

THE

# Highlander

July - Sept. 2025

The Rural Bonny Doon Association Newsletter

RBDA Public Meeting

## Understanding and Improving Communications in the Santa Cruz Mountains: A Survey of Technology Solutions for Our Challenging Environment

Wednesday, July 30, 7:00 p.m.

Virtually via Zoom

We all recognize the need for better cell and internet service in Bonny Doon. Indeed, Supervisor Justin Cummings has added improving rural communications to the operational objectives of the County. To facilitate a better understanding for both residents and county officials of the community needs and the current technological solutions, the RBDA is hosting a presentation and expert panel discussion led by Tammie Weigl, Director of Information Services for Santa Cruz County. Join us to learn about:

- The technologies (broadband, cellular, satellite) in use today and tomorrow
- The infrastructure that we depend on to make calls and connect online
- The difficulties presented by Bonny Doon's challenging terrain, living in the Wildland-Urban Interface (WUI)
- The County's role and activities in improving the situation; opportunities, challenges
- The progress we can expect in the future

**IMPORTANT!:** This is a Zoom only meeting with an earlier start time of 7 p.m.

**Virtual Meeting Login Instructions** can be found on page 3



Tammie Weigl

**Tammie Weigl** Prior to her current role, Tammie served as Assistant Director of Information Services (2017-2022) and Data Center Manager (2004-2017) for the County, where she led the transition from mainframe to virtual servers and storage. She also established the System Administration group and was its first supervisor. As Chief Information Security Officer from 2005-2022, she created the County's first IT security program. She has worked for the County since 1999 in the Information Services Department. Tammie holds a master's degree in political science from Drew University and a bachelor's from Thiel College. She is credentialed as a California County Technology Executive and an Enterprise Cybersecurity Leadership Master, with certifications in Microsoft, Novell, and Cisco. She has been a member of California County Information Services Directors Association since 2004. She currently serves on the board of Your Future is Our Business, a Santa Cruz County non-profit that aligns youth with career guidance and experience.

## Cell Tower Update

### Summit Drive Cell Tower Application Approved

On June 10, the Board of Supervisors approved CTI's application to build a 150-foot cell tower at 186 Summit Drive. This comes after three years and multiple public hearings. The application, which CTI had originally filed in 2022, had been denied by the Planning Commission last March because CTI had failed to show them that its tower met the conditions of the County's Wireless Communication Facility Use Permit. The Commissioners also requested additional environmental review as the CEQA exemption was contested. CTI immediately appealed the decision, sending it to the Board of Supervisors, which agreed to hear the appeal at its June meeting.

The application has been vigorously opposed by the Summit Drive neighbors and others who organized as Bonny Doon Residents for Responsible Cell Coverage. The tower has the capacity to lease space to three cell carriers with ATT signing on as the first tenant.

With the granting of CTI's appeal, County staff were instructed to do another review of the application and come back with its recommendation at the June 10th meeting. The hearing began with a report by the County staff, which again recommended approval of the application. Staff stated that CTI actually had met the following County requirements: it had shown that there was a significant gap in coverage; alternative analysis showed there is no other site at same height (140'-50 ft.) with less visual impact that fills the gap in coverage; and there were no significant environmental impacts.

The Board first heard testimony from CTI which presented its findings, including an AT&T senior Radio Frequency engineer who spoke to the testing they did to confirm the coverage gap. The coverage gap proved to be one of the main points of contention. A public safety advisor for the Department of Commerce spoke to the

public safety aspect of the tower and its importance in providing needed support for first responders. Finally, the attorney for CTI cited the Telecommunications Act of 1996 which states that the coverage gap is determined by the provider's (AT&T) RF engineering certified findings, so to deny the application given the evidence provided by CTI would violate the Telecommunications Act.

