100 fine and will be engaging the Association's attorney to request IDR (Internal Dispute Resolution) with the owner to try to address the issue.
- The Board also held a disciplinary hearing for an off-leash dog in the central greenbelt and verbal harassment of the Clubhouse staff when asked to ensure the dog remains leashed. The Board approved a fine of \$50 for the unleashed dog, and another \$50 for verbally abusing HOA staff and failing to follow their instructions/requests.
- The Board approved several pay raises for Association staff on upcoming work anniversaries, and ratified the hiring of a Facilities Attendant for checking resident ID Badges and enforcing rules in the common area facilities.
- In the Open Session meeting, the Board appointed Director Mike Liebe as Chair for the newly formed ad-hoc Pickleball Courts Committee, to help assist the Board with ongoing pickleball noise concerns for residents in close proximity to the courts.
- Thirteen applications were received from homeowners interested in joining the Pickleball Courts Committee. The Board officially appointed 10 of these applicants to the Committee, which is currently limited to 11 members (including the Chair).
- The Board approved a transfer of \$13,500 from the Association's operating account into the Events Committee petty cash account. This is the final transfer of the year; the total budgeted amount of \$23,500 has now been deposited into the petty cash account for Events spending.
- The Board reviewed a request from the city of Concord to host a portion of the annual Turkey Trot 5k run on Association common area, unchanged from the last several years. After a homeowner had detailed their experience with traffic issues last year, the Board approved this request contingent upon an exit route is made available to all residents who need to leave by car during the event.
- This year's Board election is officially deemed an election by acclamation as the number of nominations was the same as the number of seats up for election. As the Association's Governing Documents do not permit write-in candidates, no ballots will be mailed this year and the following individuals have been officially elected to the Board: Alap Dave, Mike Kindorf, and Mike Liebe. Their two-year term will begin following the conclusion of the Annual Meeting of the Members in September.
- The Board approved a proposal to install a wooden split-rail fence around the heritage Oak tree at Adelia Ct. The fence will encircle the tree with a radius approximately 20' from the trunk. The updated scope incorporates a portion of the fence being broken up by the three large existing boulders, using them as a natural barrier, but still permitting residents to utilize this area if desired.
- The Board then discussed potentially expanding the hours for the Main Pool, following a homeowner comment at the previous meeting, and approved opening the Main Pool in the mornings at 5am to allow for early lap swimming.

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The Board discussed the Association's current requirement for one-day event permits for small social gatherings at the HOA facilities with more than 5 non-resident guests, as well as the current restriction of no more than 15 non-resident guests for a common area gathering. It directed management to look into a simple online registration system when hosting a small gathering at the facilities here in lieu of obtaining a physical permit from the Clubhouse. The Board also directed management to look into potentially increasing the number of non-residents permitted for a small Common Area gathering and to provide recommendations for consideration at a future meeting.

The Board also discussed the possibility of making small portions of the common area available for residents to reserve ahead of time, such as picnic tables around the pools and playgrounds, for a short-term gathering like a birthday party. The Board was generally in favor of this idea given the number of residents who ask the Clubhouse or Business Office if any tables can be reserved ahead of time, and directed management to research further and ensure it is legally permissible per the Governing Documents.

And finally, the Board discussed the ongoing issue related to electronic bikes, motorcycles, and dirt bikes zipping through the common areas and streets. The Board directed management to look into ways of discouraging these riders from entering the property, including potentially fencing off or clearing out the hand-made trails near the corner of Ygnacio and Cowell Rd.

Walnut Country Swim Team News



The last day of summer practice is Thursday, July 23rd! Here is a list of remaining home meets and events for the summer season:

Orange & Blue Dance (Clubhouse)

- Wednesday, July 22nd | 6pm
- Pool open to residents

Family Fun Meet

- Wednesday, July 29th | 5pm @ the Main Pool

County Qualifier Dinner (Clubhouse)

- Thursday, July 30th | 6pm

Awards Night on the Greenbelt

- Sunday, August 16th | 5pm
- Pool and Clubhouse open to residents

Thanks all for another great season, and hope to see you on the pool deck!

-WCST Board of Directors

Pickleball Court Hours Reminder

Last month we featured an article reminding residents that the pickleball courts close at 8pm and reported that we have continued to experience issues with residents playing beyond closing time. While we do have staff on site to help enforce this on an almost daily basis, it is continuing to be a problem when staff is not available to check on the courts, and we have even received reports of residents returning a few minutes later and scaling the fence to continue to play after staff has cleared the courts.

