

THE

Highlander

Oct. - Dec. 2025

The Rural Bonny Doon Association Newsletter

RBDA Public Meeting

A Puma Project Update: The Latest on Your Neighborhood Mountain Lions

A presentation by Chris Wilmers

Wednesday, November 19th, 7:30 p.m.

*In person at the Bonny Doon Elementary School Multi-Purpose Room and
Virtually via Zoom*

Chris Wilmers is a wildlife ecologist and professor at UCSC, where he leads the Santa Cruz Puma Project. In this talk, he'll share his latest findings on mountain lions (pumas), the powerful yet elusive predators that play a key role in California's ecosystems. Chris will present what he's learned about their basic biology—what they eat, how they raise young, and how they travel through their large home ranges, including Bonny Doon—as well as how they are challenged by living so close to people. From highways and housing to the simple presence of humans in the forest, he'll show how these pressures shape puma survival and behavior, and what it means for conserving these iconic cats.

Virtual Meeting Login Instructions can be found on page 3



Chris Wilmers

Chris Wilmers' research focuses on the ecology and conservation of large carnivores, with an emphasis on mountain lions and their role in shaping ecosystems in human-dominated landscapes. By combining fieldwork, GPS tracking, camera traps, and advanced statistical modeling, his work has illuminated how pumas move through fragmented habitats, interact with prey, and adapt to expanding urban infrastructure. Wilmers's research not only advances ecological theory but also informs practical conservation strategies for sustaining predator populations alongside people.



Justin Cummings

Update from Supervisor Justin Cummings

Supervisor Cummings will join us to provide the latest information on county issues and his work on our behalf.

Nominations for RBDA Board members will be at the Public Meeting

The election will be held at the January 2026 Annual Meeting

Low Impact Camping is Now Legal--What Does That Mean for Bonny Doon?

So-called "low impact" camping has become legal in California, but not in Santa Cruz County (yet). The low impact camping area (LICA) Assembly Bill 518 (AB 518), which allows commercial camping on private rural properties, was signed into law on October 1. This is an opt-in law, meaning that LICAs are only legal in counties that, by ordinance, elect to authorize LICAs, and county LICA ordinances can be more, but not less, restrictive than the state law.

There is currently no LICA ordinance in Santa Cruz County, but if our Board of Supervisors (BoS) were to adopt the state LICA law as is, private property owners in Bonny Doon with 2 acres or more could commercially host one temporary "sleeping accommodation" including, but not limited to, tent, yurt or RV per acre, up to 9 campsites. RV's would be limited to 4 at a time. There would be no maximum number of guests per sleeping accommodation. Campsites could be as close as 200 feet to any neighboring residence, and 30 feet to any adjoining property or road. Off-street parking only. Generators would be allowed. Quiet hours of 10 pm to 6 am would supposedly be enforced, although no enforcement mechanism is specified in the law. No onsite manager would be required (if available by phone 24/7), and there would be no fire-safety rules beyond unspecified "applicable state and local fire safety requirements". This law means that there could legally be hundreds of campers per day dispersed in campgrounds throughout the Santa Cruz mountains in areas where the fire-risk is so high that most residents can't even get fire insurance. Will this happen?

Expanding private camping into fire-prone communities like Bonny Doon means increasing the risk of wildfire. If this isn't obvious enough, there are multiple studies that have shown that 84-90% of wildfires

in the U.S. are caused by human activities, which include unattended or poorly extinguished campfires, discarded cigarettes, trash burning, and vehicle-caused grass fires, all of which are associated with camping. Fire-safety regulations intended to mitigate the increased risk could be introduced into a local LICA ordinance, but how would they be enforced? The state LICA law allocates no additional resources for mitigating any of the potential negative impacts of LICAs. Fortunately, our current BoS understands these concerns and is opposed to AB 518 becoming law, citing increased fire risk and potential environmental and public safety impacts. It's unlikely that Santa Cruz County will adopt a LICA ordinance anytime soon, but what about in the future?

Opposition to LICAs, largely from the Bonny Doon community, has had an impact both locally and statewide. In 2024, after being alerted to the issue by Supervisor Justin Cummings and the RBDA, Bonny Doon residents came out heavily against the proposed local LICA ordinance, which was defeated. The important opt-in provision in the state LICA law is thanks to our State Senator John Laird, who, after the Bonny Doon uproar, pressed for this amendment to be added to the original state LICA bill. Without the opt-in, LICAs would now be legal in all counties whether or not they had a LICA ordinance. To keep LICAs out of Bonny Doon, we will need to stay on top of this issue, possibly for years to come.

