



SERENADE NEWSLETTER

April 2025

website: serenadeacc.com



CALENDAR:

March 29, April 26, May 31, June 28:

Serenade Breakfast, Black Bear

April 17-19 Spring Community Garage Sale

Th-Sat 8am-2pm each day, no fee

July 4 Serenade July 4th Potluck, TBD

PLEASE WELCOME NEW NEIGHBORS:

Monte & Jeannene Vanderwork, Dorsey
 Laird Cameron, Pinckney Way
 Laura Wagner, Pinckney Way

Have you moved into Serenade in the last year or so? Let us know so that we can welcome you.

IN MEMORIAM:



Our deepest sympathies to our neighbors who have lost loved ones. If you have lost a loved one or know of a neighbor who has passed, please let us know so we can honor them here.

SERENADE CC&Rs & SOME COMMONSENSE:

The Serenade Board wanted to reach out to everyone in Serenade – first, to stress two items from our CC&Rs, which are the Community Rules that you received when you bought your house or signed a rental agreement. If for some reason you didn't, by law you're still obligated to follow them [see them on our website]: 1) Turn in an age verification form when you first move in, and then every two years, when asked. This is required by state law, or we will lose our 55+ status. (Read the articles in the July and October 2024 Newsletters to see the requirements for people under 55 to live here.) 2) If you have an RV, boat, trailer, or inoperative vehicle on your property, it may not be parked on the street or driveway, but must be parked "within the side-yard vehicle storage area within each Lot," unless briefly when washing or polishing it (*Serenade By-laws 3.1.8*). When anyone, not necessarily a next-door neighbor, notices such a vehicle in a driveway or on the street for longer than just a washing, they should contact Menifee Code Enforcement (951) 246-6214, since it is against city code. 3) Next is a reminder of Riverside County Ordinance 8.04.150 that dog owners must "promptly dispose of their pet's

solid waste deposited on any property, public or private, not owned or possessed by that person." Of course, it could be a dog from another neighborhood, which is frustrating. Finally, West Nile virus comes with the spring, and the City of Menifee advises: 4) "Mosquitoes breed in standing water, so eliminate potential breeding grounds like puddles, containers, and clogged gutters, and change the water weekly in bird baths and fountains." *Thanks! SACC Board*

THINKING ABOUT A REVERSE MORTGAGE? Pt.2

In this issue we will again look at the facts about a reverse mortgage, and the ways that it could be a good decision. Again, a reverse mortgage is a loan for senior homeowners age 62+, where the lender pays you a percentage of your home's equity (lump sum or monthly), based on the home's value, the equity built up, your age, and the current interest rate. You must: live in the home, pay property taxes and homeowners' insurance, and pay for repairs to maintain the home's value. If you move out for over a year (for example, to assisted living or a nursing home), the bank can assume ownership of the house, OR you or your heirs can pay back the bank all the money that you've received and you/your heirs will then retain ownership of the home. If you live a long time and the lender has paid you the home's full equity, it's important to understand that: 1) the mortgage company now owns your home, 2) you may remain in the home, but 3) you will receive no more payments, and 4) you still must pay its taxes, insurance, and maintenance. This is fine for people: 1) who have sufficient income or savings to afford the costs of remaining there, or of moving into assisted living, after the payments stop, or 2) who plan to move in with an adult child if they outlive the reverse mortgage, or 3) who know for sure that they won't outlive the loan and don't intend to pass the home on to any heirs. For folks like that, they can take that payout from their reverse mortgage and spend it as needed. One woman we know west of Bradley (let's call her Zelda) needed a large sum of money when she and her sister jointly inherited their parents' home. Her sister already owned a home and agreed to let Zelda buy her out. Zelda took out a reverse mortgage, put herself on a strict budget, and now pays the mortgage company once a year from her annual 401K distribution. She currently owes \$47,000+ and

her only monthly obligations (which come out of the equity in her home) are \$300 for loan interest and \$20 for mortgage insurance. She could own the home outright within another five years, but plans to keep the reverse mortgage active, in case she needs it for a major repair. Again, a reverse mortgage is a major life decision and a major financial decision. Talk to your family and an estate-planning professional first.

SERENADE SENIOR FITNESS CLASS: This class has been meeting Tuesdays and Thursdays since January. All residents of the Serenade 55+ Community and their friends are welcome. Daphnie Walton is certified as a Personal Trainer and in Group Instruction, Seniors Instruction, and Nutrition. Her class is “fun and geared to improve and maintain strength and mobility. My class is structured to strengthen body, mind, and soul.” Chairs are provided. T/Th, fee \$5/session, 27215 Terrytown, 2:30-3:30pm, dwdhealth@proton.me, 951-718-0620.