The key fob system keeps a log of every time a specific key fob is used to attempt to open the gate, and each key fob is unique to its residence. So for the last few weeks we have been going through the transaction log and have been sending letters to homes with key fobs that have either attempted to access the gates past 8pm, or who we believe are individuals continuing to play past closing time. We would like to once again respectfully request that residents finish play at the pickleball courts and leave promptly at 8pm, out of respect for the nearby neighbors who have to deal with pickleball sounds on a daily basis. Some of these groups are teenagers, so parents - please ensure your kids are aware!

See a Leak? Time to Speak!

I saw a sign on a bike ride at Pleasanton Ridge last weekend near a cow watering station that said "see a leak? Time to speak!" and thought it was a catchy reminder we could steal for use here at CHOA. The irrigation system here is only active in the late evening and early morning hours, so if there is an issue like a broken sprinkler or leak when irrigation is active, management or our landscapers might not be aware of it. We do perform a full irrigation inspection at least once a year, but sprinkler heads break all the time - whether due to age, frequent use, or destructive teenagers.

If you are on a late night or early morning walk and notice something that just doesn't look right, please let us know! You can send a couple of quick pictures with the location to the Business Office email and we will get the landscapers out to inspect it right away. This can also include more general landscaping issues, like dead grass, mature weeds, or an area that just doesn't seem to be doing very well.

We very much appreciate our residents who take the time to report issues like this! It is genuinely very helpful to have additional sets of eyes on the property to ensure everything is being adequately maintained and we are not wasting any water. **To quickly report an issue:**

Email: businessoffice@walnutcountry.com | **Phone:** 925-687-9961

Walnut Country Preschool News



Walnut Country Preschool

Walnut Country Preschool is currently on summer break and looking forward to a new batch of little learners this September!

The class is full for next year, but we are taking names on our waiting list. Please email Mrs. Kelly if you have any questions, or visit our website below. Have a wonderful summer!

Website:

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walnutcountrypreschooldirector@gmail.com

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CHOA Events Committee Updates

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WALNUTCOUNTRY.COM/SUMMERCONCERTS

UPCOMING EVENTS

Crossings Summer Concert Series
Meet us on the lawn behind the main pool for live music, food & time with friends - this year, we're bringing you two summer concerts! Visit the Welcome Table and get your spot on the lawn at 4:30pm, music starts at 5pm.

Check out Food Truck Row at the end of Oakbrook Ct, featuring food, beer, wine & dessert trucks. Bring your lawn chairs and picnic blankets and get ready for a great time!

RSVP for concerts here:

walnutcountry.com/SummerConcerts

JULY CONCERT | SAT, JULY 18

Hella Good Band: 7-piece dance band that mixes top dance hits from the 70's to today! They put on one of the best live dance music shows in the Bay Area and are sure to have everyone up and dancing!

Food Trucks: Mozzeria SF (pizza), Dad's BBQ, The Guzzler beer & wine, and Ice Barber Hawaiian shave ice (Ice Barber will donate 20% of all sales back to our Events budget!)

Back to School Drive: bring brand new backpacks & school supplies for Contra Costa Foster Friends. Details in the link below.

RSVP: RSVP online by July 10th

AUGUST CONCERT | SAT, AUG 22

The Groove Doctors: hired by popular demand, this 8-piece band will bring the energy to our greenbelt with music spanning from Bruno Mars to Journey, Beyonce to Guns n' Roses and beyond. You won't want to miss this!

Food Trucks: Cousin's Maine Lobster, Roadside Rotisserie, The Guzzler beer & wine, and Humphry Slocombe ice cream

RSVP: RSVP online by August 14th:

***Note:** Food Trucks are subject to change (sometimes trucks break down and they need to send another one! We will be sure you're well fed with delicious options).

Main Pool Hours Update - Now Open @ 5am

At the June 25th meeting, the Board officially approved expanding the Main Pool hours so that it is now open for swimming starting at 5am. This comes at the request of multiple owners asking about additional lap swimming opportunities before regular summer Swim Team practice starts at 7:30am.

The 5am opening hours will be effective by the time you read this, and we will monitor how things go and make adjustments if necessary. We will be updating the physical signs at the entrances as well, but all key fobs will work starting at 5am even if the existing signs haven't yet been replaced.

Get your CHOA ID badges at the **CLUBHOUSE!**

Per our rules, CHOA will be checking resident ID badges and asking anyone using the facilities without a badge to leave and retrieve it - so make sure you have yours! Hours are Wednesday thru Sunday - 12pm to 8pm. Recommended to call ahead for a quick appointment at **925-825-0250**. Badges are free to all CHOA residents. Badges are not available at the Business Office.

NANCY'S NEWS

CROSSINGS COMMUNITY

July 2026

Issue 199

NANCY BENNETT



I found my DREAM HOME! But all my equity is in my current home??

