



Walnut Country - The Signal | Volume 2026, Issue 9 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Pool Heating Schedules for this Fall & Winter

At the latest meeting, the Board confirmed that the **Main Pool** heaters will be shut off on **Monday, November 2nd**. This is a little bit earlier than the last few years, but we wanted to get a fast start on the Main Pool equipment room project, especially if we get a huge amount of rain due to El Nino.

The side pools will be closed **sometime in mid to late October, pending weather**. Once things cool off (or the rain starts), we'll send out an eSignal confirming the date the side pool heaters will be turned off. But we can keep the heaters on so long as it's warm out and folks are

swimming regularly. As we write this, it's looking like October's colder weather will be here a little later than normal. Make sure you are signed up for the CHOA eSignal to stay updated!

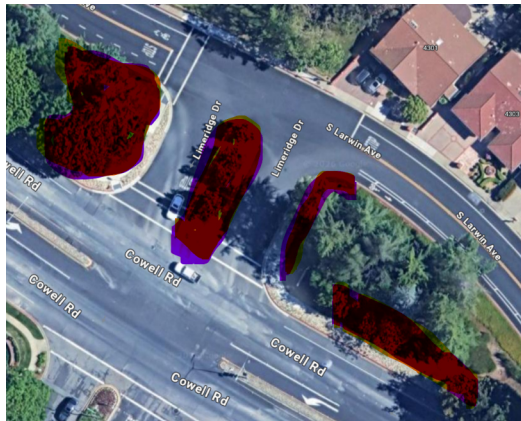
Our weekly water aerobics classes will move to the Main Pool once the East Pool heater is turned off, and can continue there until the Main Pool is no longer heated. The Swim Team fall clinic is currently underway at the Main Pool and will wrap up on 10/29. The clinic runs Monday through Thursday, from 4pm to 8pm. Check www.walnutcountry.com/pools for the most up-to-date pool schedule and info.

Non-Functional Turf Removal Projects Underway

Water is CHOA's most expensive utility; we have a lot of grass here, and grass needs a lot of water to keep healthy. While the Board has been discussing turf reduction as a means to reduce our water bills for quite some time, the state of California introduced an assembly bill in late 2023 that forced the Board's hand and really motivated the HOA to get the ball rolling.

AB 1572 took effect in the fall of 2023 and prohibits HOAs from irrigating "non-functional" turf using potable water starting January 1st, 2029. "Functional" grass is permitted to remain and be irrigated – grass where people can regularly gather, play, or engage in social activities.

CHOA enlisted the expertise of a landscape architect to start the turf reduction process and help us identify high-priority targets. The project started by mapping out all of our greenbelt turf and creating a list of areas that either must be removed by 2029 or were easy targets for turf reduction. The Board then asked him to design landscape plans for two areas we want to start with – the grass and fescue around the east and west entrances. Those plans were then bid out to multiple vendors and we are happy to announce that bids have been approved and work is now underway with a tentative completion date of



10/24.

At the east entrance, we are removing approximately 4,000 square feet of grass and 7,500 square feet of fescue and replacing it with native, low-water use plants and shrubs. On the west side, 5,750 square feet of grass is being removed at the entrance off of Cowell Rd - a total of around 17,250sqft of grass. Once this project is complete, the Board will look at other high-priority targets within the greenbelt. There is no plan to remove any grass that can be used socially or recreationally. The Board is targeting sections of grass that are too small to play on – think small strips of turf along walkways, on slopes too steep to utilize, or awkwardly-shaped areas that can't be used in any practical manner. We have a map of all HOA turf along with priority levels. Any homeowner can reach out to the GM if you'd like to see it to get a sense for what areas might next be under consideration.



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, October 22nd @ 7pm

Architectural Committee Meeting

- Thursday, October 15th @ 6pm

Rental Information

The Association's CC&Rs include a rental cap restricting the total number of units that may be rented to 25% (266 homes). Once CHOA exceeds 25%, a waiting list will be established for owners who wish to rent their property. Here is the most up-to-date rental information as of October 1st:

Current number of rentals: 208
Current rental percentage: 19.6%
Number of rentals remaining: 58

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

- Fall Clinic is underway!
- 9/8 thru 10/29 - 4pm to 8pm

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

Current Assets

Cash - Operating	\$	136,231
Cash - Reserves	\$	2,063,746
Receivables	\$	109,140
Prepaid Expenses	\$	57,675
TOTAL ASSETS	\$	2,366,792

Current Liabilities

Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	\$	228,406
---	----	---------

