



Walnut Country - The Signal | Volume 2026, Issue 7 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

2027 Annual Budget Meeting

The CHOA Board will be meeting on **Thursday, September 3rd at 6pm** via Zoom to

review and approve the Association's budget for 2027. At this meeting, the board will go through every single line item on the budget, reviewing historical and anticipated expenses, and use that information to determine what the monthly assessment amount will be for 2027. CHOA's current budget is over \$2 million, made up of more than 40 individual line items, so there are quite a few factors that go into figuring out the monthly dues.

This meeting will be online only using Zoom, and the spreadsheet for the draft budget will be viewable by all participants so you can see changes made in real time and how that impacts final assessment total.



If you are curious about the budget, want to understand how the monthly assessment amount is determined, or are interested in exactly what your assessments pay for, please attend this meeting! You will see what the board sees when they review and approve the association's annual budget, so if you are at all curious about the HOA budget (maybe you think dues are too high? Or don't understand why they have increased recently? Or want a better idea of all services the HOA provides?), we strongly encourage you to attend this meeting!

The meeting will start at 6pm on September 3rd and is Zoom only. A notice will be posted on the HOA website, at the Business Office bulletin, and emailed out via eSignal.

Opening Pool Gates for Individuals Not in Your Party

Association staff have been busy walking through the facilities checking for resident ID badges. At least a handful of times per week, staff has asked individuals who do not have badges with them to leave. We believe most of these folks are nonresidents living in neighboring nearby communities (we've specifically kicked a good number of Turtle Creek residents out of the pool and Clubhouse last month).

When reviewing security camera footage, nonresidents most typically gain entry by asking those inside the pool to open the gate for them or quickly sneaking in as a resident is leaving. We have noticed a group of four teenagers on electronic motorcycles/bikes who have been frequenting the East Pool in the afternoon by waiting until a resident leaves, then grabbing the gate before it closes shut.

We understand residents can't really stop people from coming as you are leaving (usually

with hands full of towels and clothing and supplies). But PLEASE do not open the gates for anyone not in your party, even if they say they live here (and trust us – EVERYONE who gets caught always tries to say they live here). Just let them know that the HOA rules prohibit residents from opening the gates to those not in their party and that you could be disciplined or fined by the HOA for doing so.

We will continue to have staff walking through the facilities checking badges and enforcing HOA rules, but we would be appreciative of residents remaining vigilant and doing your best to ensure nonresidents aren't sneaking into the pools and tennis courts as the gate is in use.

If you notice someone gain entry this way, please let us know! Report this to the Clubhouse staff at 925-825-0250 (and please be sure to say which pool/court you are at).

CHOA ID Badge Quick Reference Guide

- The Association requires all residents to have a CHOA ID Badge on their person whenever using the HOA facilities.
- If you have children and they ever plan to use a facility by themselves (clubhouse, pool, tennis court, etc.) they should have their own CHOA ID.
- Get the CHOA ID badges at the Clubhouse

during business hours – Weds through Sun, 12pm to 8pm. (Recommended to call ahead of time to coordinate when you want to come in, as sometimes staff is out of the office checking on the facilities or responding to a call/complaint.)

- Staff regularly patrols the facilities to check badges and enforce HOA rules. If you do not have a badge, you will be asked to leave.

Walnut Country THE CROSSINGS

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Upcoming Schedule

Board of Directors Meeting

- Thursday, August 27th @ 7pm

Architectural Committee Meeting

- Thursday, August 20th @ 6pm

Board Meeting Info

The Board of Directors meet on the fourth Thursday of every month at 7pm. Meetings are at the Business Office but also available via Zoom. Contact the General Manager if you want the Zoom info!

The Architectural Committee meets on the third Thursday of every month at 6pm via Zoom - please contact the Business Office for the Zoom info if you are interested in attending!

