



THE

Highlander

Jan./Feb. 2024

The Rural Bonny Doon Association Newsletter

The Amah Mutsun Tribal Band: Through the Past to Bonny Doon

Wednesday, January 10th, 7:30 p.m.

In Person at the Bonny Doon Elementary School Multi-Purpose Room; *Virtually* via Zoom

Lisa Carrier, Director of Operations for the Amah Mutsun Land Trust (AMLT), will present the history of the Amah Mutsun Tribal Band of Ohlone Costanoan Indians from the 1700s to the present. She'll cover their connections to the San Juan Bautista and Santa Cruz Missions, the Central Coast and now, Bonny Doon. You'll hear of their journey of loss, survival, re-learning and self-resilience through the eyes of community leaders, who are Amah Mutsun Land Trust staff, stewards, elders and now Bonny Doon community members. Don't miss this opportunity to learn more about the culture and practices of the Amah Mutsun.

Virtual Meeting Login Instructions can be found on Page 2



Lisa Carrier

Lisa Carrier was born and raised in the Bay Area. She spent 34 years working for a major tool company in the construction industry as Senior Director of Operations, living in various California cities and U.S. states. In 2021 she relocated back to the East Bay and began working for the Amah Mutsun Land Trust as the Director of Operations. Her primary responsibilities are overseeing Finance, Human Relations, the Summer Stewardship Youth Camp and managing the Bonny Doon AMLT property and stewardship home.

In addition to having served as her tribal council's executive secretary for 20 years, Lisa is a board member of the tribe's Humunya Foundation. She co-founded the Mutsun Language Foundation in the early 2000's to revitalize and preserve the language and culture of her people. Lisa is a cultural practitioner of basket weaving, regalia making, traditional plant knowledge and uses, medicinal practices, song, dance, and other ceremonial practices, genealogy and language.



Justin Cummings

An Update from Supervisor Justin Cummings

Supervisor Cummings will also be joining us to provide the latest information about his work on our behalf and a look forward into 2024 as he enters his second year as our Third District County Supervisor and member of the Coastal Commission.

Action Needed to Deal with Outlaw Mountain Bikers at Gray Whale Ranch

A large number of recent posts on the Bonny Doon Facebook page "Slice of Heaven" shows that Dooners are increasingly fed up with the ever rising number of mountain bikers illegally creating and using trails on the upper portion of Gray Whale Ranch, a division of Wilder Ranch State Park. The state was given the 2,305 acre property in 1998, two years after it was saved from development by the Save the Redwoods League. The heavily wooded property is bisected by Smith Grade. State Parks, which was supposed to create a management plan, but never did, allows bikers, hikers and equestrians on the trails below Smith Grade, but designates the upper portion, which stretches to the Pine Ridge neighborhood, as closed to the public.

In the absence of any management or monitoring of the area by State Parks, which is sorely understaffed, people have been using it on an ad hoc basis, creating trails and maintaining them as they see fit, but without any professional guidance. The numbers of bikers riding there has increased steadily, and after the Covid pandemic started, exponentially in the last four years. Many of the bikers seem to feel that they have a right not only to create and ride the trails, but to access them through private land, ignoring signs and rudely blowing off complaints by Bonny Doon residents that their presence and activity is illegal and unwanted. Professional bike transportation companies haul bikers up the hill to the top of the trails, and the trails themselves are publicized on numerous websites. Besides the impacts on residents, wildlife and vegetation, there has also been a growing danger of collisions with motorists on Smith Grade, as the bikers emerge from the wooded trails and swoop down onto the roadway, which features blind, tight curves on the steep downhill portion from Empire Grade.

The illegal biking on Gray Whale is part of a growing trend of mountain bikers riding where they will, such as on the Bonny Doon Ecological Reserve, and on private property adjacent to Gray Whale and Wilder (the Mailboxes trail near Cave Gulch is particularly no-

The Highlander is Going Digital!

Continued on page 2

In the upcoming months, we are planning to cease the print distribution of the Highlander via the US Mail service in favor of a digital distribution (as a pdf) via email. The decision to make this change has been driven in part by a desire to reduce the consumption of paper, and partly by a desire to enable a more rapid and reliable delivery method. Starting with the March 2024 issue, we will begin digital delivery of the Highlander via email to all our readers. We will continue to print and mail the paper Highlander with the May 2024 issue being the last print issue. To continue receiving the Highlander, please send the board at board@rbda.us an email to ensure that we have you on the email distribution list.