Delinquent Assessments, Fees, and Fines

Total Outstanding Assessments	\$	(8,704)
Total Outstanding Fees and Fines	\$	(6,875)
TOTAL OUTSTANDING DELINQUENCIES	\$	(15,579)



A LOOK at the BUDGET

Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
Total Income (Accrued)	\$ 1,360,886	\$ 1,355,381	\$ 5,505	\$ 173,414
Operating Expenses				
Insurance	\$ 74,796	\$ 71,092	\$ (3,704)	\$ 9,445
Taxes & Permits	\$ 1,894	\$ 4,301	\$ 2,407	\$ -
Legal Fees & CPA	\$ 6,443	\$ 8,910	\$ 2,467	\$ 563
Management & Accounting	\$ 183,780	\$ 182,991	\$ (789)	\$ 23,078
Office, Admin, & Mailing	\$ 50,403	\$ 58,160	\$ 7,757	\$ 5,856
Staff Payroll & Events	\$ 93,804	\$ 97,900	\$ 4,096	\$ 15,921
Security Patrol	\$ 9,173	\$ 9,333	\$ 160	\$ 1,147
Alarm Systems	\$ 6,212	\$ 4,368	\$ (1,844)	\$ 300
Landscaping & Irrigation Repairs	\$ 139,232	\$ 143,221	\$ 3,989	\$ 17,858
Pest Control	\$ 12,636	\$ 12,480	\$ (156)	\$ 1,586
Common Area Mntc & Supplies	\$ 9,773	\$ 15,890	\$ 6,117	\$ 1,363
HVAC Maintenance	\$ 1,100	\$ 1,467	\$ 367	\$ -
Pools, Tennis Courts, & Dog Park	\$ 39,711	\$ 42,203	\$ 2,492	\$ 5,365
Utilities	\$ 205,765	\$ 230,629	\$ 24,864	\$ 16,372
Reserve Transfer	\$ 470,239	\$ 470,239	\$ -	\$ 58,780
Total Operating Expense	\$ 1,304,961	\$ 1,353,184	\$ 48,223	\$ 157,634

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 // October 2026

Hello Walnut Country, I hope you are having a great Fall season. Our last Board Meeting was on September 24th. Please see below for meeting highlights and other information.

Annual Meeting

Each September, our Association holds our Annual Meeting just before our regular monthly meeting. At this meeting, we announce the results of the board elections and related things. This year, we had three board members apply for new 2-year terms. Since no additional association members applied, this is considered election by acclamation per our election rules. That means there is no change to the membership of our board for the next twelve months. If you are ever interested in applying to serve the association as a board member, please reach out to any board member or the General Manager if you have questions.

Tree Care

Several years ago, the Association came to the realization that our tree care program was mostly reactive and that many of our trees were in need of substantial work, consisting of pruning and, in some cases, removal. The Board hired a third-party arborist to help us create a plan to get our trees up to speed. It took us several years to catch up on some of the needed work. We now have a more properly managed "forest" in our greenbelt with less frequent branch or tree failures. Over the next month, you will see our second round of pruning for 2026 to keep our trees healthy and reduce as much as possible any safety concerns.

Clubhouse Gym

As I am sure you know, our Association has a small gym on the ground floor of the Clubhouse. Some of the equipment feels like it has been there since the Clubhouse was built more than 50

years ago, and was definitely at the end of its service life. The Board approved the purchase and installation of a new cable weight machine that will replace the station that is there now. You should see the new equipment by the end of this month or early November. We are also looking at getting an adjustable bench for use with the weights we recently installed. See the on-duty staff member in the Clubhouse office to get your key fobs activated for gym use.

Thank you for reading the Signal and staying informed. Please join us at a future monthly board meeting if you would like to see more about how the business side of our Association runs. We are still making them available to attend using Zoom.

Thank you,

Mike Kindorf
Board President

Reporting Issues to the City & the Concord Connect App

The city of Concord uses a program called **Concord Connect 2.0** that allows residents to report issues to the city that are in need of attention. It is a highly useful app and in our experience the city does a great job of responding to issues quickly.

The app makes it easy to submit non-emergency requests for service. Residents can submit, track and view nearby service requests through their smartphones as well as online. The Concord Connect mobile app, which is available in the Apple app store and the Android Google Play store, is full of features allowing citizens to report such things as:

- Abandoned vehicles
- Graffiti
- Illegal dumping
- Malfunctioning streetlights or signals
- Large tree branches in the street
- Any other traffic/road issue
- Potholes
- Unsafe building conditions
- Work without permits



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

The reports are sent directly to the appropriate City department. Residents can see a map of all requests and the status of each one. The app includes information about City facilities, access to the City website and a link called "City News" to access the latest news releases sent out by the City.