Clubhouse Hours

Wednesday thru Sunday
12pm to 8pm

Want to rent the Clubhouse?
Visit this website:

<https://cowellhoa.skedda.com>

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 Schedule

- Summer Season complete!
- Fall Clinic starts September 8

Treasurer's Report (Year to Date) Financials as of June 30th, 2026

Current Assets

Cash - Operating	\$	110,482
Cash - Reserves	\$	1,995,386
Receivables	\$	57,692
Prepaid Expenses	\$	56,604
TOTAL ASSETS	\$	2,220,164

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$	183,312
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Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$	(7,318)
Total Outstanding Fees and Fines	\$	(6,836)
TOTAL OUTSTANDING DELINQUENCIES	\$	(14,154)



A LOOK at the BUDGET

Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
Total Income (Accrued)	\$ 1,015,762	\$ 1,011,585	\$ 4,177	\$ 169,151
Operating Expenses				
Insurance	\$ 57,612	\$ 53,319	\$ (4,293)	\$ 9,620
Taxes & Permits	\$ 1,859	\$ 3,225	\$ 1,366	\$ -
Legal Fees & CPA	\$ 5,880	\$ 6,683	\$ 803	\$ 1,575
Management & Accounting	\$ 138,299	\$ 137,243	\$ (1,056)	\$ 21,728
Office, Admin, & Mailing	\$ 39,819	\$ 43,620	\$ 3,801	\$ 3,878
Staff Payroll & Events	\$ 63,911	\$ 73,425	\$ 9,514	\$ 9,709
Security Patrol	\$ 6,880	\$ 7,000	\$ 120	\$ 1,147
Alarm Systems	\$ 3,321	\$ 3,276	\$ (45)	\$ 900
Landscaping & Irrigation Repairs	\$ 99,384	\$ 107,416	\$ 8,032	\$ 16,050
Pest Control	\$ 9,464	\$ 9,360	\$ (104)	\$ 1,586
Common Area Mntc & Supplies	\$ 7,460	\$ 11,918	\$ 4,458	\$ 1,455
HVAC Maintenance	\$ 1,100	\$ 1,100	\$ -	\$ -
Pools, Tennis Courts, & Dog Park	\$ 28,399	\$ 31,652	\$ 3,253	\$ 5,423
Utilities	\$ 126,924	\$ 172,972	\$ 46,048	\$ 16,253
Reserve Transfer	\$ 352,679	\$ 352,679	\$ -	\$ 58,780
Total Operating Expense	\$ 942,991	\$ 1,014,888	\$ 71,897	\$ 148,104

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 // August 2026

This month we are giving the CHOA president a well-deserved break - check back for another update in September!

Heritage Oak Tree Updates

Earlier this summer, the Board approved the installation of a split rail wood fence encircling the heritage Oak tree at the end of Adelia Ct. This fence serves several purposes. It will help limit foot traffic that might otherwise damage some of the shallower roots; it will help keep e-bikes, motorcycles, and dirt bikes from flying through the area, doing donuts; and it will hopefully draw attention to the tree, making residents aware that it is a mature, protected tree that requires special attention and care.

As an example of this special attention, a few years back we installed inclination monitoring screws that allow us to take measurements after heavy storms or very wet/dry periods. This data tells us if the tree is moving or leaning and can help paint a better picture of its overall health.

The most recent measurements were taken on July 16th and the data was unchanged from the same measurement taken in January, indicating that "the tree is settled in a stable position."

We have also been advised to continue adding additional wood chips/mulch throughout the surrounding landscape, to help keep the soil moist and healthy. We are also not blowing/raking any duff or debris from this area, as we've been told that the breakdown of this material will eventually "return minerals and solutes into the soil, which the tree can uptake for photosynthesis."

One final recommendation was to look into giving the tree some extra water during the hotter summer months using a soaker hose that is installed in a large spiral around the dripline or understory. We are currently working with our landscapers for a proposal for this recommendation.

Now that the new split-rail fence is up, we will be looking into the installation of a large interpretive sign like you see on a nature walk or park, which will provide some interesting information about this particular tree. The Board has also discussed potentially installing a nice new bench somewhere in this area so residents can take a little break and spend some time admiring this wonderful tree of our - it truly is a beauty!



The finished product! We intentionally used the boulders as a natural extension of the fence because some residents let us know how much they appreciate the ability to let their kids play in this area.



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General Manager's Update // August 2026

Hey CHOA! Boy does time sure fly, I can't believe summer is going to be over in a month and it feels like the days are already getting a little shorter. Hope you've been able to take advantage of what (to me) has felt like a bit more of a moderately- warm summer season this year and that you will continue to be able to get out and enjoy the facilities here at CHOA as well as in the beautiful surrounding scenery. This really is a gorgeous part of the state and can be easy to take for granted!

