

*Whispering Palms HOA
Newsletter*



From the President.....



Welcome to October 2024

The next Board meeting will be held on **Saturday November 23, 2024.**

We thank Jay Sloan for his service as an interim Board member. We thank all of the volunteers who have served on our committees during the past year.

CCR's & Bylaws

The Board has completed its review of the new CCR's & Bylaws and have submitted them back to the attorney. You can expect to receive a review copy along with a written summary and a video link around the middle of October. We will hold a town hall with the attorney if necessary after receiving comments from the community. We cannot use proxies under the current CCR's. In November, the board intends to distribute for vote requiring 2/3 or 87 votes to approve. **We must approve the new CCR's to remain an HOA and keep our non-profit and 55+ community status.** We are currently out of compliance. The new CCR's and Bylaw's will make it easier for the Board to take action in-between meetings. The use of technology will help us make this transformation.

Legal Issues

During the review process and on the advice of the association attorney the Board took action to reorganize the organization of committees. Every committee must have a scope and limitation charter to explicitly define duties and responsibilities. The reason for this action was to reduce the liability of the association and especially for the members of the committees. Only the Board members are covered under the current liability policies. As a result the ARC needed to be reorganized such that the majority of members are Board members. As a result of this advice, the Board reviewed the recommendations and decided to take appropriate action. A motion was made, seconded and approved by 3-0 vote to dismiss all committees.

The Welcome Committee was reinstated after the Board reviewed the Scope and Limitation Charter submitted by Jerri-Beth Scott. After the Board approved it, then the committee was reinstated. Next, the Board reviewed and approved the Architectural Review Committee Charter as recommended and prepared by the WPHOA attorney. The Board next approved the new membership consisting of three Board members (Jordan Smith, Jerri-Beth Scott, Brenda Napier) and two members (Carolyn Powers, Amber Brown) of the community. The first task required of the new committee is to prepare an "Architectural Rules & Standards" This document is a requirement of the current and new CCR's. This document will be given to every homeowner when they become members of the community. In addition, under Article 9 of our CCR's and since the new ARC is now under a majority of Board member, the Board under current civil code has the authority to offer financial assistance to help homeowners maintain their property at all times. Therefore until further notice please submit all architectural change request to Jordan or Carolyn. The Board took action to improve the quality of support to homeowners and to also prevent legal complications to our membership.

Activities

Bingo will still continue and Sue Wilhoff is the point of contact.

Social Events. You may schedule your event by contacting Jerri-Beth. A Community event may be requested and a financial report is required to be submitted to the Board after completion. There are \$400 available for an event open to the community. There are no community events scheduled for the rest of 2024.

Maintenance and Repairs

During August, street lights have been repaired on Tobago, Barbados, and Bahama Drives. New security flood lights have been installed at the south end of the clubhouse. The gate to the oversized lot was hit by a vehicle and unreported. The damage and repairs have been completed that were necessary to the brick wall and the gate in the oversize lot. Painting has been completed to the tack weld spots and the front gate water pipes. This will be accomplished during September paint projects.

If you break something, report it and pay for the repairs. The community should not have to pay for damage to our community facilities caused by individuals." **Thank you Amber Brown for reporting damage to the street light on Tobago caused by the tree cutters. She reported and paid for the repairs. Thank you to Jim Macintosh for notification of broken sprinklers.**

The main shutoff valve for the clubhouse sprinklers has been overhauled and several sprinklers have been replaced due to leaks. This sprinkler repairs are on-going and part of the necessary maintenance. If you see excessive water shooting in the air please report it. Our water bill was almost \$7,000 in August compared to \$3900 in July.

Our clubhouse has received a major facelift. Our uninvited swallow guests have been removed. Pest control has removed spider and sprayed for Wasps. The Clubhouse has received a major overhaul: roof maintenance, cleaning windows, fresh coat of paint, improve pesticide control inside and outside the clubhouse area. The community provided input and the Board approved specific watering frequency of the clubhouse grass to keep it green. A new water heater has also been installed.

One of our Mail Box was closed because of Vandalism. A motion was approved to investigate the feasibility of installing security cameras by the mailboxes as a deterrent.