Residents can also report issues by email or over the phone if that is your preference. But as you can see based on the sheer number of departments listed below, we strongly recommend just downloading the Concord Connect app!

Public Works: 925-671-3448
Parking/Vehicle Issues: 925-671-3259
Code Enforcement: 925-671-3075
Graffiti or Vandalism: 925-671-3080

Potholes: 925-671-3228
Sewer Problems: 925-671-3099
City Signs: 925-671-3132
Street Lights: 925-671-3213

Street Repair: 925-671-3050
Traffic Complaints: 925-671-3259
Traffic Signals: 925-671-3132
Animal Control: 925-608-8400

General Manager's Update // October 2026

Hey CHOA! Instead of the usual bullet-point list of tasks and projects we completed over the course of the month, this time I wanted to tell a quick story that should give you some insight into the day-to-day of managing CHOA. A lot of the facilities here are over 50 years old and sometimes I feel like a detective or archaeologist, trying to find out what prior managers or vendors did decades earlier.

In the Clubhouse downstairs kitchen there is a large range hood with an exhaust fan above the two ovens. This range hood hasn't worked for a few years now. The lights all work, but when you flip the switch, nothing happens, so we chalked it up to an issue with the exhaust motor and set out looking for an appliance repair specialist. Unfortunately we ran into several issues. This range hood is super old (about 21 years old per our reserve study), and a bit of a niche brand. Pretty much no appliance repair vendor we talked to was willing to work on it – or if they were, they did not have insurance coverage CHOA requires when performing work on site.

So then we looked into replacement options. This is a huge range hood – the length of two standard ovens – and options were limited. We were looking at a ballpark of around \$3k to \$4k. This was presented to the Board for direction, and the group said to keep trying to find an appliance repair tech who might be able to fix it, but if we still strike out, to get some bids for review at the next meeting.

About a week after this meeting, we're in the kitchen taking measurements and take the grease screens off. We're flipping the switch to the range hood to test some things with a power meter and realize we are hearing a loud clicking noise coming from somewhere in the Clubhouse. We follow the noise into a storage closet and see

an electrical panel with some electrical contactors. When the range hood switch is flipped, one of the contactors is making a very loud clicking noise. Awesome, I think, maybe this is just an electrical issue after all. So I reach out to our electrician and they said yes, that could be the cause of the issue, we can come out to fix it and then test we have power at the motor.

Ok great – but now I'm realizing I've never looked at the motor itself. I decide to stick my head up close to the inside of the range hood to look at it....and there's nothing there. There is no motor or fan inside the range hood behind the grease screens. My first thought is "well no wonder the switch doesn't do anything – somebody took the exhaust fan out!" I go back to my desk to do some googling and turns out there are "inline" exhaust fans for range hoods, that are located somewhere downstream, inside the vent or on the outside of the building. Great...now we need to find it.

Multiple vendors I talked to describe what it might look like and tell me it's usually on the roof, but I know that's not the case for our clubhouse. So we are walking around the building looking for a small exhaust vent or fan-like attachment and can't find anything. Then we're looking into clever solutions for tracing vent work, and actually end up buying a small smoke emitter that would burn for about 60 seconds. We were thinking of setting this off in the range hood venting and then having someone walk around the building to see where the smoke comes out (and were admittedly way too excited to try this).

For some necessary context, both downstairs bathrooms at the main pool have a large exhaust fan that automatically turns on whenever the bathroom lights are on. There are two large circular exhaust vents on the outside of the building and you can hear them running whenever the bathrooms are in use.

If you're in the kitchen looking up into the range hood vent, you can see it takes an immediate sharp right turn, heading straight towards the bathrooms. For a moment I think there's a chance that some prior vendor just connected this kitchen vent to the pool bathroom exhaust vent as a quick fix, meaning the range hood can only be controlled by the bathroom light switches (not ideal, obviously). During our testing we notice that only one of these exhaust fans is working. There are two fans, so we need to confirm if both turn on whenever one of the bathroom lights are on, or if one exhaust fan is for the men's restroom, and another for the women's, etc. We confirm the working fan kicks on for both bathrooms, so I assume both fans run simultaneously when the bathroom lights are on, one just isn't working for some reason. We take off the lid for the fan that isn't working and inside find the fan and motor. There is an on/off switch on the motor....currently turned to OFF. Hmm. So we turn it on, test both bathroom lights, and still nothing.