Representatives of the Summit group, including their attorneys and an independent telecom expert spoke next, sharing genuine concerns and giving arguments for denial of the application. Concerns included negative impacts on health, fire safety, aesthetics, environmental damage and the immediate proximity of the tower to homes in their neighborhood. They maintained that there were less impactful, alternative technologies available. They also flatly contradicted CTI/AT&T's claim of a significant coverage gap, stating that no such gap existed in the proposed service area. An outside expert testified to that effect and called AT&T's testing inadequate. Members of the Summit group then presented the results of multiple drive tests they had personally performed that showed the existence of available coverage.

The proposed tower was to be camouflaged, disguising it as a tree using the monopine model. The group's attorney also strongly challenged the County's position that there would be no environmental impact from the monopine camouflage (which uses fake foliage made out of PVC). He cited multiple instances around the country, including Lake Tahoe, where the PVC degraded rapidly and the monopines shed significant amounts of plastic into the environment.

There followed a lengthy public comment segment after which the supervisors asked some questions, mostly regarding the use of the monopine model and plastic pollution. Supervisor Manu Koenig asked if the tower had to be camouflaged and County staff said that it did

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# California Homeowner’s Insurance Crisis Update

## Implementation of 2024 Reforms

At the end of December 2024, Insurance Commissioner Ricardo Lara implemented significant reforms to California’s insurance regulation, giving the insurance industry many of the changes they had long sought, such as the use of catastrophe modeling to set rates and the ability to pass on the cost of re-insurance to customers. However, the process to implement these changes in fact is still ongoing. The Department of Insurance (DOI), for instance, has been reviewing the catastrophe models proposed by the insurers and should approve the use of three of these by the end of July. Commissioner Lara expects all the changes to be in place by the end of 2025. By that time, insurers will also begin issuing new policies in high fire risk areas which should allow more people to come off the California FAIR Plan. This should bring the largest insurers (e.g., State Farm, Allstate) back into the California market and, in theory, the increasing competition amongst insurers should lead to some policy rate stabilization for consumers.

## Reforming the FAIR Plan

As private insurers have shed policies, the California FAIR Plan, the state’s insurer of last resort, has taken on an increasing number of homeowner policies: in 2019, the FAIR Plan held 189,700 policies but by March 2025 the number had tripled to 590,642, exposing the Plan to a staggering \$604.5 billion in property liability. The majority of these policies are concentrated in high wildfire risk regions of California, increasing the Plan exposure to catastrophic losses as happened earlier this year in Pacific Palisades and Altadena. The Plan has been exposed to an estimated \$4.8 billion in claims from those fires, far exceeding the \$200 million it had in reserves and forcing it to draw funds from re-insurance and from its member insurers. The FAIR Plan was never structured to manage such large numbers of high-risk policies and could be one conflagration away from insolvency.

In June, Commissioner Lara finally launched an initiative to reform the California FAIR Plan. The goal of the reforms is to boost the Plan’s finances, improve

its transparency, and ensure it better serves its policy holders. Some of the key aspects of the reforms include:

- Increased Transparency: As of July 1, 2025, the FAIR Plan must publicly report exposures, policy counts, and financial data to inform policymakers and the public. This data is now available on the FAIR Plan website: [cfpnet.com/key-statistics-data/](https://cfpnet.com/key-statistics-data/). Previously, the FAIR Plan had no obligation to publicly disclose any of its financial or operational data. The Plan was notorious for its secrecy, sharing little or no data even with lawmakers or the DOI, making it difficult for policymakers and the public to assess the health of the Plan.
  - Operational Review: Commissioner Lara expects to file before the end of July a report of findings and recommendations from an ongoing review of FAIR Plan finances. The report will include an assessment of the Plan’s compliance with recommendations from the DOI’s 2022 Operational Assessment Report. The report called for significant changes in the FAIR Plan’s governance, operations, underwriting, claims handling, risk management, customer service, and financial planning strategies and policies.
  - New financial tools: Assembly Bill 226 will enable, with the approval of the insurance commissioner, the FAIR Plan to seek bonds (including catastrophe bonds), loans, and lines of credit to provide the Plan with a better financial footing. The added resources will facilitate financing the cost of claims, increase liquidity and claims-paying capacity. At present, the bill is making its way through the Senate, having passed the Assembly.
  - Expanded Coverage: Starting July 26, 2025, the FAIR Plan will temporarily offer high-value commercial coverage, up to \$20 million per building and \$100 million per location. This added coverage will be available through 2028 and includes coverage for HOAs and affordable housing.
- For a full description of the FAIR Plan reforms, go to [insurance.ca.gov/0400-news/0100-press-releases/2025/release044-2025.cfm](https://insurance.ca.gov/0400-news/0100-press-releases/2025/release044-2025.cfm)