Three RBDA Board Members Are Up for Election

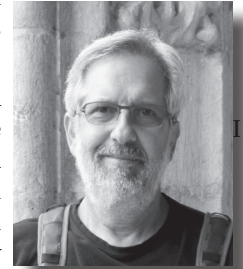
The election will be held at the next public meeting, which will be held by Zoom at 7:30 p.m. January 10. In accordance with the RBDA Bylaws (<http://www.rbda.us/who-is-the-rbda/rbda-bylaws/>), nominations of the Nominating Committee were presented at the November public meeting, and no additional candidates were nominated by other members. The January meeting will be open to anyone who wants to attend, but as specified by the Bylaws, only active RBDA members (people who have paid their membership dues) are permitted to vote for the board. See elsewhere in this issue for the Zoom link.

Candidate Biographies



Garret Hammack

Garret Hammack I moved to Bonny Doon nearly three years ago. After seeing a call for help in the highlander, I recently joined the RBDA board as recording secretary. Being particularly interested in land use and open space planning, I am grateful for the opportunity to stay informed and involved through the RBDA board. In my career, I have worked as a geologist in environmental consulting and non-profit work, and currently as a park planner in the local government working on fire recovery. In my free time, I enjoy hiking with my dogs, biking, ceramics, and climbing. I am glad to have found a wonderful community in Bonny Doon, and I see my participation in the RBDA as a small contribution to this special place.



David Rubin

David Rubin I have lived in Bonny Doon for 24 years and I have served on the RBDA board since 2015. I am currently the board chair. I recently retired from UCSC where worked as a geologist. I worked on the geology of Mars viewed by the rover Curiosity and advised the Interior Dept.'s Bureau of Reclamation how to operate Glen Canyon Dam to restore sand bars in Grand Canyon. In the late 70s, I conducted a marine geology survey offshore of Eureka, where we discovered an active earthquake fault that caused the Nuclear Regulatory Commission to permanently close the nearby Humboldt Bay nuclear power plant. My recreational activities include hiking, welding, and other metal-working projects. I am particularly concerned about environmental issues in Bonny Doon.



Eric Ornas

Eric Ornas I have just completed my first year as an RBDA board member and enjoyed the opportunity to meet and work with my neighbors. I look forward to continuing to serve on the board and work with the community as we address the issues and challenges life presents to us while we maintain the best of Bonny Doon. I am a retired software executive who has spent over 35 years in a variety of roles in different sectors of the industry. My wife and I discovered Bonny Doon by chance in 1988. Fate could not have been kinder. We were introduced to a marvelous community of people living within an enchanted and beautiful environment of land and ocean. This flatlander from Indiana had found his home. I was told by a long-time resident that Bonny Doon was nicknamed Battle Mountain because there's always some hot issue being debated there. He said people don't always agree, but they do work together for the common good. I have seen this in action many times as issues have arisen around land use, changing community needs, and natural disaster emergencies.

The RBDA Needs Two More Board Members

Do you want to help the Bonny Doon community? The RBDA board has two vacancies for new volunteer members: Treasurer and Corresponding Secretary. The Treasurer position requires a few hours per month tracking finances (membership dues and expenses). The Corresponding Secretary responds to emails that were sent to the board. Both positions offer the opportunity to pursue local issues that you find worthwhile and support the Bonny Doon community. No experience is necessary, and you will learn more about what is happening in Bonny Doon. Contact the board at board@rbda.us.

Action Needed to Deal with Outlaw Mountain Bikers at Gray Whale Ranch

Continued from page 1

torious). State Parks is continually closing illegal trails on Wilder, and it is almost certain that BLM will have the same problem when it opens the trails on Cotoni-Coast Dairies National Monument.

In late October the RBDA Board asked Supervisor Justin Cummings to try to do something about the problems. As of this writing he has not yet responded, except to say he asked his staff to look into the problems on Gray Whale.

It is long past time for State Parks to live up to its mandate to manage and monitor Gray Whale, before tragedy occurs, and before the impacts to wildlife and the environment become irreversible, not to mention the potential fire danger from human use (illegal camping has been reported). The RBDA would like to see the county posting signs on Smith Grade warning drivers that bikers may appear suddenly, without warning onto the road around the next curve, and State Parks to make it clearer that the upper portion of Gray Whale is closed to the public. Finally, in the long term, we would like to see baseline studies done (though it may be too late for that), a management plan created, and, along with monitoring, legitimate biking, hiking and equestrian trails built and professionally maintained.