Then for fun we go into the kitchen, flip on the range hood switch, and suddenly hear a fan kick on. **Mystery solved** – for some reason, the motor for the range hood exhaust was turned off. The good news is no money was spent getting this thing up and running (other than some staff time investigating) and everything is still working. Unfortunately we never got to use those smoke emitters....maybe one day we'll have another vent-related mystery!

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 still join us online using Zoom if that is more convenient for you.

Bill Mazza
CHOA General Manager

Pickleball Sound Tests on Upper Tennis Courts

Our Pickleball Courts Committee will be conducting short tests on upper tennis courts #3 and #4 in October to gather information about sound and feedback from neighbors on Oakbrook and Lawson Courts. The tests will take place on Sunday, October 11, at 9:00 a.m. and Saturday, October 17, at 5:00 p.m. and will last 60-90 minutes. Please be aware tennis courts #3 and #4 will not be available for other play during the tests. Signs have been posted at the entrance to these courts and the online calendar has been updated to reflect these trial times. (You can always see the most up-to-date tennis court calendar here: www.walnutcountry.com/tennis)

The committee plans to use information gathered to help prepare recommendations for our CHOA Board to consider for actions to help mitigate sound caused by pickleball play. **No permanent action or decisions regarding pickleball and tennis will ever take place outside of a regular board meeting**, which must be noticed at least 4 days in advance. So if you are interested in this topic, keep an eye out on future board meeting agendas or feel free to give the General Manager a call before any meeting to get a better understanding of what topics are being discussed at an upcoming meeting!

Signal Delivery Volunteers Needed!

- Water Oak Ct (20 homes)
- Willow Glen Ct (27 homes)
- Adelia Ct (21 homes)
- Sheepberry Ct (24 homes)
- **Area Rep** to handle dropping off stacks of Signals to 9 street delivery volunteers, from Wildberry Ct to Lawson Ct.

If you are interested or have a question about how it works, please contact the GM!

businessoffice@walnutcountry.com

Upcoming Common Area Tree Work

Our fall 2026 tree care work is scheduled to begin later this month. CHOA is home to over 1,000 mature trees and a few years back enlisted the assistance of a certified arborist to put together a twice-annual tree care plan to help make sure these trees are responsibly cared for, regularly inspected, and safety concerns promptly addressed.

This round we have 210 trees due for pruning. There is also one major greenbelt tree scheduled for removal, cork oak tag #463, near 4480 Buckthorn Ct. This removal is recommended as tree health has continued to decline for several years and there are now areas of exposed wood where decay is forming on the trunk. There is bark damage on the north side of trunk that extends approximately 6 feet up with blackened areas, indicating decay forming in exposed heartwood and bark. This area is also riddled with boring insect emergence holes. Larger holes

measure approximately 1/8 inch in diameter, with smaller holes closer to the size of a ballpoint pen tip. Both are indicative of invasive beetle activity and are common for oaks in the area. The level of infestation is a concern, especially when considering the declining tree is now becoming a breeding ground to increase insect populations. Removal of this tree will help to prevent spread of disease and insect infestation to other susceptible Oaks in the area.

We also have 6 Red Ironbark eucalyptus trees scheduled for removal along the south slope. Most are either dead or have very poor health and/or structural conditions. There are 2 trees, tags 842 and 843, with poor health and structure along with excessive red sap ooze on the trunks, typically indicative of boring insects that can affect other Ironbarks and are very difficult to treat.

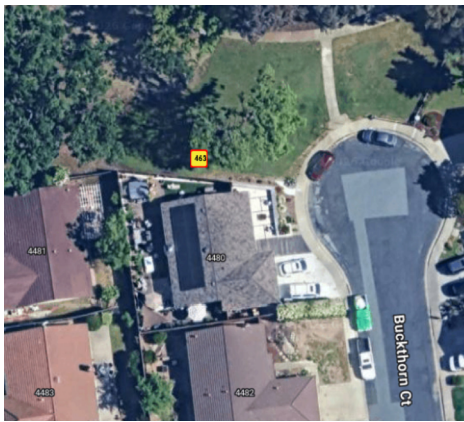
While tree work is underway, some parts of the greenbelt might be temporarily inaccessible. The vendor should

be using caution tape, cones, and signage to redirect pedestrian traffic, if necessary. Please exercise caution if you are walking close to a tree with pruning underway.