What we can expect now is significant pressure from Hipcamp (www.hipcamp.com), the key driver behind the LICA law, on counties in California to adopt LICA ordinances that expand private camping as much as possible. Hipcamp is a popular online platform that, for a fee, provides booking services and liability insurance to individuals who wish to rent out campsites on

Continued on Page 3

California Homeowner's Insurance Crisis Update

The rollout of Commissioner Lara's insurance reforms has been ongoing over the course of this year and are starting to make their mark. The reforms appear to have stemmed the exodus of insurers leaving the market, which is essential to stabilize it. However, the news for consumers does not look good.

Implementation of Catastrophe Models

One of the reforms that is being implemented this year is the use of forward-looking catastrophe models to set insurance rates. The models are developed and maintained by third party companies such as Cotality (formerly known as CoreLogic), Verisk, AIR, and RMS. All these companies submitted their models for review by the California Department of Insurance (CDI) in early 2025. Verisk's model was the first to be approved, in July 2025.

The models assess numerous factors and assign a wildfire risk score (on a scale of 1 to 32) for each home in an area. The models consider property specific risk (vegetative fuels, terrain/slope, and road access) and mitigation factors (home hardening and defensible space). Note that a low risk score such as 2 does not guarantee that a home is safe from wildfire or that one will get a low premium rate from an insurer. There is another risk, conflagration risk, that insurers consider in addition to wildfire risk for the local area or city where the home is located. This risk is an estimation of the likelihood that a fire could spread from house to house as it did in the 2025 Eaton and Pacific Palisades fires.

Insurers Request Rate Increases

The use of the catastrophe models is leading to higher rates for thousands of homeowners in the state. Several insurers have filed for rate increases in 2025 and made use of the Catastrophe modeling to justify their requests. CSAA, the state's fifth largest insurer, made use of the Verisk model to back up its request for a 6.9% rate hike. Similarly, rate hikes requested by USAA (the state's sixth largest insurer) that were approved in October were backed up by the same Verisk model. These rate hikes have ranged from 16% to 25% and will begin in February 2026. These higher rates will help insurers to replenish their reserves and be in a better position to deal with future wildfires.

On a positive note, for consumers in accordance with the insurance reforms, both CSAA and USAA have committed to start writing policies for homeowners currently on the California FAIR Plan. Those homeowners should see potentially some relief in their insurance bill.

FAIR Plan Rate Increase

Private insurers were not the only ones using

Bike Safety Improvements on Smith Grade

For decades mountain bikers have been cutting trails and riding on the northern portion of Gray Whale Ranch State Park (above Smith Grade). In recent years, both the number of bikers and trails has been growing exponentially, thanks to the nearly complete lack of management by the money-strapped State Parks Department.

The 2,300 acres of Gray Whale, including the parts north and south of Smith Grade, were slated to be logged and cut up into housing parcels in the 1980s. Local land conservation and environmental groups, including the RBDA, waged a campaign to preserve it. Save the Redwoods League raised \$13.4 million dollars to acquire it in 1996, then turned it over to State Parks to add to the adjacent Wilder Ranch State Park.

State Parks' protocols call for it to create a management plan before opening a park to the public, yet this has never been done, leaving it to users (mostly mountain bikers, but also some hikers and neighbors), to pretty much do as they please. With the mushrooming growth of mountain biking, accelerated by the advent of electric bikes, and helped by internet publicity, riders and trails at Gray Whale have proliferated. State Parks has never had the resources to manage the park, except for a few quick and simple (and just as quickly undone) efforts to close trails.

The result is unmonitored paths and jumps created by riders with various levels of trail building skills and concern for the environment, and increased dangers for

catastrophe modeling, the FAIR plan also put in a request for a whopping average 35.8% rate increase that was backed up by the same Verisk model. Oddly, the FAIR plan spokesperson claimed that the use of the models reduced the requested rate increase down from an originally planned 80%. It is unclear how the models led to this reduction.

This increase will hit Santa Cruz homeowners who are on the FAIR plan quite hard. On average, the rate increase would amount to 36% countywide. Within the county, there would be wide variance in rate increases: ZIP code 95017 (Davenport and parts of North County) would see an average increase of 9%, but the ZIP code 95007 (Brookdale) would see an eye watering increase of 50.9%. Increases of this magnitude could potentially stretch homeowner's finances to a breaking point.

The rate increase request is under review and it remains to be seen how much of it will actually be approved by CDI. These rate increases could potentially take effect as soon as spring 2026.

New Wildfire Legislation Signed into Law

Amidst the gloom of higher insurance rates, there were some points of light. On October 9, Governor Newsom signed into law a couple pieces of legislation intended to give some relief to homeowners in wildfire prone areas.