## Cotoni-Coast Dairies Trails Set to Open

Nearly twenty-seven years after being acquired by Save the Redwoods League for \$40 million, the public will finally have access to the sprawling coastal hills national monument northwest of Santa Cruz.

On August 15, the federal Bureau of Land Management (BLM) will open three connected trails in the northern section of the park, accessed via Cement Plant Road in Davenport. The nine miles of trails will be open to cyclists and hikers. While the grant deed for the property states that no motorized vehicles will be allowed except for maintenance, BLM will nevertheless permit cyclists on Class 1 electric bikes (20 m.p.h. limit) to use the trails. Dogs will be allowed too but must be kept on a leash.

The Santa Cruz Mountain Trail Stewards built the trails with the help of thousands of hours of donated labor from volunteers, says its head, Matt DeYoung.

Controversy over where to locate the trails and parking lots has delayed the public opening by two years or more, as local groups like the RBDA, the Davenport North Coast Association, and Friends of the North Coast opposed the siting of the trails and the parking lot on esthetic, practical and environmental grounds.

BLM will be making a public announcement regarding the opening, according to Alexander Mairs, Administrative Support Assistant, possibly by the time this issue of The Highlander is published.

The RBDA Board has had concerns over the opening of the trails to the public ever since the property was acquired by BLM in 2014 as a gift from The Trust for Public Land (TPL), which had been given the land to manage by Save the Redwoods League (SRL).

The property, about 7,500 acres, had been owned for almost 100 years by a Swiss company, Coast Dairies, which had used it for cattle grazing until the early 1960’s. A few years later PG&E attempted to buy it to construct a nuclear power plant, an event that galvanized local environmentalists (including the RBDA) and led to

a much more active land preservation movement in Santa Cruz. In the 1990’s an “enterprising” developer acquired an option on the land and produced a hilarious but terrifying promotional video threatening to divide the property into 39 parcels with mega mansions and a marina (as if the rough water coves dotting the property could ever harbor yachts). Environmentalists scrambled to raise the money to buy him out (for a very hefty profit), and SRL courted foundations and trusts to raise the \$40 million he demanded.

The coastal beaches (407 acres total) were given to the State in 2006. Over 1,000 acres of the lowlands on either side of Hwy. 1 had been (and continue to be) leased by farmers and owned by TPL, and for years were the subject of battles waged by the conservation organizations regarding the conditions of their use. After a settlement in 2014, TPL deeded the remaining 5,800 acres to BLM.

Shortly thereafter, the Sempervirens Fund, which had acquired the timberlands owned by Cemex Corporation uphill from Coast Dairies (now called San Vicente Redwoods), started a campaign to have Coast Dairies named a national monument. San Vicente Redwoods, which stretches to Empire Grade, was opened to the public for hiking, biking and horseback riding in 2022. It is managed by The Land Trust of Santa Cruz.

The national monument designation was opposed by the RBDA, the Davenport North Coast Association, Friends of the North Coast, and the McCrary family, which owns Big Creek Lumber and nearby timberlands, on the grounds that such a designation would greatly increase visitorship through the worldwide publicity that such lands garner, bringing in more visitors than the BLM can manage and the land can withstand without environmental damage.