Board Position Openings

The Board approved the appointment of two new interim Board members. Brenda Napier is our new Vice President. Bruce Anthony is our new Member at Large. In March 2025, we will have three openings. Contact Jordan by sending a Remind message or any member of the board if interested on serving. You must submit a nomination form by January 10, 2024 to be eligible to run for the Board in March 2025. We will be asking for a brief work experience bio and about why you want to serve as an officer of the association.

Sue Fishman has stepped down as chairperson for the Clubhouse Committee. We thank her for her service to our community during the past year. Contact Jerri-Beth Scott for the new sign-up forms to reserve the clubhouse and check out equipment. They are available at the clubhouse and on our website.

Board Meetings are now **bi-monthly** in accordance with Article VII, Section 8 of the Bylaw's.

EMWD and Homeowner

The current CCR's state that the HOA is responsible for the repair and maintenance of the private water and sewer system within the common areas per page 14 of CCR's dated May 2009, Article V, section (x) and the new CCR's make no statement concerning water. Water quality and maintenance is between the homeowner and EMWD. The water is tested on a bi-annual basis by EMWD.

Thank you,

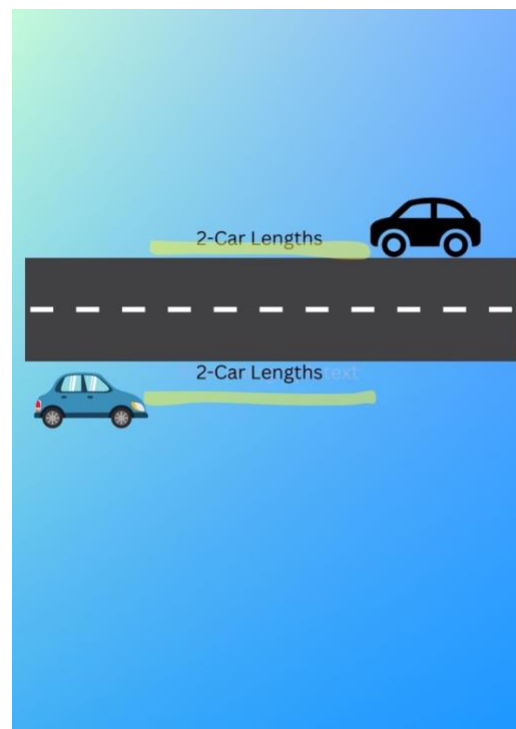
Jordan B Smith Jr. (PS. The Golden Rule still works!)

On April 28, 2023 the Board of Directors approved the following Abusive Conduct provisions **PERSONAL CONDUCT WITHIN THE COMMUNITY:**

1. All owners and residents of the Community are expected to behave in a respectful and courteous manner towards each other, including board members, staff, and contractors.
2. No owner or resident may direct any abusive language, threats, physical intimidation, vulgar hand gestures, or any other form of harassment or aggressive conduct ("Abusive Conduct") toward any other person within the Community.
3. No owner or resident may take any action in retaliation against another owner or resident for reporting alleged violations of the governing documents to the Association ("Retaliation").

New Rules Forthcoming: Curb Parking

DO NOT DOUBLE PARK – AVOID PARKING ON THE CURB for CORNER HOUSES
New Rules & Regulations forthcoming will add fines





We must keep our streets clear so that emergency vehicles can access our homes. When access to a fire lane is impeded, emergency officials may be unable to reach their destination, thereby significantly delaying their response time. The fire department may issue fines directly to the HOA if cars within the neighborhood are found to be blocking the fire lines (our community streets). The Board will be revising the parking rules and posting no parking signs in the near future. **Please do not park your car within 2 car lengths of a car parked on the other side of the street. Guest Parking is in designated locations at the clubhouse. Do not double park and DO NOT PARK ON THE CURB IN FRONT OF CORNER HOUSES. Have guests use the parking spots at the clubhouse.**

ARC

A big thank you to all homeowners that have been working on their homes and landscaping maintenance issues. We still have some homes that are in need of attention. Help us help you keep our community one of the most desirable places to live in Hemet. We are very lucky to be in Whispering Palms. Let's all do our part.

