The Signal

NOVEMBER 2026

www.walnutcountry.com



Walnut Country - The Signal | Volume 2026, Issue 10 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Entryway Grass Removal Projects Complete

As detailed in our cover page article last month, we recently completed a major turf-reduction project at the East and West entrances to the community! All told, we removed about 17,250 square feet of non-recreational grass and replaced it with low-water plants native to this part of California. Plans were drawn up and plants selected by a consultant the Board has been working with for a several years now, Dave Phelps. You can check out his website here for more information on Dave and what he does: *www.gardenenlightenment.com*

Dave has mapped out all grass throughout the greenbelt for us and organized it into areas of high, medium, and low priority based on how "recreational" or functional it may be (in the context of AB 1572 at least). At upcoming meetings, the Board will be discussing which areas of non-recreational turf should be considered for removal next, to ensure compliance with AB 1572. On top of simply complying with this new law, removing non-recreational turf has its own advantages – a significant reduction in water use, bringing in more appropriately adapted plants and shrubs like those that need little water throughout the year or provide food/benefits for local insects and pollinators, and generally just being better stewards of our little mini-ecosystem out here. If you are interested in this project, keep your eyes peeled for a new business item on the 12/3 or 1/28 meeting notice and agenda!







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, December 3rd @ 7pm

Architectural Committee Meeting
- Thursday, November 19th @ 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 November 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 off for winter*

East & West Pools
Open Daily | 7am to 8pm
- *Heaters off for winter*
- *Water Aerobics @ East Pool will resume in spring 2027*

Clubhouse Schedule
- *Indoor aerobics class - $8 per*
- *Mon & Weds @ 10am!*

Walnut Country - The Signal | Volume 2026, Issue 10 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Treasurer's Report (Year to Date)

Financials as of October 31st, 2026

Current Assets		
Cash - Operating	$	68,058
Cash - Reserves	$	2,183,864
Receivables	$	92,587
Prepaid Expenses	$	58,754
TOTAL ASSETS	**$**	**2,403,263**
Current Liabilities		
Liabilities (Prepaid Assessments, Accrued Payables, Deposits, etc.)	**$**	**195,982**
Delinquent Assessments, Fees, and Fines		
Total Outstanding Assessments	$	(9,417)
Total Outstanding Fees and Fines	$	(7,121)
TOTAL OUTSTANDING DELINQUENCIES	**$**	**(16,538)**



A LOOK *at the* BUDGET

Year-To-Date Budget Report

	YTD Actual	YTD Budget	YTD Variance	Monthly Actual
Total Income (Accrued)	**$ 1,703,351**	**$ 1,692,576**	**$ 10,775**	**$ 171,571**
Operating Expenses				
Insurance	$ 94,018	$ 88,865	$ (5,153)	$ 9,510
Taxes & Permits	$ 1,894	$ 5,376	$ 3,482	$ -
Legal Fees & CPA	$ 9,505	$ 11,138	$ 1,633	$ 1,495
Management & Accounting	$ 228,721	$ 228,738	$ 17	$ 22,538
Office, Admin, & Mailing	$ 58,892	$ 72,700	$ 13,808	$ 4,371
Staff Payroll & Events	$ 123,176	$ 122,375	$ (801)	$ 15,309
Security Patrol	$ 11,466	$ 11,667	$ 201	$ 1,147
Alarm Systems	$ 10,487	$ 5,460	$ (5,027)	$ 1,188
Landscaping & Irrigation Repairs	$ 172,202	$ 179,027	$ 6,825	$ 16,791
Pest Control	$ 15,808	$ 15,600	$ (208)	$ 1,586
Common Area Mntc & Supplies	$ 11,483	$ 19,863	$ 8,380	$ 1,145
HVAC Maintenance	$ 1,650	$ 1,833	$ 183	$ -
Pools, Tennis Courts, & Dog Park	$ 52,054	$ 52,753	$ 699	$ 6,325
Utilities	$ 301,986	$ 288,287	$ (13,699)	$ 16,143
Reserve Transfer	$ 587,798	$ 587,798	$ -	$ 58,780
Total Operating Expense	**$ 1,681,140**	**$ 1,691,480**	**$ 10,340**	**$ 156,328**

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.*

Walnut Country - The Signal | Volume 2026, Issue 10 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

President's Corner // November 2026

Hello Walnut Country, the Board and I hope you are all doing well. Thank you for reading this month's Signal Newsletter. Our last Board Meeting was on October 22nd. Please see below for meeting highlights and other information.