At the time, BLM had only eight rangers for the 300,000 acres it manages on the Central Coast, and it is not clear that it has the capacity now to manage the

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## Cyndy Cote Joins the RBDA Board

In May, Cyndy Cote joined the board of the RBDA, taking on the role of Treasurer. She is serving a one year term in this capacity and she will be up for election in January 2026. Cyndy has been a resident of Bonny Doon for 47 years and is a retired former assistant to the superintendant of Bonny Doon School. The board is excited that she is volunteering her time with the organization. Her pro-activeness and enthusiasm is already making a tangible difference. Welcome, Cyndy!

## Cell Tower Update

*Continued from Page 1*

not. Koenig then suggested that it would be better to just have the plain metal tower and paint it green.

During the Supervisors’ discussion, Supervisor Cummings argued against approval. He faulted the alternative site analysis and said that CTI and AT&T had provided misleading and contradictory information regarding coverage. Based on this, he moved that the application be denied. No one on the Board moved to second Cummings’ motion. Supervisor Koenig then stated that both federal and local code dictate that the carrier (AT&T) makes the call on the coverage gap and if the Board denies the application, the county will be sued and the tower goes up anyway. He then made a motion to approve the metal tower without the plastic foliage. Supervisor Martinez made the point that given the FCC and County rules, other quality of life issues cannot be reason for denial. She then seconded the motion. Supervisor Cummings reiterated his opposition, stating if there was going to be a lawsuit either way the Board should support their constituents in the community. Board Chair Hernandez then reiterated that the County code is in line with the Federal code regarding the carrier getting to define the coverage.

## Cotoni-Coast Dairies Trails Set to Open

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property properly, especially considering the Trump Administration’s campaign to reduce government spending.

Sempervirens managed the national monument campaign in what the opponents considered an ethically questionable way, starting with trying to rename it Santa Cruz Redwoods N.M., despite the fact that there are few groves of redwoods (for reference, less than on Smith Grade), then conducted a skewed poll that pushed people to respond the way they wanted them to and

The RBDA, however, still has one open Board position (Recording Secretary) and we are encouraging anyone to consider volunteering. The Recording Secretary is responsible for recording the minutes at monthly board meetings and distributing them to the other board members. The position requires very little time outside of attending once a month board meetings and no experience is required. Please contact RBDA at [board@rbda.us](mailto:board@rbda.us) if you are interested in joining the board.

Supervisors Koenig, Martinez, Hernandez and Kim DeSerpa then voted to approve the tower application. Supervisor Cummings was the sole “No” vote.

CTI has since applied for the required building permit.

In keeping with its long-standing support of improved communication services in Bonny Doon, the RBDA Board was in support of the tower application. The Board hopes that CTI and AT&T’s claims regarding the proposed tower are realized and do, in fact, result in improved cell coverage and that any negative impacts to the Summit neighborhood are minimized.

### McDermott Station Tower Negotiation Continues

We’ve learned that AT&T is the vendor negotiating directly with the County for a site on which to build a tower at the McDermott Station location. No additional information is available now.

A link to a video recording ([santacruzcountyca.newswagit.com/videos/345264](https://santacruzcountyca.newswagit.com/videos/345264)) of the June 10th cell tower hearing is also available on the RBDA website ([rbda.us](http://rbda.us)). Go to the HOME PAGE and click on the most recent issue of The Highlander. In the video, go to the 2:44.34 mark to get to the start of the cell tower hearing.

used that poll to claim overwhelming public support for the monument designation. The only success the RBDA and allies had was getting them to name it Cotoni-Coast Dairies National Monument, to honor the indigenous tribe that lived there and its dairy history.

In his last days in office in 2017, Present Obama granted monument status. Now that it is finally opening to the public, it will be interesting to see whether the predictions of overuse and environmental degradation are fulfilled.