If you have any questions on paint colors, changes to your front yards, etc. please contact Jordan Smith or Carolyn .

Thank you.

The ARC members will be available on the same day as the Board meetings to make it easy to submit and get your requests approved quickly.

The ARC request forms can be found at the clubhouse, from Jordan Smith, or printed directly from the community website, www.whisperingpalmshoa.org.

Message from Welcome Committee

Phone Books

Please add these new residents to your phone directory:

Alan Schlemmer and 603-978-5888
Teri Schlemmer 603-781-4898
1442 Tobago Dr

David Napier and 714-470-1951
Brenda Napier 714-334-1387
620 Bahama Dr

Lynda Sustarich (Ed McElyea's daughter) 909-452-5977
600 Bahama Dr

Community Garage Sale

The City no longer accepts one permit for the yard sale. Homeowners are responsible for paying \$20 to get a permit. Failure to have a permit at the residence can be a fine of \$100-\$500. The WPHOA Community-wide Garage Sale is going to be held on Friday, October 11th and Saturday, October 12th. Begin putting all of your treasures--clothing, books, appliances, furniture, etc.--aside for this event. Contact Jerri-Beth Scott for a permit form.

Pool Aerobics/Chair Exercises

The Pool heater will be turned off no later than October 15, 2024. Ladies and Gents: If you are interested in exercising in a wonderful and warm environment with a terrific group of neighbors, come check out our pool aerobics class on Monday, Wednesday, and Friday from 10:00-11:00 a.m. Any questions please contact Jerri-Beth Scott 909-605-3256. Chair exercises begin October 14, 2024 at 10-10:30 AM

Library News

Our clubhouse library is organized and open. We have a wide range of books that can appeal to a variety of reading tastes as well as jigsaw puzzles and magazines. Come by and check it out. If you want to donate books to the library please call Jerri-Beth at 909-605-3256 before dropping them off at the clubhouse. Also, there will be a box on a chair for book returns. Enjoy reading and puzzling!

WPHOA ANNUAL YARD SALE

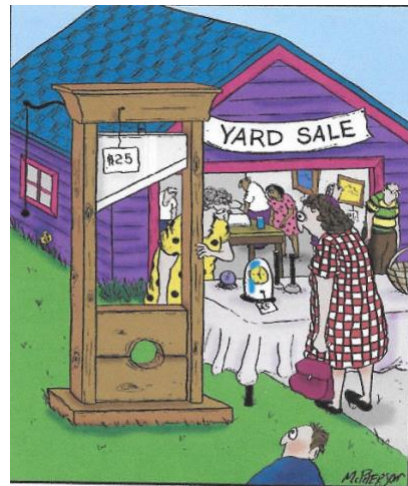
Friday 10/11 and Saturday 10/12

8 a.m. to 3 p.m Both Days

This is a perfect opportunity to clean out the treasures that you no longer need and make someone else happy while making some money in the process.



Residents interested in participating and for information should call
Jerri-Beth Scott
909-605-3256.



"Are you kidding?! Twenty-five bucks is a steal!
It's only been used twice!"

Please Turn Off

Clubhouse Lights and Air Conditioning
when you leave the Club house.

Waste Not - Turn off the lights and A/C

Please, Lock the Outside Bathroom Doors
to Our Clubhouse

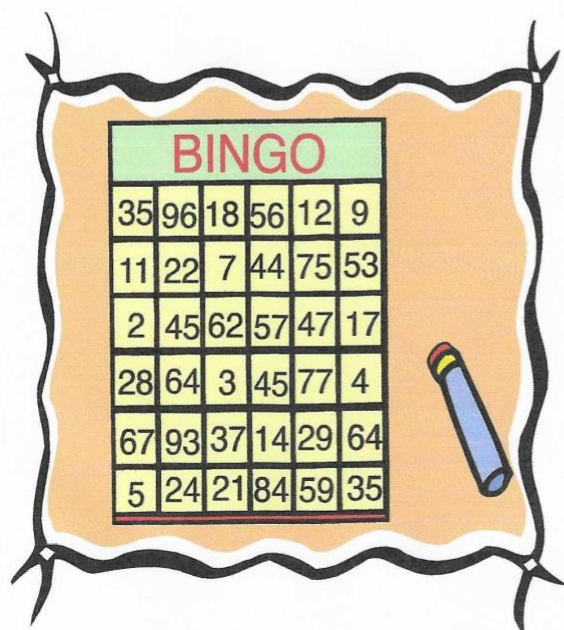
**Please do not put tissue in the door
jams. Use your key!**

BINGO!