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

- We continue to make repairs to broken sprinklers throughout the common areas, mostly in response to wonderful homeowners who let us know about an issue they noticed when out and about. As mentioned last month, the irrigation system primarily runs nightly from 9pm to about 5am, so it might be difficult to notice a broken sprinkler (especially in the grass where you typically won't see evidence of runoff/water the following day). We are very appreciative of any resident who reports maintenance issues like this to us! We can typically have the sprinkler repaired the following business day. Water is one of the HOA's largest expenses, so we definitely want to get leaks/breaks fixed ASAP.
- Behind the scenes, we made a switch for the Association's payroll company from ADP to a smaller, local company called California Payroll. In addition

to being cheaper than ADP, it's nice to be able to pick up the phone and call a payroll specialist who knows your name and is working about 30 minutes away.

- The pathway light at pole C22 – immediately to the west of the water tank – was reported blinking or flashing when it came on at night, giving nearby neighbors a bit of an unwanted light show. We had our electricians come out and make the necessary repairs.
- We're working with our contracted arborist in preparation for the 2nd round of tree pruning for 2026, scheduled for late October or early November.
- We completed the quarter fire sprinkler inspection for the Clubhouse and everything passed without any required repairs.
- We've hired a 2nd individual to assist with checking Association ID badges and enforcing HOA rules at facilities like the pools, tennis courts, and pickleball courts. Our current badge checker Bradyn will be returning to school in southern California this month, and our new staff member Rico will be in training by the time you read this. Say hi if you see him, and as always, please be respectful when dealing with staff members enforcing HOA rules throughout the property.
- A new wooden split-rail fence was installed around the Adelia Ct heritage Oak tree last week. This will help protect some of the shallower, more deli-

cate roots from foot/bike traffic while also helping us call visual attention to the fact that this is a mature tree in need of special attention

- A few weeks ago, we found some large rocks or chunks of concrete at the bottom of the West pool. We think maybe a bored teenager was chucking these into the pool from outside the pool gates (our cameras couldn't really pick up anything useful). Before that, we noticed some rocks in the Main Pool that were thrown and we think damaged the coping (the brick-like edge of the pool deck that surrounds the pool itself). We had our pool vendor get that coping repaired. If you ever seen anyone throwing rocks or anything heavy into a pool, please let us know!

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

Shrubs Along Walkways

If you have any shrubs or trees near the sidewalk or walkways on the public streets, please ensure those are trimmed back to allow for pedestrian access. In addition to this being a part of the HOA's rules, it is also a requirement of the city of Concord. We recommend you inspect these areas a few times a year to ensure you are providing adequate room for pedestrians, especially those with strollers or pets. These walkways can get pretty congested during peak hours!

If you ever notice a particular house that needs to trim back its shrubs, please send a quick email to the Business Office and let us know. We will get a letter out to the responsible owner asking them to have it taken care of.

And of course, on behalf of all CHOA walkers, a big thank you to those owners who already take care of this on a regular basis! We appreciate you!



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Clubhouse Gym Weight Station Replacement Consideration

Attention gym users! If you workout using the big weight station in the middle of the Clubhouse gym, we want you to know that the Board is considering replacing it with two new machines.

The weight station is a huge machine that takes up a ton of space in the gym, and is more than 10 years old at this point. Replacement parts are getting more and more difficult to source and the cables frequently break and need to be custom made by our gym maintenance vendor.