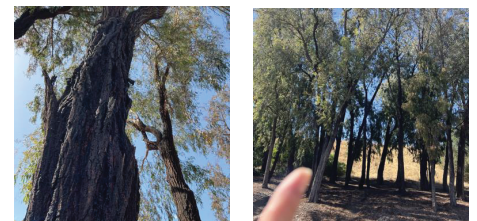
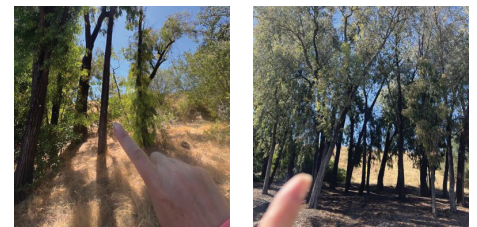
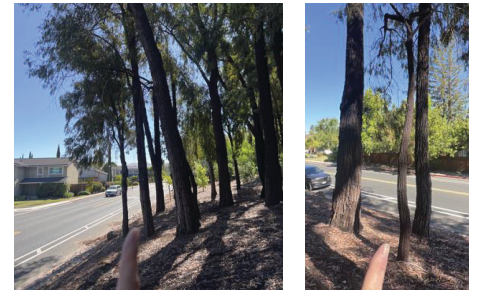
If there is a tree near your property that you have a question about or think might need some work, please reach out to us. We will have the Association's arborist inspect the tree and provide feedback and recommendations. It's pretty much a given that while our tree care vendor is on site performing this work, residents will call the office asking to have a tree near their house trimmed as well. Typically this is way too late in the cycle for a particular tree to be inspected and added to the work, but we can certainly see if it warrants including on the list for the next round of tree care in the winter.

As always, if you have any questions about this work, please reach out to the General Manager.

Location of the cork oak scheduled for removal:



Damaged bark and exposed heartwood



Board Meeting Summary // September 24th, 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. All homeowners are encouraged to attend any open HOA Board meeting, as this is where all major HOA-related decisions are made!

- No Executive Session meeting was held this month. Instead, the Annual Meeting of the Members was held at 6:30pm. Traditionally this is where ballots are counted for the annual board election, but since this year's election was an Election by Acclamation (because the number of nominees was equal to the number of seats up for election), no action was taken in the Annual Meeting. Election results were announced and the Board President provide a report summarizing HOA projects and updates for 2026.
- In the open session meeting, the Board approved sending a delinquent account to collections for non-payment of assessments per the Association's Delinquency Policy. This homeowner owed more than \$1,100 in assessments and has been non-responsive to any communication sent by the Association.
- The Board then approved the required IRS Revenue Ruling 70-604 which approves rolling over any excess member income from the current tax year to the next tax year, to avoid taxation on any excess member income as defined by the IRS. This resolution is approved by the Board annually.
- The Board approved the following officer appointments: President: Mike Kindorf; Vice-President: Ken Dixon; Treasurer: Edward Baluta; Secretary: Brian Beckon.
- The Board reviewed an appeal for a denied architectural application proposing to utilize two base colors when repainting the exterior of the residence. The application was denied by the Architectural Committee due to language in the HOA Rules interpreted to prohibit the use of more than a single base color. The Board discussed some issues with the way this rule is worded and agreed that it should be clarified during a future rules revision project. The Board agreed the proposed application was visually appealing and in keeping with the aesthetic of the community. The appeal was ap-

proved.