Saturday October 5th

WP Clubhouse - 1PM

\$5.00 buy in for 2 cards

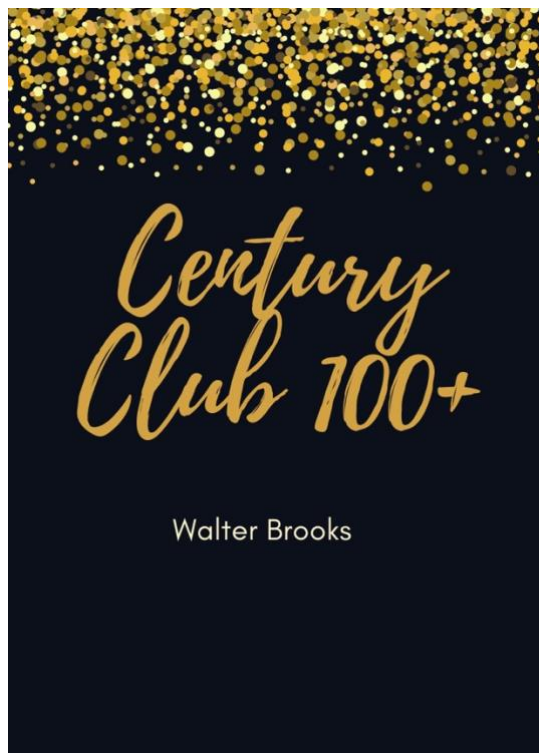


**Bring your own
snacks and
beverages and
come have some
fun!**

September 2024 Birthdays



10/3 Marina Gustafson
10/9 Mae Johnson
10/11 Martha Castro
10/11 Angelina Robertson
10/14 Laura Tapper
10/14-Fritzie Garcia
10/19 Maria Luisa Lomeli
10/20 Marie Celestin
10/20 Sherlynn Luna
10/21 Timothy Brunson
10/23 Sharon Peppy



OFFICERS OF THE WPHOA BOARD 2023/2024

Revised July 27, 2024

President — Jordan B Smith Jr.	Phone 951-306-5165
Supervision of Rule Enforcement	Landscape & Streets
Liaison with Ralston Management	Rules and Regulations
Supervision of All Committees	CC&R's/By-Laws
Utilities	Newsletter
Vendor Contracts	Website/Technology
Clubhouse Supplies	
Vice President – Brenda Napier	Phone 714-334-1367
Safety & Emergency Communication	Swimming Pool
Oversize Lot	Street Maintenance
Supervision of Marty's Place	Energy Conservation
Treasurer — Gregg Reynante	Phone 818-332-6629
Financial Records	Financial Audit Supervision
Secretary — Jerri-Beth Scott	Phone 909-605-3256
Association Records	Welcome Committee
Board Meeting Agenda/Minutes	Sunshine Committee
Rose Garden Caretakers	Estate Sale Requests
Clubhouse Reservations Clubhouse Parking Permits	Update Gate Directory
Member-at-Large — Bruce Anthony	Phone 707-334-9788
HOA Gates	Maintenance Supervision
Street Lights & Signs	Street Parking Issues

Whispering Palms HOA Committees 2023/2024

Sunshine Member

Sue Fishman 626-394-1876

Sunshine Committee

We Need your Help

Sunshine sends cards of encouragement and sympathy to our Whispering Palms Community. It only works if I get news that someone could use a card. If you know of someone, please let me know.

Thanks for your help. Sue Fishman 951-765-9003 or 626-394-1876.