Virtual Meeting Participation

Zoom (zoom.us) is a video conference platform that is free to use through either a web browser or application, and audio participation is possible through a dial-up connection on your phone. Zoom Meeting Instructions:

To join by internet:

- 1) go to <http://zoom.us/join>
- 2) Enter the Meeting ID. **609 031 3060**
- 3) Click join
- 4) Enter passcode: **802339**

To join by phone:

- 1) Call **+1-669-444-9171**
- 2) When prompted enter the Meeting ID. **609 031 3060**
- 3) When prompted enter passcode: **802339**

Big Changes Are Coming to the California Homeowner's Insurance Market

Continued from page 4

- Expediting the Department's introduction of new rules for the review of climate catastrophe models that recognize the benefits of wildfire safety and mitigation actions at the state, local, and parcel levels
- Holding public meetings exploring incorporating California-only reinsurance costs into rate filings
- Ordering changes to the FAIR Plan to prevent it from going bankrupt in the case of an extraordinary catastrophic event, including building its reserves and financial safeguards.

It will take some time before these proposals are fully defined and implemented. It seems likely that those of us who are on the FAIR plan will be able to eventually migrate onto normal private insurance plans that should have lower costs in comparison. Also, implementing wildfire safety and mitigation strategies at our residences will help to bring down insurance costs. However, it seems increasingly likely that Californians, especially those living in wildfire prone areas, will be seeing markedly higher insurance rates. Of note, the FAIR plan, which sets its rates based upon wildfire risk modeling, filed a request for 48.8% rate increase with the CDI in May of this year. Additionally, if insurers are allowed to include re-insurance costs into rate filings, this will also add to the homeowner insurance cost burden much as it has in Florida.

We will continue to monitor for new developments in the insurance regulatory environment and post updates in upcoming Highlanders.

Would You Rather Have a Golf Course or the Ecological Reserve on Martin Road?

An RBDA Success Story

Do you enjoy hiking in the Bonny Doon Ecological Reserve, home to rare indigenous plants and the iconic "Moon Rocks"? If you do, you can thank the RBDA for helping to preserve those 552 acres with its rare Santa Cruz Sandhills ecosystem. That property was repeatedly targeted by developers, and the RBDA was mainly responsible for its preservation.

About 50 years ago, the Teachers Management and Investment Corporation bought the property and planned to put in a large housing development and a golf course, provoking community outrage. A vineyard owner came to the rescue with a plan to plant grapes on about half the property, a far cry better than homes and fairways, but it would still have eliminated most of the rare and endangered plants. Only a few people at the time knew about the biological importance of the property.

An RBDA board member, Marilyn Hummel, underwrote a study of the land by a UCSC professor that demonstrated its scientific importance, and lobbied the Nature Conservancy to buy it in 1989. The conservancy then turned it over to the state Wildlife Conservation Board, which transferred it to the California Department of Fish and Wildlife. And so the Bonny Doon Ecological Reserve that we know today was born.

Support Our Sponsors

FRANS LANTING STUDIO

Photography Workshops
108 High Road
Santa Cruz CA 95060
831-429-1331
www.lanting.com

LIGHTHOUSE REALTY & PROPERTY MANAGEMENT

Chris Trowbridge, DRE#02048989
Cave Gulch Family/5th Generation Local
831-566-9622
christopher.sc.homes@gmail.com

WE DRIVE DOONERS!

\$125 SFO, \$75 SJC
Airports & Personal Rides (4 ppl max)
Mimi 310-721-1464
Jackie 831-295-7239

MCHENRY VINEYARD

Estate Pinot Noir
Bonny Doon CA 95060
www.mchenryvineyard.com
530-756-3202

HEIDI E. HART, Founder, Realtor

Hart and Associates
Local / Non-Corporate
myagentheidi@gmail.com
831-247-9410

BOYCE-ABEL ASSOCIATES & FAMILY LANDS CONSULTING

Helping Families with Land, Estate and Asset Transference Issues.
www.familylands.com
831-469-9223

Sponsorships:

\$100 a year (6 issues).
Send check and text to:
RBDA, P.O. Box 551
Felton, CA 95018

RBDA MEMBERSHIP APPLICATION

Yearly dues are \$20/pp or \$15/pp for multiple members at same address.

Memberships expire on Jan. 31 of the next year. *

Number of Members _____ Number of years you are joining or renewing for _____

Multiply years times number of memberships. Checks only, please, made out to RBDA.