- The Board approved turning off the heaters for the Main Pool on Monday, November 2nd, and to delegate approval for turning off the East and West pool heaters to the General Manager, with the intent being to turn off these heaters sometime around mid-October, when deemed appropriate, based on weather and pool usage during the month. The Board also approved the weekly water aerobics classes moving from the East Pool to the Main Pool once the East Pool heater has been turned off.
- Twice a year, the Board reviews proposals from tree care vendors for pruning and removals of the Association's trees throughout the greenbelt and south slope. Our contracted arborist puts a scope of work together that allows the Board to obtain competitive bids for this work. This month the Board reviewed proposals from four tree care vendors for six different scopes of work created by our arborist. The Board approved all six proposals from Tree West, the Association's landscaper, who was also the lowest cost bidder on each proposal. Tree West has handled a significant amount of the Association's tree work, is typically the most competitively priced vendor, and (per our arborist) does very good work.
- The Board approved replacing the aging, massive weight station in the Clubhouse gym with a much slimmer dual adjustable pulley weight machine. It did not approve a leg extension/curl machine; the group wanted to get a better sense of demand given the high cost and low number of exercises a machine like this provides. The Board approved delegating a spending authority to the General Manager to pick out a more appropriate adjustable weight bench to order along with the new weight machine.
- The Board reviewed proposals to remove non-functional turf at the East and West entrances to comply with AB 1572, which prohibits the use of potable water for irrigating turf that is purely decorative. The proposals from the Association's landscaper, Tree West, were approved (they were also the low-cost bidder for this work). The job should be underway by the time you are reading this Signal.
- The Board discussed the Main Pool equipment room renovation project. As mentioned in previous Board meetings and Signal articles, due to the cost of the Main Pool rehab project, the Board is splitting this into two phases. The first phase is the equipment room, including replacing components like the filters and pumps. The Board approved a proposal from its current pool maintenance vendor to renovate the Main Pool pump room and replace all components that serve the Main Pool. A large discussion point centered around the wading pool. During the design phase, we were made aware that the wading pool would need a total redesign to comply with the necessary ADA upgrades, which drove up the cost significantly. The board is concerned that, due to cost, the wading pool might be removed in phase two of this project, so there was hesitation to spend any money on waiting pool components at this time if there was a good chance it would be removed in the near future. The association's pool maintenance vendor recommended simply not heating the wading pool as a means to reduce cost. Because the pool is so shallow, it should remain at a comfortable temperature during warmer weather. As a part of the equipment room renovation project, the board approved keeping the wading pool functional but not heated.

5244 S. Montecito Drive Concord

5 Bedroom | 3 Bathroom
2,923± Sq. Ft. | 0.28± AC
Sold for \$1,437,000



1795 Klier Drive Concord

5 Bedroom | 2.5 Bathroom
2,210± Sq. Ft.
Sold for \$1,200,000



512 Churchill Downs Ct, Walnut Creek

3 Bedroom | 2.5 Bathroom
1,357± Sq. Ft.
Sold for \$745,000



Local Expertise. Real Results.

All three of these beautiful homes have been sold! With a tailored marketing plan and hands-on guidance, Lilli continues to help her clients achieve their goals.

Your goals deserve a strategy that works. Contact Lilli to start your next move with confidence.



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.

COMPASS

- And finally, the Board reviewed proposals for replacing four irrigation controllers that handle irrigating around the central greenbelt area with upgraded "smart" controllers, that will allow for improved scheduling of each system. These 4 controllers irrigate using water from the central water tank, which is filled by our well. To use as much well water as possible (and as little district water as we can), we need to have a very efficient irrigation schedule that allows the tank enough time to be refilled by well water, rather than district water. Upgraded smart controllers will allow the schedules to be set and reviewed on a computer, rather than having to check each controller's tiny screen individually. The Board approved replacing one of the four controllers with an upgraded smart controller, to ensure the system works as intended, before moving forward with replacing the other three.

Walnut Country Swim Team News



Walnut Country Swim Team's Fall Clinic is officially underway! Practices take place during the week, Monday thru Thursday, from 4pm to about 7:30pm.

The Fall Clinic will run until October 29th. See you on the pool deck!

-WCST Board of Directors

Clubhouse Open for Voting on 11/5

The Clubhouse will be open for in-person voting or ballot drop-off on Tuesday, November 5th from 7am to 8pm. There is no ballot drop-off box available before Tuesday November 5th.

You can find locations of ballot drop boxes online here:

www.contracostavote.gov



If you have any questions related to this year's election, please contact Contra Costa County at 925-335-7800, or visit the website linked above. Happy voting!

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.carrasco-construction.com

Walnut Country Preschool News



Walnut Country Preschool

Happy Fall, Neighbors! October brings cooler days, changing leaves, pumpkins, apples, and plenty of opportunities for fall fun! This month provides a great opportunity for your preschooler to explore the sights, sounds, smells, and textures of the season.

Fall is a wonderful time to encourage your preschooler's natural curiosity. A simple walk around the neighborhood can become a learning adventure! Talk about the colors you see in the trees, listen for birds or rustling leaves, and notice how the weather feels different. You might ask questions such as, "What do you notice about the leaves?" or "How does the air feel today?" There doesn't always have to be a right answer—the goal is to encourage children to observe, describe, imagine, and share their ideas.

Looking for an easy way to support your child's development at home? Let them help with simple fall activities. Raking leaves can become a sorting and counting game, baking can introduce measuring and following directions, and drawing or painting fall leaves helps strengthen the small muscles needed for writing. Even something as simple as letting your child choose between two apples at the grocery store encourages decision-making and independence.