Main Pool Equipment Room

As you have read before, we decided earlier this year to split the Main Pool project into two phases. Phase one consists of upgrading everything in the equipment room that needs replacement, such as the pump and filtration system and our chlorine/chemical delivery system. At our last meeting, the Board selected the vendor and entered into contract. That work should start soon once the City of Concord and Health Department permits are approved. This work was timed for the winter in order to reduce or eliminate any conflict with the regular swim season.

Turf Reduction

AB1572 is a relatively new law and requires the elimination of "nonfunctional turf" on commercial, industrial, and institutional properties, as well as common areas managed by homeowner associations. The law defines nonfunctional turf as grass that serves no recreational or community purpose. For HOAs, this law goes into effect at the beginning of 2029. The Board has been working on and discussing turf reduction projects for several years. The implementation of this new law has caused us to accelerate this project to make sure we are in compliance, both to avoid violation fines and work towards our goal of reducing our annual budget spend on water. We currently have two projects underway towards this goal. We recently completed eliminating nonfunctional turf at both entrances to our neighborhood and replacing the turf with low water drought tolerant plants. You will see similar projects over the next few years.

Nov/Dec Combined Meeting

Since our monthly board meetings fall on the fourth Thursday of each month, that would put us meeting on Thanksgiving and Christmas Eve this year. We therefore combine the November and December meeting which is always held on the first Thursday of December. This year the combined meeting will be on December 3rd. Hope you see you there.

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

Clubhouse Gym Weight Station Update

As you may have read in a previous Signal, the Board approved replacing our existing (and absolutely enormous...and ancient) weight station with an upgrade dual adjustable pulley weight system that will offer the same number of workouts while taking up significantly less space. At its September meeting, the Board decided to hold off on buying a leg press machine given the high cost-to-workouts ratio, and instead agreed to purchase an adjustable bench to be used with the dumbbells we purchased last year. Unfortunately the bench is backordered through November, so we anticipate both the bench and the new weight station will be installed in the gym sometime this December.

We will be doing some rearranging of the layout with this new, smaller weight station, that should significantly open up the room and make it feel much less cramped. The treadmill will remain as-is. The new weight station will be placed in the corner, facing out diagonally. The dumbbells and bench will be installed about where the current weight station is located. The elliptical will be moved up near the entrance door on the left, as it's much longer and taller than the old elliptical machine it replaced. (This really is the only location where it can be installed without the user working out in fear of hitting their head on that strange low part of the ceiling that sticks out halfway into the room). The stationary cycle will be placed behind the elliptical. To accommodate all this, we had a vendor move the locking mechanism of the door from the left to the right (if facing the pool from inside). So now the door on the left will remain locked, and the door on the right will act as the primary entrance and exit.

And just a quick FYI for any new owners or those who might be interested in using the gym – it's located on the bottom floor of the Clubhouse, accessed from the pool deck using your key fob. Gym hours are 5am to 9pm, seven days a week. You need to get your key fob activated for use before it will open the gym doors. We can do this at either the Clubhouse or the Business Office. You will first need to sign a waiver, then we'll get your key fob activated!

LAW OFFICE OF
JESSICA R. WARD

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

Walnut Country - The Signal | Volume 2026, Issue 10 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

General Manager's Update // November 2026

Hey CHOA! Hope everyone had a lovely Halloween, seemed like a pretty good turnout at The Crossings this year! I am pretty proud of myself as I only ate a *little* bit of my kid's candy. It helps that he mostly wanted Twizzlers and fruit snacks, instead of Kit Kats…that would have certainly done me in. On the reading front I am making my way through the third book in the *Wolf Hall* Cromwell trilogy by Hillary Mantel, called *The Mirror and the Light*. It is absolutely fantastic. I'd recommend it if you like 1) historical fiction, 2) anything related to Henry VIII, or 2) just incredible writing. It's seriously unbelievable how many times I've stopped reading mid-page just to take a second and marvel at what the author is able to do.