Amount enclosed for dues: \$ _____

I also wish to support the RBDA with an additional contribution of \$ _____

Total amount of enclosed check \$ _____

Name(s) _____

Address _____

Phone _____ E-Mail Address(es) _____

I certify that I (we) live or own property in the Bonny Doon Planning District.

Clip out and mail to RBDA, P.O. Box 551, Felton, CA 95018.

Dues mostly go for printing and mailing **The Highlander**, your voice for keeping Bonny Doon rural and natural.

Additional contributions are gladly accepted and greatly appreciated!

*Dues paid after Nov. 30 count toward the next year.



THE

Highlander

Jan./Feb. 2024

Advocating for a natural, safe, and sustainable future since 1957

Prsrt Std
U.S. Postage
PAID
Permit #236
Santa Cruz, CA

The Rural Bonny Doon Association Newsletter P.O. Box 551 • Felton, CA 95018

Bonny Doon's voice in preserving our special quality of life, The Highlander, is mailed free 6 times a year. RBDA Public Meetings are usually held the second Wednesdays of January, March, May, September and November. We encourage you to participate. Send correspondence to The Highlander at the above address.

Access the RBDA on the Internet at:

www.rbda.us

E-mail us at:

board@rbda.us

Facebook (RBDA Members Only):

RBDA, Rural Bonny Doon Association

RBDA EXECUTIVE BOARD

CHAIR: David Rubin

VICE CHAIR: Eric Ornas

TREASURER: Laurie Taylor (Acting)

MEMBERSHIP: Laurie Taylor

RECORDING SECRETARY: Garret Hammack

CORRESPONDING SECRETARY: David Rubin (Acting)

HIGHLANDER EDITOR: Martin Burmeister

ADVISORS: Ted Benhari and Marty Demare (former board members)

**Bonny Doon Resident
Santa Cruz, CA 95060**

Jan. 10th RBDA Public Meeting: Amah Mutsun Tribal Band: Through the Past to Bonny Doon

Big Changes Are Coming to the California Homeowner's Insurance Market

Severe wildfires in California and the west have been increasing in frequency over the last 20+ years. The related costs to insurers have likewise been rising in equal proportion resulting in sustained multi-billion-dollar losses, some \$20 billion for the years 2017 and 2018 alone. These losses have driven many companies to drop coverage of homes in wildfire risk areas, to stop issuing new policies in these areas, and to even leave the California market altogether. Once dropped by an insurer, it has been difficult to impossible for homeowners to obtain new coverage.

These actions have in turn forced thousands of homeowners to migrate to the California FAIR plan, the insurer of last resort for California. In the year 2019, the number of FAIR plan policies surged by 225% to 190,196. The FAIR plan is a private insurance plan that is managed and funded by the combined resources of private insurers doing business in the state. Insurers are mandated by the state to participate in the FAIR plan; their contribution to the plan is proportional to their share of the California market. The FAIR plan charges rates that are considerably higher than those charged through normal insurance plans.

According to the insurance industry, the constraints imposed by Proposition 103 which voters passed in 1988 are a large part of the problem with market in California. The proposition initially rolled back rates by 20% in its first two years and then subsequently has required review and approval of all insurance rate hikes by the California Department of Insurance (CDI). These reviews have acted to hold down rates Californians paid but also have greatly increased the length of time it takes to win CDI approval (up to 293 days on average). Insurers say consequently

they are unable to react to rapid changes in risk levels due to climate change. They have also have not been permitted to make use of advanced wildfire catastrophe models in rate setting. Finally, while re-insurance costs for North American property have increased doubled from 2017 to 2022, insurers have been barred from passing any of these costs on to consumers.

In an effort to address issues faced by homeowners and shore up a disintegrating California real estate insurance market, Governor Newsom issued an executive order on September 21, 2023 to insurance commissioner Ricardo Lara to implement regulatory changes to strengthen and stabilize California's insurance market. To that end, commissioner Lara outlined several proposals, of which some key ones are listed here from the CDI's website:

- *Executive action by Commissioner Lara to transition homeowners and businesses from the FAIR Plan back into the normal insurance market*
 - o *Commitments from insurance companies to cover all parts of California by writing no less than 85% of their statewide market share in high wildfire risk communities.*
 - o *For example, if a company writes 20 out of 100 homes statewide, it must write 17 out of 100 homes in a distressed area*
- *Giving FAIR Plan policyholders who comply with the new "Safer from Wildfires" regulation first priority for transition to the normal market, thus enhancing the state's overall wildfire safety efforts*

Continued on page 3