I've received more than a few calls like this from clients in the past like that. They were just out running errands and saw an open house sign, and decided to stop in; or they were just looking on the internet and fell in love with a home. How can they buy this home right now??

One of the most important examples is a **home sale contingency**. This means the buyer agrees to purchase the new home only if their current home sells and closes first. For buyers, this can prevent the burden of carrying two mortgages at once. For sellers, however, it introduces uncertainty because the transaction depends on another property, another buyer, and another closing timeline.

The upside for a seller is that accepting a home-sale-contingent offer can expand the pool of serious buyers, especially when the market is slower or the property has not generated multiple strong offers. A contingent buyer may also be willing to offer a stronger price, a larger earnest money deposit, or more flexible terms in exchange for the seller taking on some timing risk. If the buyer's current home is already listed, under contract, or moving through its own closing process, the risk may be manageable. In the right situation, the seller gains a committed buyer while still having tools, such as deadlines and a kick-out clause, to protect their position.

To limit the downside of accepting a contingent offer, sellers may include a **kick-out clause**. This lets the seller keep marketing the property while the first buyer works through their contingency. If a stronger, non-contingent offer comes in, the original buyer may have a short deadline, often 48 to 72 hours, to remove the contingency or release the contract.

A buyer can make a contingent offer more competitive by reducing uncertainty for the seller. The strongest approach is to list the current home before shopping seriously and, ideally, have it already under contract. A seller will usually feel more comfortable if the buyer's home has accepted an offer, completed inspections, or moved past major deadlines. Pricing the current home realistically, using an experienced listing agent, and showing strong market activity can also help demonstrate that the sale is likely to close. *(continued on back page)*

Home Buyer Need

Buyer clients need the following properties:

- ***Single story, over 2,200 sq ft, Walnut Creek
- ***Quiet Crossings single story home.
- ***Concord triplex or duplex—investor!
- *** 4 bed single story over 1700 sq ft—Crossings
- **I have investors always looking for a project—Off

Our team has helped over 530 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
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CalDRE #01399870

Continued from first page:

Financial terms matter as well. A buyer may strengthen the offer by paying full price or slightly above asking, increasing the earnest money deposit, shortening contingency deadlines, and providing a fully underwritten pre-approval rather than a basic pre-qualification. These signals show the seller that the buyer is serious and financially prepared.

Flexibility can also make a difference. Buyers may agree to a reasonable kick-out clause, avoid unnecessary repair demands, offer a seller rent-back period after closing, or line up backup financing such as a bridge loan or “buy before you sell” program. The goal is to show that the contingency is manageable rather than risky.

In short, contingent offers are useful tools when a buyer needs protection, especially when buying and selling at the same time. They work best when the buyer is organized, transparent, and prepared to reduce the seller’s risk through strong documentation, realistic timelines, and clean contract terms.

For home sellers considering accepting a “contingent upon the sale of my home” offer, it could mean another few thousand dollars in your pocket, although it may take more time (weeks) and more risk (if the buyers home is not priced right or prepared correctly).

In a slower market these types of offers become much more enticing to sellers – and a great way to put more money in your pocket.

Until next month.....Nancy

Crossings Community Home Sales 2026

<u>Status</u>	<u>Days On</u>	<u>Address</u>	<u>List Price</u>	<u>Sold Price</u>	<u>SqFt</u>	<u>Beds</u>	<u>Baths</u>	<u>Garage</u>	<u>Lot Size</u>	<u>Sale \$/SqFt</u>	<u>Closing Date</u>
Sold	40	4398 N Canoe Birch Ct.	\$1,075,000	\$1,058,000	1765	4	3	2	0.14	\$599	1/5/2026
Sold	14	4495 Wildberry Ct	\$799,999	\$825,000	1726	3	2	2	0.13	\$478	2/25/2026
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	0.15	\$449	4/2/2026
Sold	6	4423 Canoe Birch Ct.	\$900,000	\$920,000	1365	3	2	2	0.13	\$674	4/20/2026
Sold	8	4417 Catalpa Ct	\$1,199,500	\$1,225,000	2330	4	3	3	0.12	\$526	5/8/2026
Sold	0	4419 Sugarland Ct.	\$1,285,000	\$1,300,000	2587	5	3	3	0.13	\$503	6/2/2026
Pending	3	4466 Pinon Dr	\$1,199,000		2887	4	2.5	3	0.2		

Crossings community home sales are very low !

On average, there are 20-40 homes that sell each year.

As you can see, only 8 homes have been listed for sale this year!

We’re on pace to have the lowest home sales in this community since I started selling over 20 years ago!

People love this community and hardly anyone wants to leave!!