Anyways, here are some updates since the last *Signal:*

- *Tree pruning is currently under way and should be completed around mid-November. We have vendors on site for regular pruning twice a year, usually in the fall and then again in late winter, to avoid nesting season. The next round will take place around February 2027. We have over 1,000 mature trees here at Cowell HOA and a decent chunk of the HOA's budget goes towards making sure they are responsibly cared for, regularly inspected, and kept in good health!*
- *We regularly have the heritage Oak tree at the end of Adelia Ct inspected by a specialty arborist, particularly before and after exceptionally wet or dry spells. This arborist installed specific measuring components that allow us to keep tabs on the inclination of the tree, to make sure it isn't moving too much. They just took some measurements last week anticipation of a potential record-setting El Nino season. This way we'll be able to compare before and after measurements to ensure no lasting damage was done to the tree.*
- *Once we've all recovered from our post-Thanksgiving food comas, we'll be installing Christmas lights and decorations in and around the Clubhouse and getting prepped for this year's Winter Fest! (and now is as good a time as any for a reminder – all CHOA event RSVPs are sent out via eSignal – so make sure you are registered! You can do it online at this page: www.walnutcountry.com/esignal)*
- *We have an agreement with our landscapers that if they ever have some good quality wood chips from other tree pruning jobs around the area, we'll make use of them. We just got two deliveries of chip piles on the North Slope (along N. Larwin Ave) and three piles delivered to the South Slope (on the eastern end) and will be getting them spread out through the landscaping shortly.*
- *We have an electrician coming out to troubleshoot some issues – specifically light C24, right next to the bench under the pepper tree south of the lower tennis courts is on 24/7 and flashing, which means the photocell is likely bad. They will also be repairing an outlet on the pool deck that isn't working and installing a new outlet in a small bollard in front of the Clubhouse that we can use for Christmas lights; previously we had to run more than 30 feet of extension cable either back inside the clubhouse or over to the balcony for our outdoor lighting.*
- *In the Clubhouse, we purchased two new tables to be used in the upstairs dining area and replace the shuffleboard that was pretty much only used for serving food during homeowner events. We moved the shuffleboard back into the Game Room where it should get more use (hopefully for its intended purpose!).*
- *And just a quick reminder, though it's never really an issue out here – please make sure your Halloween decorations are taken down by the end of this month, if you haven't already! And I might as well mention it now – Christmas decorations should be taken down no later than the end of January, per the HOA's rules :)*

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 (except for the combined November/December meeting, which will be on December 3rd this year) and you can still join us online using Zoom if that is more convenient for you.

Bill Mazza
CHOA General Manager

Main Pool Project Update: Phase I Underway

At its most recent meeting, the Board approved several proposals for what we are calling "Phase I" of the Main Pool rehab project, which is focusing on getting everything inside the equipment room underneath the pool deck up to speed. (Phase II will involve the pool deck, pool shell, and everything under the deck like soil, plumbing, conduit, and electrical). Here is a breakdown of the work approved at the October meeting:

- Removal and replacement of cracked and raised concrete on the southwest corner of the pool deck – this was a trip hazard so unfortunately could not wait for Phase II of the project
- Installation of a new, commercial-grade electrical panel inside the equipment room and clean up/replacement of the rusting conduit. We will also be replacing the outdoor lighting and pool lighting timers with photocells.
- Installation of a new floor drain in the main portion of the equipment room. The current drain backs up when the filters are backwashed, causing the equipment room and the area immediately outside the equipment room doors to temporarily flood. You may have noticed this after the filters have been cleaned – it sometimes looked like there was a big water leak right outside of the equipment room doors. The new drain can better accommodate the amount of water and flow rate needed for backwashing and has a back water valve that will significantly reduce the amount of water that backs up.
- We'll be moving the chemical storage area outside of the equipment room, separated from components like the filters, pumps, and heaters to prevent corrosion to the new equipment. A new storage area will be built from scratch under the deck with high-capacity chemical storage tanks that will allow us to purchase expensive chemicals like chlorine in bulk at a reduced rate. This work will be split between our pool vendor, who will handle things like the 500g tanks, eye wash showers and all necessary safety equipment, and plumbing, and a general contractor, who will need to build the flooring, dividing walls, and doors.