This month at WCP we'll talk about **pumpkins, apples and Halloween fun** while learning through play and hands-on experiences at school. And of course, we'll leave plenty of room for a **little bit of spooky silliness!** We hope you enjoy making the most of this beautiful season with your preschooler.

Wishing all our neighbors a fun, colorful, and safe October! As always, if you have questions about our program for your current or future preschooler please contact us:

Website:

www.walnutcountrypreschool.com

Email:

walnutcountrypreschooldirector@gmail.com

Phone:

(925) 798-9686

Bootcamp Fitness Class - Sunday 10/24

Earlier this year, the Board approved permitting a CHOA homeowner to host a free community "bootcamp" workout class on the basketball courts on Saturday, August 15th. The class went well and the instructor, Sandy, will be hosting a second workout class scheduled for October 24th at 9:15am. This class will take place on the basketball court near the Main Playground. It is open to residents of all ages and fitness levels! Come join your neighbors for a full body 45 minute outdoor workout!

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

If you **did not** attend the August class, there is **no charge** for this class. If you **did** attend the previous August class, this October class will cost \$20.

Sandy, a CHOA homeowner, is a local fitness instructor with over 20 years of experience 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, or to register for the October 24th class, please visit:

www.strongwithsandy.com

CHOA Events Committee Updates



2026 EVENTS SCRAPBOOK

Thanks to all who came out to our 4th Annual Crossings Movie Night! We hope you all enjoyed the time together, the yummy Taco Loco food truck, delicious hot drinks from The Quenched Trailer, free freshly popped popcorn, and A Night at the Museum on the big screen!



UPCOMING EVENTS

OKTOBERFEST

Saturday, October 24th | 3pm start

Join us on Sat 10/24 for authentic German beer & food, live music, face painting, a pumpkin patch, pie eating & steinholding contests and more! RSVP by October 18: www.walnutcountry.com/oktoberfest

WINTER FEST

Saturday, December 5th | 3pm - 5pm & 5:30pm - 7pm

Hosted cocktail bar, small bites, hot cocoa, crafts, photos with Santa Claus and a snowy farewell!

- **RSVP will launch on Friday, November 6th at 12pm noon via eSignal only**

WINTER FEST AFTER DARK DANCE PARTY

Saturday, December 5th | 7:30pm - 10:30pm | Adults 21+ only!

Hosted cocktail bar, DJ, guided line dancing, photo booth, and more!

- **RSVP will launch on Tuesday, November 10th at 8pm via eSignal only**

Important notes...

- The RSVP links for the 12/5 events will **only** launch via eSignal. Make sure you are signed up! (See the link below)
- These events are expected to fill the same day the RSVP launches as there's limited capacity at the Clubhouse
- Volunteers who sign up to help at any of the 12/5 events will receive early access to the RSVP link of their choice
- Volunteer sign-ups will launch on Tuesday, November 3rd at noon via e-signal. Volunteers will receive their early access RSVP link via email on November 4th.

To make sure you get these event RSVPs, sign up for the eSignal here: www.walnutcountry.com/esignal

NANCY'S NEWS

CROSSINGS COMMUNITY

October, 2026

Issue 202

NANCY BENNETT



WHO SAYS THE MARKET IS FLAT?

I'm happy to share on behalf of the sellers at 4504 Candywood Court in the Crossings, that there has been another sale over \$1.3m dollars !

With five offers received—the takeaway on this sale has been that the sellers prepared their home for the market, priced it right and the market responded!

What is the process to sell your home in the next few years?

Begin by interviewing realtors. Not all realtors are created equal—spend time researching their sales history, experience, reviews online and/or ask your neighbors about their experience. Choose wisely—some agents will offer you the world, discount commissions and free stuff. I would ask you to consider your bottom line net profit—Free is good, but having more money in your pocket through expert preparation and negotiations can be better.

Pre-inspections—Get your home pre-inspected. A basic set of inspections will highlight what, if any issues may need to be addressed prior to listing your home for sale. Your realtor can suggest where to spend your money and why that is important. You can also have inspections completed now, check what work needs to be completed and schedule it, even if you're not selling for years. Why wait?

Updates—I will continue to beat this drum...Please update your home! If you're not selling in the next few years, start now. When you are changing homes, spending a limited budget on key updates will enhance your home sale (i.e. selling faster for more money). Consider fresh paint, new lighting, updating bathrooms, kitchens, appliances— Don't know what to do or who to use? Call us. We have the vendors that have worked with us for over a decade.