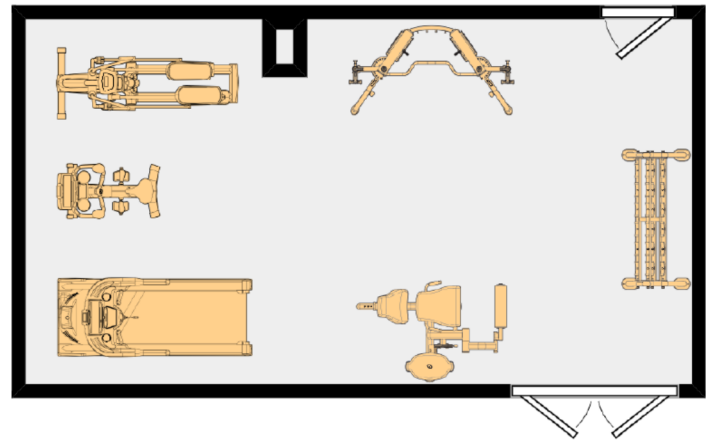
We are looking into replacing this large weight station with two smaller machines that, when combined, will offer more total workouts than the current weight station does. The first replacement machine is the Nautilus Instinct Dual Adjustable Pulley, which is a large machine with two independent pulleys that can be used to create a huge menu of workouts covering most body parts. The second machine is a Nautilus leg extension/curl machine, which will allow for leg extension and curl workouts that the pulley machine cannot accommodate. Together, these two machines will allow for more total workouts than the current weight station, and will also open up a ton of floor space in the gym area since both machines are much slimmer. This will also allow us to consider adding an adjustable bench for use with the new dumbbells, as there will now be room with some of the equipment being rearranged.

If you would like more information about the two pieces being considered, we've put together a page on the HOA's website with details and diagrams of how this change might impact the gym. If you have feedback, we would love to hear it – but please check out the website and review the information beforehand. We understand some residents might be partial to the current machine, but there are some good reasons this change is being considered!



Above: The current 3-way weight station (note the huge amount of floor space it takes up).

Below: Proposed re-arranging of the equipment if the weight station were to be replaced. The dual pulley piece would go where the current weight station is, the elliptical and stationary bike moved over by the treadmill, and the leg extension machine would go near the entry door.



For more information, visit:

www.walnutcountry.com/gym



Left: The proposed adjustable dual pulley machine.

Right: The proposed leg extension/curl machine.



Board Meeting Summary // July 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. 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 to discuss third-party vendor contracts, specifically discussing the "Schedule A" additional billings and fees portion of the contract with Common Interest Management in preparation for the upcoming budget meeting.
- In the regular Open Session meeting, the Board approved replacing the malfunctioning elliptical machine, which is scheduled for delivery in the 2nd half of August. They also discussed replacing the aging weight station, which takes up a lot of floor space and is becoming difficult to source replacement parts for. The HOA's gym maintenance vendor offered a suggestion of replacing the weight station with two smaller pieces of equipment that, when combined, would provide more total workouts than the existing weight station. The Board was generally in favor of this replacement option but first wants to inform gym users that it is being considered and to make them aware of how the new machines might work. A notice will be placed in the gym with information and asking for feedback once measurements have confirmed the new pieces will fit in the room.
- The Board then talked about adding a key-fob entry system to the clubhouse, so that a key fob would be required to get in. This year staff has been dealing with an uptick in non-residents using the clubhouse, mostly teenagers from neighboring communities. The

Board agreed that it first wants to install security cameras inside the Clubhouse to see if that is an effective deterrent before moving forward with a more expensive key-fob entry system (which would require replacing the main doors).

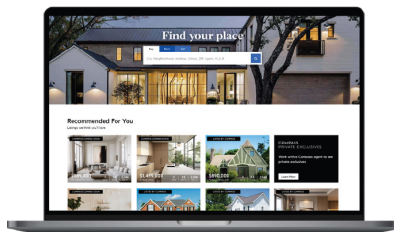
- Similarly, the Board reviewed a proposal for adding a key-fob entry system to the dog park, so residents could use the same key fobs there as they do at the pools and tennis courts. The Board tabled the item due to cost (nearly \$15,000 for both entry gates).
- The Board discussed the ongoing issue with bird droppings on the tennis courts. Since our new LED light fixtures were installed at the upper courts, we've discovered that the shape of these fixtures is much more agreeable to birds than the previous ones, resulting in quite a lot of droppings directly underneath all lights. Once dried, these really soak into the court surface and are difficult to remove, even with a handheld pressure washer. The Board reviewed a quote for installing bird prevention spikes on top of the light fixtures, but ultimately directed management to continue looking into options for cleaning the droppings more effectively.
- Then the tennis court/pickleball court resurfacing scheduled was reviewed. Per our current reserve study, the upper tennis courts were slated for resurfacing this year, and the lower courts next year. The Board resolved to postpone resurfacing the upper courts until the Pickleball Courts Committee has concluded its analysis and the Board is confident of the tennis and pickleball court locations and layouts for the next few years, until the courts are scheduled for another round of resurfacing. If making any changes or adjustments to the courts, the best time to do that is when you are resurfacing, otherwise you are paying for the same work twice.
- The Board discussed ongoing electrical issues with several lights in and around the Main Pool deck. Repairs for two of the lights inside the pool deck might require extensive concrete excavation to replace bad wiring, while the lights outside the pool deck get their power from the two lights inside the pool deck – meaning if the lights inside the pool are out, all along Lawson Ct are out as well. At the time of the meeting, we were awaiting further information from the electrician, but the board directed management to look into potential solar powered options for the lights that are in full sun.