At the December meeting we should have some more proposals to review, mostly from the general contractor. Bids for discussion will include replacing all (rusting, very old) steel doors, all work detailed above for the new chemical storage area, and waterproofing the storage area inside the equipment room so it can be used for CHOA events storage. Our top priorities with Phase I of this project are 1) having the work done properly, so everything is future-proofed and will fully comply with and accommodate whatever we need to do for Phase II, and 2) getting this work done **on time** before the 2026 swim season starts. Absolutely no one here wants a repeat of what happened with the side pools back in 2022…

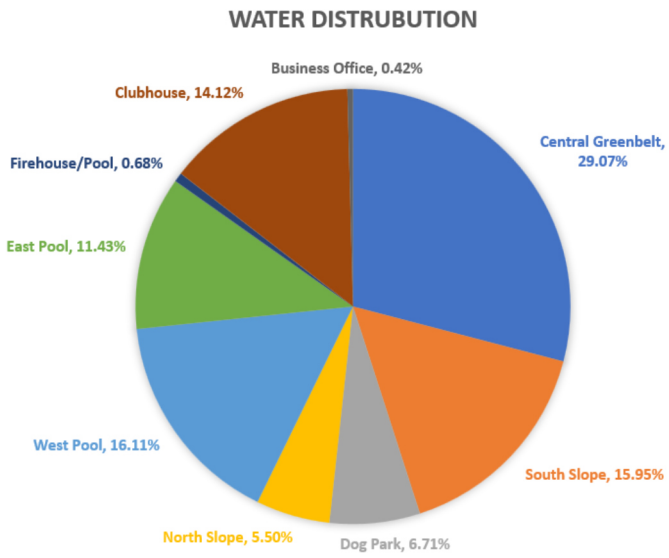
We will continue to provide updates on this project in the Signal, but feel free to give the GM a call if you are curious or want some more information!

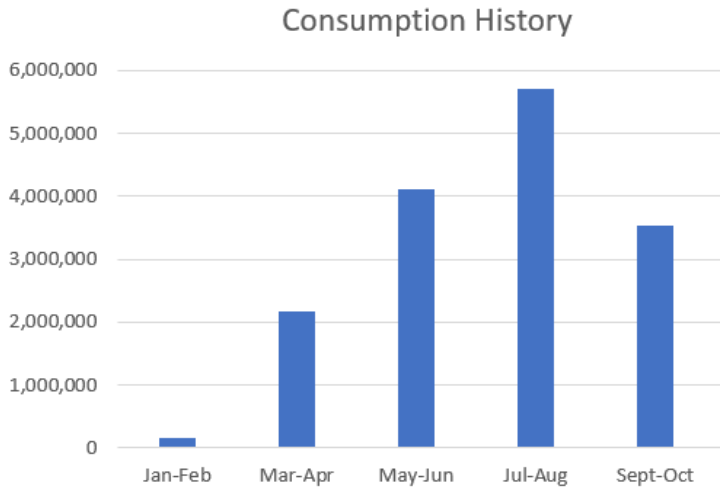
Walnut Country - The Signal | Volume 2026, Issue 10 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

2026 Water Usage Information

Now that summer is over, temperatures are cooling, and rain is coming, the HOA's landscapers are turning off all irrigation throughout the common areas. We recently received our water bill for the September/October period and wanted to provide homeowners with some updates and figures on CHOA's water use this year and how it compares historically.

- So far in 2026, we have used 3.8 million **fewer** gallons of district water than we did last year (though we did have an issue with the well last summer that caused a big increase in our district water usage in May and June). A better comparison would be 2024. By this same point in 2024, we had used 16.9 million gallons of water – compared to 15.6 million gallons this year (not bad!).
- Excluding our November and December water bills, we have spent $186,306 on water in 2026. By this point in 2025, we had already spent $216,504 (but again, the May/June water bill that year was significantly higher than usual).
- The most significant water usage comes from our central greenbelt meter, even though this area is also irrigated using well water. During the hottest and driest months, water supplied by the well simply cannot keep up with demand over the course of the night, and must be supplemented by district water.
- The central greenbelt meter covers a huge area and includes four irrigation controllers with anywhere from 20 to 40 stations or zones per controller. Landscape included in this area runs from Weeping Spruce Ct, as far east as Sweetbriar Ct, and includes all grass and landscaping in the central area from the lower tennis and pickleball courts, up to the playground.
- The Clubhouse water meter uses up the 2nd largest amount of water. This area covers all landscaping around the clubhouse, preschool, tennis courts, and greenbelt area below the pool deck, up to the playground. It also includes whatever water is needed at the Main Pool. Then comes the entire south slope, followed by an even split of the east and west greenbelt portions, from the pools to the main entrances. The entire greenbelt, from east to west, and including the dog park, makes up almost 70% of CHOA's water bill.