Curb appeal—Cut back, round out and weeding—fresh bark, low maintenance landscaping (check with the city or county for programs to help). Fix your sprinklers, check your downspouts, remove the junk around your home.

The desire for Crossings homes has remained strong through all the ups and downs in the real estate market. We have a very special community here and the word continues to spread.

Home Buyer Need

Buyer clients need the following properties:

***Single story, more than 1400 sq ft, South-Walnut Creek

***ALAMO or WC—Large home with Pool

***Single story Crossings over 1800 sq ft.

CROSSINGS HOMES—There is an immediate need for at least 3 more larger homes right now. Name your terms!

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
Nancy@BennettBetter.com
CalDRE #01399870

Mortgage Rates—

I grabbed this content from AI or now called SI—because this is a great summary of what is going on and how it impacts refinancing, home purchases, and all interest rate bearing debts.

Interest rates have experienced a notable bounce over the last couple of weeks, reversing their recent downward trend. This sudden upward shift was primarily triggered by stronger-than-expected economic data, including robust jobs reports and persistent inflation signals. These indicators have led central banks, particularly the Federal Reserve, to signal a more cautious, gradual approach to future rate cuts than investors previously anticipated. As bond yields climbed in response, mortgage rates and borrowing costs quickly followed suit. This recent volatility reminds markets that the path to lower rates remains highly unpredictable and entirely dependent on incoming economic data.

The recent upward surge in interest rates has shifted the financial landscape significantly, driven by persistent inflation and a hawkish Federal Reserve.

The Exact Percentage Jump in 30-Year Mortgages

- **Freddie Mac Weekly Benchmark:** The average 30-year fixed mortgage rate jumped heavily from 7.03% to 7.28%. This is the largest one-week increase in four years, pushing rates to their highest level since November 2023.
- **Real-Time Daily Averages:** Daily tracking index averages have climbed even higher. As of October 5, 2026, standard daily national averages are hovering between 7.46% and 7.49%, up sharply from the 2026 low of 6.09% seen earlier this year.

Impact on Homebuyers and the Stock Market

- **For Homebuyers:** The rate spike further erodes purchasing power, tacking hundreds of dollars onto potential monthly payments. Compared to last year's 6.3% baseline, a buyer borrowing \$250,000 now faces roughly \$1,800 more per year in pure interest costs. This has deepened stagnation in the housing market as prospective buyers sideline themselves.

Upcoming Economic Events to Watch

- **Corporate Earnings Season:** Major consumer companies like PepsiCo, Delta Air Lines, and Constellation Brands report earnings, which will signal if high interest rates are starting to severely crimp consumer spending.
- **October FOMC Meeting (Oct 27–28):** Following the Fed's 0.25% interest rate hike last month (bringing the target range to 3.75%–4.00%), this meeting is the main focal point. Though a soft September jobs report (only 29,000 jobs added) lowered the odds of an immediate October rate hike, any hawkish commentary from Chair Kevin Warsh will likely push yields—and mortgage rates—even higher.

Until next month.....Nancy

CROSSINGS YEAR TO DATE HOME SALES

Status	Days	Address	List Price	Sold Price	SqFt	Beds	Baths	Pool	Garage	Lot Size	Sale \$/SqFt	Closing Date
Active	82	4642 Sugarland Cir	\$850,000		1764	4	2		2	0.15		
Price Change	38	4475 Barberry	\$825,000		1726	3	2		2	0.13		
Price Change	24	4495 Sweet Shrub Ct	\$899,000		1726	3	2		2	0.13		
Pending	6	4485 Clear Creek Ct	\$875,000		1365	3	2		2	0.13		
Pending	1	4495 Oakbrook Ct	\$1,188,000		2053	4	2.5	Yes	2	0.13		
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	40	4398 N Canoe Birch Ct.	\$1,075,000	\$1,058,000	1765	4	3		2	0.14	\$599	1/5/2026
Sold	0	4402 Water Oak Ct.	\$1,080,000	\$1,080,000	1917	4	2		2	0.12	\$563	9/11/2026
Sold	24	4497 Wildberry Court	\$1,100,000	\$1,025,000	2282	4	3	Yes	2	0.15	\$449	4/2/2026
Sold	3	4466 Pinon Dr	\$1,199,000	\$1,220,000	2887	4	2.5		3	0.2	\$423	7/14/2026
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
Sold	6	4504 Candywood Ct.	\$1,285,000	\$1,314,000	2221	4	2.5		3	0.14	\$592	10/2/2026