Welcome / Phone Book Additions & Corrections

Jerri-Beth Scott 909-605-3256

Kathy Idomoto

Garden Caretakers

Jerri-Beth Scott.....909-605-3256

Laura King, Susan Foulger, Penny Dixon

Communication Committee - Phone Tree .

Sue Wilhoff 909-228-0257

Carolyn Powers Smith. 951-357-2106

Clubhouse Trash Cans

Jim Reilly 951-929-0459

Emergency Gilbert Street Gate

Richard Juliano 951-260-7824

Veterans Wall of Honor

Sharon Peppy 310-869-4323

Bulletin Board

Jerri-Beth Scott.....909-605-3256

Brenda Napier

Architectural Review Committee (ARC)

Jordan Smith-----951-357-2106

Jerri-Beth Scott

Brenda Napier

Amber Brown

Carolyn Powers Smith

Power Outage Procedures

1. When the power goes out the front entrance gate will automatically open within 30 seconds.
2. When the power goes out Call Jay Sloan only if the Gates are not open.
3. Bermuda/Gilbert Gate will be opened first by Richard Juliano, who lives next to that gate within 15 minutes of no power.
4. The Bahama /Gilbert Street gate will be opened manually by Jay Sloan, a member of the WPHOA Board or by one of the Gate Keepers.
5. The Palm Street Exit gate will be opened manually if needed by Jay Sloan who is in charge of the gates or by a member of the WPHOA Board.
6. The Gates will be closed after power has been restored for 1 hour.

People with keys to Bermuda/Gilbert Gate

1. Richard Juliano 951-260-7824
2. Allan Bernal 951-719-6778
3. Bruce Anthony 707-334-9788

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Publish Property in MLS

Post a Picture on Facebook

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Professional Photography
High-quality photos perfect for print and online to make your property look its very best.
*Consult your agent for details



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Mobile Brochure
Exclusive yard sign panel with CB Mobile Brochure technology that delivers your home's unique details and photos to consumer mobile phones



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Your home will be displayed on the real estate industry's most visited websites and viewed by potential buyers all over the world



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Geographic targeting technology markets your property directly to local buyers online and on social media



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Beautiful, professionally printed property brochures with trackable QR codes, to showcase your home



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Professionally designed property website that is viewable on all devices and easily shared via social media



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Silver Envelope Home Announcement
Stunning, tri-fold property announcements with trackable QR code, direct mailed to your neighborhood in silver envelopes that get noticed



Just Listed eFlyer
"Just Listed" announcement eBlast sent to an exclusive list of personal and professional contacts



Property Tour
Professionally produced photo slideshow



Area REALTOR® Notification
Agents at local real estate companies in your area will be notified that your home has come on the market



Seller Update
Detailed report outlining everything that has been done to bring your home to market and maximize its exposure

*Properties that utilized the Coldwell Banker Realty property spotlight marketing plan sold higher above the list price than those properties that did not leverage the plan. Based on plan usage data reported Jan. 1, 2022-Dec. 31, 2022, among 14,455 affiliated agents, with an average sales price of properties marketed through the plan of \$663,255. Results are not guaranteed. Marketing plans vary and may not include all of the features listed here.

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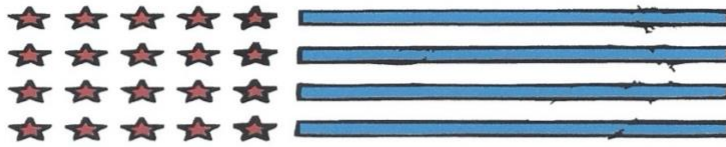


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This is a Paid Advertisement – Proceeds go to WPHOA Social Events.

CLUBHOUSE VETERANS WALL OF HONOR



Here at Whispering Palms we are very proud of our Veterans and have a wall in our clubhouse dedicated to them.

If you live in our community or your spouse has lived here we would welcome a picture to add to our wall.

Please bring the picture to Sharon Peppy 1462 Barbados Dr or call 310-869-4323 and we will scan your picture and add it to our wall of honor.

Please include the name as it should appear on frame, dates of service and branch of service.