Concord 5k Thanksgiving Turkey Trot

The city of Concord will once again host its annual 5k Turkey Trot fundraiser run through a portion of our community. We understand last year there was an issue where a small number of residents were unable to exit in their cars for an extended period of time. The Board brought this up to the organizers and was assured this was an error due to a miscommunication with the police escort and will not be an issue this year. The CHOA board approved hosting this event here only if it did not impact residents' ability to drive their cars that morning (though there may be times where you will need to wait for a few minutes for crowds to pass).

This year's Turkey Trot will once again take place on Thanksgiving morning, November 26th, starting at 8am. Those who wish to participate can register online here:

https://runsignup.com/Race/CA/Concord/ConcordTurkeyTrot5k

If you have any questions about this event, please reach out to the organizers directly. Their contact information can be found on the registration page linked above. Here is the official course map (unchanged from last year's event).



Walnut Country - The Signal | Volume 2026, Issue 10 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Board Meeting Summary // October 22nd, 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!

- *The Board met in executive session and held a hearing for a homeowner in violation of the HOA's rules – their trash can have been stored visible from the street on non-trash pickup days for several months. The Board approved a $50.00 fine for this homeowner.*
- *The Board also held a reimbursement assessment hearing to discuss several thousand dollars' worth of legal fees incurred as a result of a homeowner's non-compliance. This particular issue took more than 6 years and totaled over $4,000 in attorney's fees, which per the Association's CC&Rs may be passed on to the homeowner. Ultimately the Board approved levying a reimbursement assessment of $3,328.00 against the owner for legal fees incurred as a result of continued violations of the governing documents. This initial reduction of $1,200 was calculated based on the cost of filing a lien against the property should the amount go unpaid.*
- *In the open session meeting, the Board approved a request from Northgate Marching Band and Color Guard to host its 2027 Marchathon fundraiser within the community on August 28th, 2027. The marching band and color guard will march around the community on the public streets for several hours in the morning (with police escort and all proper city permits), as well as up and down some streets for "mini-concerts" to households that donate to the music program. Northgate hosts this event every year (typically in Walnut Creek) but proposed to host it here at Cowell HOA for 2027 to give CHOA families an opportunity to support one of our local schools. More specific information will be provided as the date nears. One of the Board's top priorities with an event like this is limited inconvenience for residents; Northgate is aware that they will need to accommodate vehicle traffic during the Marchathon event.*
- *The Board approved a request from water aerobics instructor Stacey Madsen to host an indoor fitness class at the Clubhouse on Monday and Wednesday mornings at 10am this winter. This is the same class that was approved for last winter.*
- *The Board ratified replacing the damaged pump at the East Pool. The bearings for the existing pump motor wore out and overheated the windings. This new pump is an improvement as it is specifically designed to accommodate a variable frequency drive (the previous pump was not and had to utilize an adapter).*
- *The Board approved several proposals for the Main Pool equipment room rehab project (phase I of the Main Pool project), including the installation of new chemical storage tanks under the pool deck, renovating the backwash system and upgrading drainage to prevent the drains from backing up during backwashing (which they currently do), installing a new commercial-grade electrical panelboard with new circuit breakers, and removing and replacing approximately 130 square feet of raised and cracked concrete near the southwest corner of the pool deck.*

The Board meets monthly and any homeowner can still watch on Zoom if you don't want to make the trek down to the Business Office. These meetings are where just about all HOA business is conducted and decisions made. Even if you're only curious - or maybe you've never attended a CHOA meeting before - why not hop on Zoom and stick around for a few minutes during the business portion of the meeting?

2027 Budget Package Mailing Soon

In the coming days you will be receiving a notice in the mail about the Association's 2027 approved budget and upcoming HOA assessment increase. Included in this notice is a one page explanation for why the increase is necessary. If you have any questions after reading that write-up, please reach out to the General Manager during business hours.

That being said, every January we have at least 100 homeowners who do not update their monthly assessment payment and eventually incur late fees. Often times this is from owners who think they are on automatic payments and assume their payment will update on its own, when in fact they aren't. For example, if you are on bill-pay through your bank, you need to manually update the payment amount for January.

If you are not sure if your payment will automatically update, or even if think you are *pretty sure*, please reach out to the GM! We can tell you very quickly if you need to take action or if you're all set for 2027. We can also walk you through the process of setting up automatic payments if you don't want to have to worry about changing your payment amount every year. To see the payment options available, please go to *walnutcountry.com/pay*.