COME TO SERENADE’S MONTHLY BREAKFAST: Since 2022, Serenade neighbors have been meeting at a local restaurant for breakfast on the last Saturday of each month. New neighbors come nearly every month, and it’s fun to get to know each other. Recently they’ve settled on meeting only at Black Bear Diner, since they can always be seated quickly and at a big table together – and the food is great. Please come!

BLOCK CAPTAINS: If you are new to Serenade, you may not know about our Block Captains/ Neighborhood Watch program, which is in place to watch out for vulnerable elderly or disabled neighbors. Block Captains contact the residents in 10 or so homes nearby, ask for emergency contact info, and provide their own phone number. In an emergency, they contact Block Captain Chairman Brian Engelhardt, who takes charge. He’s a retired police officer and a Menifee PD volunteer. Linda Davis helps elderly or disabled neighbors apply for the You.Are.Not.Alone program at the Menifee PD. *We need volunteers!* Brian (619) 921-0384; Linda (928) 830-7131 or zladyd@aol.com.

ALL RESIDENTS, NEW OR OTHERWISE: We Serenade residents (owners and renters) are lucky to enjoy the benefits of an HOA without paying a monthly fee, as most 55+ HOA residents do. Because we follow our CC&Rs, which regulate the appearance, maintenance, and use of the homes in our community, our property values remain high. You should have received a copy of the Serenade CC&Rs from your escrow company or real estate agent. If you need a copy, please go to our website, SerenadeACC.com to download the documents in PDF format, or write us for a printed copy at

Serenade ACC, P.O. Box 2324, Menifee CA 92586 or SerenadeACC@gmail.com.

SERENADE WEBSITES: If you have questions about the protocols, CC&Rs, and laws that apply to living in the Serenade Community, please refer to our website, www.SerenadeACC.com. You can find our bulletin board there, with recommendations for services, and so on. You’ll see descriptions and photographs of various unofficial clubs that meet, as well as interesting neighborhood events. If you want to meet your neighbors through social media, we also have a Facebook group and two NextDoor groups. For instructions on how to join those groups, see the April 2024 newsletter: Go to serenadeacc.com and click Newsletter tab, or call (928) 920-1228.

DONATIONS AND SUPPORT: We residents pay no dues, but Serenade still must bear the costs of maintaining the benefits of a 55+ community. We always need your donations to keep our 55+ HOA status and in support of our CC&Rs. ANY amount is appreciated to cover expenses such as meeting room rent, P.O. box rental, postage, tax services, newsletter printing, office supplies, and attorney fees. Please make checks payable to: Serenade ACC, PO Box 2324, Menifee 92586.

CLUBS & ACTIVITIES: For updated information, see the Serenade website for descriptions and a calendar, or email SerenadeClubs55@gmail.com or text 928-920-1228.

Tuesdays: Bunco, 1st Tues, 1pm, 29350 Lake Forest

Wednesdays: Coffee & (Classic) Cars, 3rd Wednesday 9-11 am, Joyful Noise Coffee, Sun City

Joyful Feet line-dancing, Weds., 10am, Cenicerros Ctr

Ladies’ Bible Study has suspended meeting until further notice.

Thursdays: Card Games (learners welcome), 1pm, 2nd Thursdays, 29350 Lake Forest

Poker, 1st Thursdays, 1pm, 29350 Lake Forest

Club de Hispanohablantes, 2nd Thursdays, 6pm, 29884 Pebble Beach

Saturdays: Monthly Breakfast, 9am, last Saturdays, Black Bear Diner

Newsletter Production: Jane DeLaurier. **Distribution:** Karen Morris. The *Serenade Newsletter* is published January, April, July, & October. Thanks to these volunteers for newsletter delivery: Brenda Lewis, Patti Lien, Karen & Bruce Morris, Barb & Don Myrtle, Cheryl Palko, Pat Shoop, Kris Stewart, Mary Wilhelm, Debbie Zerr. Backups: Elizabeth Banks, Mike Dare, Sean Kevany. To help with distribution, leave a message at (951) 750-9200. **Website:** www.SerenadeACC.com for information on Serenade’s boundaries, CC&Rs, events, clubs, and to view our bulletin board and old newsletters. Email serenadeclubs55@gmail.com or call or text Jane at (928) 920-1228 or to post a listing on the bulletin board, or for information on the newsletter or the website.

ACC Board Members:

Serenade ACC, PO Box 2324, Menifee, CA 92586.

SerenadeACC@gmail.com. Jack Roy, Chairperson.

Barb Myrtle, Secretary. Sharon Janecek, Treasurer.