Vendors/Handy Man Recommended By Your Neighbors

Painting -Todd Stamps 951-293-6067

Solar Panel /Window Cleaning/Bird Proofing - Curtis Harris 949-547-7420

Debolts Pest Control- Daniel Bernal 951-210-2560

Inland Valley Plumbing - Dave or Jeff 951-692-0629

California Roof – Experts Diego Amaya – 424-535-6828

Mario Concrete Works - 951-287-0731

Handy Man – Isaac Brown 619-925-0956

Sunrun Solar Energy - Regina Reynante 385-376-3962

Common Reverse Mortgage Questions

Will the bank own my home with a reverse mortgage?

No, with a reverse mortgage, a borrower retains ownership of their home and will not relinquish the title. Instead, they are borrowing against the equity in the home.

Will a reverse mortgage affect my Social Security benefits or pension benefits?

No, these benefits are not affected by a reverse mortgage. However, need-based resources like Medicaid may be affected. It could also help to delay drawing on Social Security, which could boost your lifetime retirement income.

How much money can I get?

The amount you can receive is based on a few variables like the age of the youngest borrower, the appraised home value, interest rates, and, in some cases, FHA lending limits.

How does interest work with a reverse mortgage?

Reverse mortgage borrowers are only charged interest on the proceeds they receive. Fixed and variable rates are available.

**CALL YOUR HOME
FINANCING TEAM TODAY!**

DAVID NAPIER

Reverse Mortgage Loan
Officer

NMLS #1565200

O: 714-452-2690

M: (714) 470-1951

F: 714-509-0604

E: dnapier@onetrusthomeloans.com



Not quite 62 yet? Ask about our 55+ Specialty Reverse Mortgage

Our proprietary reverse mortgage program is designed for homeowners who are at least 55 years of age and would like to take advantage of the many benefits of a Reverse Mortgage sooner than later. Because age is just a number.



The borrower must meet all loan obligations, including living in the property as the principal residence and paying property charges, including property taxes, fees, hazard insurance. The borrower must maintain the home. If the homeowner does not meet these loan obligations, then the loan will need to be repaid. This is not tax advice. Consult a tax professional. These materials are not from HUD or FHA and were not approved by HUD or a government agency.
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How do Reverse Mortgages Work 2 of 2

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SUN	MON	TUE	WED	THU	FRI	SAT
		1	2 10-11 AM Pool Aerobics 1:00 PM AMF Bowling 5:30 Maj Jongg	3 1:00 PM Dominoes	4 10-11 AM Pool Aerobics	5 
6	7 10-11 AM Pool Aerobics 1:00 PM AMF Bowling	8 Bible Study 2:45 -4:00PM Lloyd House 841 Bermuda	9 10-11 AM Pool Aerobics 1:00 PM AMF Bowling 5:30 Maj Jongg	10 1:00 PM Dominoes	11 10-11 AM Pool Aerobics	12
13	14 10-10:30 AM Chair Exercises 1:00 PM AMF Bowling MLK Birthday	15 Bible Study 2:45 -4:00PM Lloyd House 841 Bermuda	16 10-10:30 AM Chair Exercises 1:00 PM AMF Bowling 5:30 Maj Jongg	17 1:00 PM Dominoes	18 10-10:30 AM Chair Exercises	19
20	21 10-10:30 AM Chair Exercises 1:00 PM AMF Bowling	22 Bible Study 2:45 -4:00PM Lloyd House 841 Bermuda	23 10-10:30 AM Chair Exercises 1:00 PM AMF Bowling 5:30 Maj Jongg	24 1:00 PM Dominoes	25 10-10:30 AM Chair Exercises	26 No Board Meeting
27	28 10-10:30 AM Chair Exercises 1:00 PM AMF Bowling 1-3 pm BBQ Memorial Day	29 Bible Study 2:45 -4:00PM Lloyd House 841 Bermuda	30 10-10:30 AM Chair Exercises 1:00 PM AMF Bowling 5:30 Maj Jongg	31 1:00 PM Dominoes 		
						

JOIN US FOR BINGO on October 5th, 2024
Starts @ 1 PM




OCTOBER


2024