If you would like to sign up for automatic payments that will adjust automatically whenever the assessment amount changes, that can be done online at the Common Interest Portal. Please note that this is the only true CHOA autopay system availabile!

https://portal.commoninterest.com

166 Castle Crest Road
Alamo
4 Bed | 3 Bath | 3,623± Sq. Ft. | 1.15± AC
Sold for $2,450,000
Represented The Buyer



2481 Larkey Lane
Walnut Creek
3 Bed | 3 Bath | 2,138± Sq. Ft. | 0.28± AC
Sold for $1,125,000
Represented The Buyer



Local Expertise. A Buyer's Advantage.

Two homes. Two successful purchases. Every buyer's needs are unique, and Lilli brings local insight, thoughtful strategy, and personalized guidance to help her clients find the home that feels right.

The right home starts with the right guidance. Contact Lilli to explore 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

Walnut Country - The Signal | Volume 2026, Issue 10 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

Walnut Country Swim Team News

WALNUT COUNTRY SWIM TEAM
GO STINGRAYS!

Walnut Country Swim Team is excited to kick off the 2027 season with the Spring Clinic! More info to come shortly. If you have any questions or want more information, check us out online at *www.wcstingrays.org*. See you on the pool deck!

-WCST Board of Directors

Important HOA Reminders

- *Before you do any work to the outside of your home or yard, double check if HOA approval is needed! We have pre-approval policies for a lot of common project. In general, if you are changing something on the outside of your home that a neighbor can see from the street,* ***you likely need to submit an application first.***
- *You can sign up for automatic payments online at* ***https://portal.commoninterest.com***
- *The HOA has a rental limit and requires approval before you can legally rent out your house*
- *Lots of info/documents are available on the HOA's website at www.walnutcountry.com under the "Homeowners" menu.*

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 November, Neighbors! October was full of festive fun at Walnut Country Preschool! From our annual costume parade and creepy crafts to sharing a special performance with our preschool families, we loved celebrating the season together. Family involvement is such a meaningful part of early childhood education. When children get to share what they've been learning with the people they love, it helps build confidence, strengthen connections, and create special memories. You might even find that some of our classroom songs become favorites in your own family traditions!

This November, we'll be exploring **farm animals, the fall harvest, and Thanksgiving.** These themes give children plenty of opportunities to learn about the world around them through stories, play, and hands-on experiences. Here are a few simple ways to continue the learning at home:

- **Have fun with farm animals.** Make animal sounds together, waddle like ducks, hop like bunnies, or pretend to be cows and horses. You can also read a favorite farm story together!
- **Explore fall foods.** Let your child help wash fruits and vegetables, pick out apples at the store, or help stir ingredients while you prepare a meal. Talk about which foods they like best!
- **Get hands-on with the harvest.** Let your little one touch, smell, and explore seasonal fruits and vegetables. Talk about how they feel—is the pumpkin bumpy? Is the apple smooth? Is the corn soft or hard?
- **Share what you're thankful for.** At dinner or bedtime, take turns sharing something that made you happy that day. It could be a favorite toy, time spent with family, or playing outside. Even little things are worth celebrating!

As we learn about the harvest and celebrate Thanksgiving, we'll also explore the importance of caring for others and appreciating the many things that make our lives special.

We're so thankful for the families and neighbors who make Walnut Country Preschool such a special part of our community. **Thank you for being part of it!**

Mark your calendars: **Prospective Parents Night on January 26th at 5:30pm**. Please come and tour the school, meet our wonderful teachers & see our classrooms!

Important Information
Priority Registration for Crossings Residents will be January 27th at 8:30am in the Clubhouse.

4 Day a Week Program
• Mon through Thurs | 8:30am to 12pm | *$950/month*

3 Day a Week Program
• Tues through Thurs | 8:30am to 12pm | *$725/month*

Have questions about our program for a current or future preschooler? Contact us using the information below. We also have a lot of helpful info on our website!

Website:
www.walnutcountrypreschool.com

Email:
walnutcountrypreschooldirector@gmail.com

Phone:
(925) 798-9686

Walnut Country - The Signal | Volume 2026, Issue 10 | Office Phone: 925-687-9961 | Email: businessoffice@walnutcountry.com

CHOA Events Committee Updates



2026 EVENTS SCRAPBOOK

Our first Oktoberfest was a hit!

Congrats to all of the winners of our pie eating contests, stein-holding contests and guess the pretzels in the jar (answer: 585!)