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- The Board resolved to terminate its agreement with AX9 Security for vehicle patrol services now that the monitored camera systems have been successfully installed at all three pools.

The Board meetings are all still available to watch from home using Zoom, and we encourage any interested homeowner to tune in (or attend in-person, of course) if you want a better understanding of how and why Association-related decisions are made, or what topics are currently being reviewed and discussed by the Board. Agendas are posted online and sent out via eSignal at least four days prior to a scheduled meeting.

Additionally, if you ever think there is something the Board needs to talk about or have specific feedback you would like the Board to consider, you can join the Homeowner Open Forum portion of the meeting (usually the first agenda item at the very beginning) and make your comment to the Board. Please note that violation or accounting issues can be handled by the General Manager outside of a meeting.



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Walnut Country Swim Team News



As we wrap up our 2026 summer season, we'd like to thank the coaches, swimmers, parents, and the Walnut Country community for making this another terrific summer for the Walnut Country Swim Team!

Next up for WCST is our Fall Clinic! Beginning on September 8th and running through October 29th, we're offering 2-day and 4-day per week sessions under the direction of Head Coach Kim Galloway. The focus of Fall Clinic is on improving technique, and it's open to summer rec. swimmers and pre-team swimmers from any team as long as they meet the swim proficiency requirement (see our online registration forms for more detail). Please note, this is not a learn-to-swim program.

Registration for Fall Clinic is open now on our website at www.wcstingrays.org for \$300 per swimmer. See the 2026 Practice Schedule for Fall for practice times. Email questions to info@wcstingrays.org.

-WCST Board of Directors

Monitored Security Cameras

We have finished the installation of our new monitored security cameras at all three CHOA pools, with the Main Pool install project wrapping up in the first week of August. Historically the most problematic after-hours issue we've had to deal with at our facilities is teenagers hopping the pool fence and going for a midnight swim (and perhaps partaking in some other unsavory behaviors). CHOA has always had nightly vehicle patrols checking on the pools, courts, and other common area checkpoints throughout the evening, but only once in the last five years have we received back a report that the patrol officer found trespassers in the pool and kicked them out(!).

With this new camera system, we can now have the pools actively monitored 24/7. When the pools close, the speaker makes an announcement asking residents to leave. Then a few minutes later, the system kicks on, and if motion is detected within the designated pool deck area, an automated message plays letting the individuals know the area is monitored and if they don't leave the police will be called. If undeterred, an individual with the monitoring company will pull up the camera and can then speak directly to the intruder letting them know the police have been dispatched.

Since this system went live, we have already deterred more late-night teenaged swimmers in a handful weeks than over the course of the previous five years using your traditional security patrols!

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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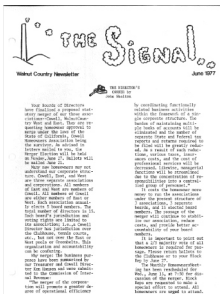
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The Signal History - Copies Available @ the Business Office

Did you know the *Signal* dates back to the mid-1970s? For anyone interested, we have stacks of old copies going as far back as the late 70s at the Business Office for any resident to look through.

Unfortunately we are missing most editions from the 80s and 90s, but we have a hefty catalog of *Signals* available from 2000 to the present!



CHOA Events Committee Updates



Find the RSVP links online for all events:
www.walnutcountry.com/events

UPCOMING EVENTS

AUGUST SUMMER CONCERT

Saturday, August 22 | 4:30pm to 8pm

Come at 4:30pm to get your spot on the lawn behind the main pool, music by the The Groove Doctors will start at 5pm. Visit Food Truck Row at the end of Oakbrook Ct for Cousin's Maine Lobster, Roadside Rotisserie, The Guzzler Bar on Wheels & Humphry Slocombe ice cream! ***We need more volunteers!*** Sign up at the RSVP link! RSVP by 8/14.