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*Send check and text to: RBDA, P.O. Box 551, Felton, CA 95018*

## Virtual Meeting Participation

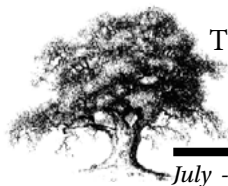
### Zoom Meeting Instructions:

To join by internet:

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

To join by phone:

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

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July - Sept. 2025

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

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 4 times a year. RBDA Public  
Meetings are usually held the second Wednesdays of January,  
April, July 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](http://www.rbda.us)**

E-mail us at:

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## RBDA EXECUTIVE BOARD

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TREASURER: Cyndy Cote

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

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

## ***July 30 RBDA Public Meeting: Improving Communications in Santa Cruz Mountains***

### **What's Happening Around County District 3**

By Supervisor Justin Cummings

As summer progresses, I want to share an update on the important work my office has been leading, from defending our coastline to preserving vital services during a challenging budget year. We have made great strides—and we are staying vigilant.

In response to broader federal efforts to open offshore areas to drilling, the Board of Supervisors unanimously reaffirmed its opposition. I led an effort to relaunch the successful 1970s coastal protection strategy, bringing on longtime advocate Richard Charter to coordinate a rapid statewide response. We are also working closely with organizations like Save Our Shores to revive local protections against onshore oil infrastructure. Our coast has been protected before through grassroots action—now we must do it again.

Despite budget challenges driven by state-level cuts and federal uncertainty, the Board passed a balanced county budget on June 10. I fought to preserve critical programs that many rely on, including Mental Health Client Action Network (MHCAN). We restored funding to maintain peer-led mental health support and hygiene services. We ensured continued operation of Gemma House, a transitional residence for women in recovery, now under Janus of Santa Cruz. Essential outreach contracts for Crisis Response and Syringe Cleanup were also retained to keep our downtown

streets safer and healthier.

While we protected many services, I opposed a cut in funding for the Justice and Gender (JAG) Commission, which supports incarcerated women and their families. I will continue advocating for inclusive, compassionate systems of care.

Construction is underway on Segment 5 of the North Coast Rail Trail, connecting Wilder Ranch to Davenport with a 7.5-mile multi-use path. This fully funded project includes parking, restrooms, and a new pedestrian bridge at Panther Beach, and is on track to open in early 2026. To further improve safety, my office secured funding to launch a feasibility study for a safe pedestrian and bike path along Cement Plant Road. This road will be a key link between Davenport and Cotoni-Coast Dairies once the monument opens in 2025.

As federal immigration enforcement intensifies, I have stood alongside regional leaders to protect our immigrant neighbors. We reaffirmed Santa Cruz County's sanctuary status, expanded legal aid and outreach, and condemned the use of federal force in local communities. Our diversity is our strength—and we will not be intimidated.

Thank you for staying informed and engaged. Together, we're protecting what makes Bonny Doon and the North Coast so special.

### **The CZU Fire Anniversary**

*On the upcoming five-year anniversary of the CZU Fire, we'd like to remember all those who lost homes, celebrate those who have been able to rebuild on their land, and welcome the newcomers to Bonny Doon. Let us also celebrate the bond that many neighbors forged helping each other during and after the fire. We are now working together to strengthen our properties through programs such as the Fire-Safe Neighborhoods and the Fire Safe Council. While the blackened trees are a daily reminder of what we have all gone through, we can look at the new growth on those strong trees and be reminded that we are "Bonny Doon Strong."*

## ***JOIN OR RENEW YOUR RBDA MEMBERSHIP!***

Membership dues go to printing/mailling ***The Highlander*** newsletter, maintaining our informative website, meeting insurance, and any additional advocacy costs. Additional donations are much appreciated! The RBDA is a 501(c)(4) non-profit organization.



Yearly dues are \$20 per person. You may join for multiple members/years. Memberships expire Jan 31st. Go to [www.RBDA.us](http://www.RBDA.us) (or scan the QR code) to visit our website and join/renew by credit card. To pay by check, clip out and mail this form to: RBDA, P.O. Box 551, Felton, CA 95018

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