Big thanks to all of the volunteers & Events Committee members who helped set up in a new space on our greenbelt - it took a lot of effort! It was wonderful getting to spread out and see the view of Mt Diablo.



The food & beer from the German Guys, the Souvenirs live music, face painting, pumpkin patch and weather were all perfection! Thanks to all who came out to enjoy!











UPCOMING 2026 EVENTS

WINTER FEST

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

As a reminder, the Winter Festival RSVP was only sent out via e-signal on 11/6. This event is hosted at the Clubhouse and we must keep to our max capacity, and the event will likely be full by the time this signal is printed and distributed.

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!

2027 EVENTS

We're working away on our 2027 event line-up and will share the calendar in the new year as soon as it's ready. For now... save the date!

SECOND ANNUAL NEW YEAR'S POLAR PLUNGE

Saturday, January 9th, 2027 | 9:00am to 10:30am

Who's ready to take the plunge? This was such a success last year that we're doing it again! More info in our next Signal.

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



WALNUT COUNTRY PRESCHOOL

Open Monday-Thursday
8:30-12pm
Chose 3 or 4 days a week
Accepting children who are 3-5 years old

Registration for CHOA Residents January 27th 8:30am in the clubhouse

Prosepctive Parent Meeting Jan.26th 5:30pm

WCP has been teaching young children for over 50 years!
We focus on

- **Play Based Learning**
- **Social/Emotional Learning**
- **Sensory Play**
- **Language/Math Activities**



Tuition

3 Days a Week
$725/month
4 Days a Week
$950/month

925-798-9686 www.walnutcountrypreschool.com

NANCY'S NEWS

CROSSINGS COMMUNITY

November, 2026



The Shifting Concord & East Bay Real Estate Market: Mortgage Rates, Prop 37, and What Lies Ahead

The East Bay real estate market is navigating a distinct cooling phase as autumn progresses, heavily influenced by shifting macroeconomic pressures. For buyers looking at homes for sale in Concord and the broader Contra Costa County region, current 30-year fixed mortgage rates hovering around 7.24% to 7.28% remain the primary driver of market behavior, keeping affordability tight for rate-sensitive households.

The Concord Market Overview

Local housing inventory is moving at a more measured pace. Properties are sitting on the market longer compared to previous hyper-competitive seasons, and the typical home buyer faces steeper monthly payments. This has cooled competition in mid-tier neighborhoods. While a drastic drop in home values is unlikely due to historically low inventory, sellers can no longer rely on automatic bidding wars. Moving forward, expect the market to favor realistic pricing strategies. Buyers now possess rare leverage to negotiate seller concessions, while sellers must ensure properties are in turnkey condition.

Proposition 37: A $25 Billion Housing Shift

Proposition 37 proposes a major long-term shift to the East Bay housing landscape. This initiative authorizes the issuance of up to $25 billion in revenue bonds to finance a brand-new middle-class homeownership loan program.
Administered by the California Housing Finance Agency (CalHFA), the program provides a fixed-rate second mortgage covering up to 17% of a home's purchase price. Combined with a buyer's minimum 3% out-of-pocket down payment, this creates a 20% down payment that immediately eliminates costly Private Mortgage Insurance (PMI). Crucially, the program is strictly restricted to newly constructed homes or nonresidential conversions.

Who Qualifies and What is the Timeline?

To qualify, applicants must have at least one year of California residency, occupy the property as their primary residence, and earn at or below 200% of their Area Median Income (AMI). In Contra Costa County, this generous income cap allows a significant portion of moderate-to-middle-class families to qualify.

The Shifting Concord & East Bay Real Estate Market (continued)

Over the coming months, the agency will structure the bond sales, vet private lending partners, and establish specific underwriting standards—including exact credit score requirements, though the program is mandated to offer flexible underwriting. The program does not have a hard expiration date and will run until the $25 billion funding pool is entirely exhausted. Consult official election authorities or voter resources for information on the status and results of Proposition 37.

NEED NOW

<u>Buyer clients need the following properties:</u>

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

****ALAMO or WC—Large home with Pool*

****Single story Crossings over 1800 sq ft.*

Need 3 larger Crossings homes for active buyers – After sale, rent back available.