FALL GARDEN CHAT

Sunday, September 13 | 1pm to 3:30pm

Join us at the Clubhouse for tea & cookies and to learn from Sloat's Dustin Strobel - he'll give us all the gardening tips & knowledge we need as we enter the Fall season. He'll also raffle off some great gardening supplies! RSVP by 9/6.

OUTDOOR MOVIE NIGHT

Saturday, September 26 | 4:30pm

Join us for a pre-movie social hour starting at 4:30p - we'll play music, have food trucks & picnicking. Movie starts at sundown around 7:15pm. Food Trucks provided by El Gran Taco Loco and Baby O's donuts & hot beverages. Bring your chairs & blankets. RSVP by 9/19 for the food truck social hour and/or movie night (if we have enough RSVPs for food trucks, we can book more!).

SAVE THE DATES

- **Oktoberfest** - Saturday, October 24th | 3pm-8pm
- **Winter Fest** - Saturday, December 5th | 3pm-5pm & 5:30pm-7pm. Winter Fest Volunteers receive early access to the RSVP link. Volunteer sign-ups will launch on Tuesday, November 3rd at noon. Regular RSVP will launch on Friday, November 6th at noon.
- **After Dark Dance Party** - Saturday, December 5th | 7:30pm-10:30pm. Adults only. RSVP will launch on Tues, 11/3 at 8pm.

*Both Winter Fest & After Dark Dance Party have max capacities and are expected to fill the day RSVP launches. RSVP will launch via eSignal only. Make sure you're signed up at <https://walnutcountry.com/esignal/>

2026 EVENTS SCRAPBOOK

Thanks to all who helped make our July Summer Concert so memorable. Hella Good Party Band kept the beat going and our food trucks kept us fed as we enjoyed a beautiful afternoon on the greenbelt surrounded by friends and neighbors.

Together we collected a whole trunk full of backpacks & school supplies for Contra Costa Foster Friends - these supplies directly support families fostering kids in our community, ensuring they're ready for back-to-school season.

We're excited to welcome you back on Saturday, 8/22, same place, same time for another afternoon of live music, food trucks, crafts and fun!



NANCY'S NEWS

CROSSINGS COMMUNITY

August, 2026

Issue 200

NANCY BENNETT



The Hidden Cost of Solar on an Aging Roof

As realtors, we are seeing more transactions complicated by residential solar packages. Sometimes the solar company has gone out of business, the contract has been sold, or the documentation needed to transfer the system during escrow takes weeks to obtain. Lenders need answers, buyers need clarity, and agents can spend dozens of calls trying to keep a closing on track.

One issue in particular is becoming a deal breaker for buyers: solar installed on an aging roof.

California homeowners love the promise of clean energy and lower utility bills. Solar can be a smart investment, but a hidden complication is showing up in today's real estate market: brand-new solar technology sitting on top of a roof that is near the end of its life.

When a home is listed, the roof is one of the first things a buyer's inspector evaluates. If that roof carries solar panels but has only a few useful years remaining, a simple sale can quickly become a major financial and logistical problem.

The Lifespan Mismatch

The problem is a timeline mismatch. Solar systems can last 25 to 30 years, while many asphalt shingle roofs in California need replacement after 15 to 20 years due to sun exposure and weathering.

If panels are installed on a roof that is already 10 or 15 years old, the roof may fail long before the solar system does. Replacing it means the solar array must be disconnected, removed, stored, reinstalled, reconnected, and tested.

The \$10,000+ Escrow Surprise

Many sellers assume roofing companies handle solar panels, or that solar companies handle roofing. In reality, separate specialized crews are usually required.

The labor cost to detach and reset a typical residential solar system during roof replacement often runs between **\$7,000 and \$10,000**, depending on system size and complexity. That does not include the cost of the new roof.

During escrow, if an inspector says the roof has only three to five years left, the buyer may ask for replacement before closing or request a large credit. Suddenly, the seller faces an unexpected solar labor bill that can delay or derail the sale.

(Continued on back side)

Home Buyer Need

Buyer clients need the following properties:

***Single story, over 2,200 sq ft, Walnut Creek

***ALAMO or WC—Large home with Pool

COMING SOON—CROSSINGS RENTAL

(4 Beds, 2 baths, single story) Call for details

**I have investors always looking for a project—

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
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Five-Star Professional Customer Svc Award 2013—2025

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Agent Leadership Council, Faculty Member and Mentor
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Recently, my buyers were in contract on a home with two solar packages. The first, installed in 2013, included panels only. The second, installed in 2020, added more panels and two batteries.

The seller provided home and termite inspections, but no roof inspection, which was unusual enough to raise concern. My buyers ordered a roof inspection to determine whether there were leaks, needed repairs, and how much life remained.

Two roof inspections later, the conclusion was clear: the roof was either at the end of its life or had only about three to five years left.

That meant both solar packages would need to be removed, stored, disconnected from the grid, reinstalled, reconnected, and tested after the new roof went on. The total estimate was just over **\$32,000**.

Needless to say, it did not work for my buyers. They had valid concerns about paying for such a large project soon after closing, or not far down the road. The seller was not willing to negotiate further, and the sale fell apart.

Disclosures, Leaks, and Leases

In California, sellers complete a Transfer Disclosure Statement, including any known roof leaks. Solar installations require roof penetrations, and if the roof was already old or brittle, those penetrations can increase the risk of future water intrusion.

If the system is leased, financed through HERO/PACE, or tied to a power purchase agreement, buyers may be even more hesitant. They may not want to assume a long-term solar obligation while also inheriting a roof problem beneath it.

Proactive Steps for Homeowners

If you are planning to sell your home in the near future, or if you are considering adding solar to your current property, take these proactive steps:

- **Inspect First:** Always have a licensed roofing contractor certify your roof's health before putting solar panels on it. If the roof has less than 10 years of life left, **replace the roof** first.
- **Audit the System:** If you are selling a home that already has solar on an older roof, obtain a detachment and reinstallation quote from a local solar provider ahead of time so you can factor that cost into your negotiation strategy.

Gather Documentation: Keep all original solar installation permits, warranties, and roofing receipts readily available for prospective buyers to review.

Solar remains an excellent way to combat rising electricity rates, and home buyers truly value this home enhancement. But buyers and agents are learning quickly that having a solar system may be good, but only if the solar package, roof and solar contracts are in good condition, thoroughly inspected and contracts are available early, so buyers can decide if they want to take on the current system, roof and additional costs of owning, leasing, or power purchase agreements. Protecting your underlying asset ensures your green energy investment doesn't become a red stain on your closing process.

Until next month....Nancy

CROSSINGS YEAR TO DATE HOME SALES 2026												
Status	Days On	Address	List Price	Sold Price	SqFt	Beds	Baths	Pool	Garage	Lot Size	Sale \$/SqFt	Closed
Sold	0	4419 Sugarland Ct.	\$1,285,000	\$1,300,000	2587	5	3		3	0.13	\$503	6/2/2026
Sold	8	4417 Catalpa Ct	\$1,199,500	\$1,225,000	2330	4	3		3	0.12	\$526	5/8/2026
Sold	3	4466 Pinon Dr	\$1,199,000	\$1,220,000	2887	4	2.5		3	0.2	\$423	7/14/2026
Sold	40	4398 N Canoe Birch Ct.	\$1,075,000	\$1,058,000	1765	4	3		2	0.14	\$599	1/5/2026
Sold	24	4497 Wildberry Court	\$1,100,000	\$1,025,000	2282	4	3	Yes	2	0.16	\$449	4/2/2026
Sold	45	4413 Marsh Elder Ct	\$949,000	\$930,000	1641	3	2		2	0.12	\$567	3/20/2026
Sold	6	4423 Canoe Birch Ct.	\$900,000	\$920,000	1365	3	2		2	0.13	\$674	4/20/2026
Sold	14	4495 Wildberry Ct	\$799,999	\$825,000	1726	3	2		2	0.13	\$478	2/25/2026
Active	25	4642 Sugarland Cir	\$900,000		1764	4	2		2	0.15		
Price Change	2	4495 Sweet Shrub Ct	\$950,000		1726	3	2		2	0.13		