NANCY E. BENNETT, REALTOR

Keller Williams Realty – East Bay

925-606-8400

Top Selling Crossings Agent since 2006
#1 Realtor In Concord, 2014—2019
Five-Star Professional Customer Svc Award 2013—2026

Founder and CEO, The Bennett Team
Agent Leadership Council, Faculty Member and Mentor
Nancy@BennettBetter.com
CalDRE #01399870

Local Benefits and Market Friction

• The Benefits: For inventory-starved areas like Concord, Prop 37 provides a direct incentive for developers to build. It bridges the affordability gap for buyers squeezed by current 7% interest rates, giving them the missing capital to purchase a brand-new home.

• The Problems: Critics highlight that stacking a secondary monthly payment on top of a primary mortgage increases a buyer's total debt obligation. Furthermore, because it excludes existing home sales, buyers looking at mature, established Concord neighborhoods will find no relief here. Ultimately, Prop 37 will likely accelerate "urban infill" townhome and condo developments near East Bay transit hubs, reshaping regional inventory over the coming years. As it stands now, this proposition may have very little effect on the Crossings market at all.

What to Expect: Looking Ahead to Q1

There are clear indications that next year's early market (Q1, spanning January to March) may shape up to be an important barometer of buyers' desire to finally get into a new home and sellers' motivations to downsize or right-size earlier in the year.

If interest rates remain stable or continue their downward trend, the early months of the year will test the resilience of regional demand. Sellers who prepare their homes over the winter timeframe, may find a motivated pool of buyers eager to lock in a home before the traditional spring rush. Until next month….Nancy

✨ Heidi Clement Designs ✨

HOLIDAY DECORATING SERVICES - Now Booking for the Holiday Season! Make Your Home Merry & Bright!

Bring the magic of the holidays into your home with beautiful, thoughtfully styled seasonal décor. From elegant Christmas trees to festive finishing touches, let Heidi Clement Designs create a warm and inviting holiday atmosphere you'll love.

Our Holiday Services Include:

- Christmas Decorating
- Tree Decorating
- Porch Décor
- Tablescapes & Table Settings
- Personal Shopping

HEIDI CLEMENT DESIGNS
heidiclement@comcast.net
925.595.6136
You enjoy the holidays. We'll make them beautiful!

		CROSSINGS YEAR TO DATE HOME SALES										
Status	Days	Address	List Price	Sold Prie	SqFt	Beds	Baths	Pool	Garage	Sale $/SqFt	Closing Date	Lot Size
Active	113	4642 Sugarland Cir	$800,000		1764	4	2		2			0.15
Active	20	4413 Indigo Court	$1,249,000		2330	4	3		3			0.14
CS	2	4493 Stone Canyon ct	$998,000		1783	3	2.5		2			0.13
AC	55	4495 Sweet Shrub Ct	$899,000		1726	3	2		2			0.13
PEND	40	4475 Barberry	$825,000		1726	3	2		2			0.13
Sold	14	4495 Wildberry Ct	$799,999	$825,000	1726	3	2		2	$478	2/25/2026	0.13
Sold	6	4485 Clear Creek Ct	$875,000	$950,000	1365	3	2		2	$696	10/15/2026	0.13
Sold	6	4423 Canoe Birch Ct.	$900,000	$920,000	1365	3	2		2	$674	4/20/2026	0.13
Sold	45	4413 Marsh Elder Ct	$949,000	$930,000	1641	3	2		2	$567	3/20/2026	0.12
Sold	40	4398 N Canoe Birch Ct.	$1,075,000	$1,058,000	1765	4	3		2	$599	1/5/2026	0.14
Sold	0	4402 Water Oak Ct.	$1,080,000	$1,080,000	1917	4	2		2	$563	9/11/2026	0.12
Sold	24	4497 Wildberry Court	$1,100,000	$1,025,000	2282	4	3		2	$449	4/2/2026	0.15
Sold	1	4495 Oakbrook Ct	$1,188,000	$1,275,000	2053	4	2.5	Private	2	$621	10/19/2026	0.13
Sold	3	4466 Pinon Dr	$1,199,000	$1,220,000	2887	4	2.5		3	$423	7/14/2026	0.2
Sold	8	4417 Catalpa Ct	$1,199,500	$1,225,000	2330	4	3		3	$526	5/8/2026	0.12
Sold	0	4419 Sugarland Ct.	$1,285,000	$1,300,000	2587	5	3		3	$503	6/2/2026	0.13
Sold	6	4504 Candywood Ct.	$1,285,000	$1,314,000	2221	4	2.5		3	$592	10/2/2026	0.14
		*AC = Active Contingent upon the sale of the buyers home				*CS = Coming Soon						