- **AB 888 The California Safe Homes Act:** This act establishes a grant program within the Department of Insurance to assist low-income residents in obtaining new or replacement fire-safe roofs and implementing fire-safe mitigation measures within 5 feet of their homes. This program will cover part of all the costs. The homeowner must have an income no higher than the low-income limit for their specific county, as defined by the California Department of Housing and Community Development. That limit can vary widely from county to county. In Santa Cruz County for 2025, the limit is \$111,100.

- **AB 1 The Insurance and Wildfire Safety Act:** The act is intended to stabilize the homeowners' insurance market and reduce wildfire risk by creating incentives for property owners to fire harden their homes. The Act requires that the Department of Insurance regularly update "Safer from Wildfires" regulations. Insurance companies are required to provide appropriate discounts for homeowners who have implemented wildfire mitigation measures.

Homeowners should see some relief from insurance rates (up to 15%) if they implement some or all of the Safer from Wildfires mitigations (see www.insurance.ca.gov/01-consumers/200-wrr/Safer-from-Wildfires.cfm)

motorists and bikers where the trails begin and end on Empire and Smith Grades. The potential for accidents is most marked on the latter because of the steep blind curves as Smith dives down from Empire.

While the RBDA is of course concerned with the disturbance to wildlife and harm to the environment through erosion and illegal tree cutting, we are even more concerned with the increasing risk of accidents. That is why last spring we contacted the County Public Works Department and State Parks, and well known, respected and knowledgeable leaders of the biking community, including Matt DeYoung of Santa Cruz Mountain Trail Stewardship, to try to make things better.

That effort, aided by Supervisor Justin Cummings staff, has now borne some fruit with the erection of signs on the eastern end of Smith Grade alerting drivers that bikers are sharing the road, and the placement of sturdy barriers at the bottom of the trails that force bikers to slow down and enter the road in the safest manner.

The next step, hopefully, will be the elimination of the poorly designed and built trails to cut back on erosion and environmental degradation and improve rider safety. At some point—although the opposite is currently happening—State Parks may have the funds to properly manage Gray Whale and hue to the twin goals of the groups which saved it from development: preservation of the natural environment and wildlife, and healthy responsible recreation opportunities for people.

Mike Kubo Joins the Board! Nominations for the RBDA Board!

At the beginning of October Mike Kubo joined the board as our Recording Secretary. Welcome Mike!

Under the RBDA Bylaws, candidates for election to the board at the January Annual Meeting must be nominated at the November meeting. To run for the board, you must be nominated by an RBDA member and be a member yourself. Terms are for two years.

There will be three positions up for election to the seven-member board. One of these positions, for Treasurer, will be an open position. Cyndy Cote has indicated that she intends to step down from this position early next year. A hearty thank-you for all her work to streamline our finances and revise the Bylaws!

RBDA Bylaws Update

At the August 6 RBDA board meeting, a Bylaws Review Committee was established. The committee was made up of RBDA Executive Board members David Rubin and Cyndy Cote with Ted Benhari (emeritus board member) participating. Their objective was to review and update the Bylaws of May 8, 2002, to simplify them and reflect changes that the board implemented.

The committee sought to streamline and re-arrange the Articles in a more readable manner and provide additional details, such as Executive Board Member

We are encouraging anyone interested to consider volunteering. The Treasurer position involves keeping track of income and expenditures, writing occasional checks to vendors, preparing a simple monthly treasury report for the board, and filing very simple once-per-year tax forms. The position requires very little time outside of attending once-a-month board meetings. No experience is required.

If you are interested in helping serve the Bonny Doon community through the work of the RBDA, contact Nominating Committee Chair Ted Benhari via the RBDA board email address, board@rbda.us

responsibilities. Language was updated regarding how information is shared (RBDA website, Facebook) with the membership and the public and how changes in membership dues are approved.

The entire Board contributed suggestions to the committee. A proposed amended Bylaws document was created and will be submitted to the RBDA membership for approval at the Annual Public Meeting in January 2026. The document is available to view at www.rbda.us/?page_id=1569.

Low Impact Camping is Now Legal--What Does That Mean for Bonny Doon?

Continued from Page 1

their private property. A May 24, 2025, San Francisco Chronicle article states that Hipcamp lists over 20,000 private campsites in California. Since the LICA law did not pass until October 2025, it is likely that the majority of these campgrounds have been operating, possibly for years, without legal status. Now, to become legal, these private campsites will need to operate out of counties that have a LICA ordinance. We could only identify two counties in California that currently meet that criteria. San Benito, whose county LICA webpage, interestingly,

contains a link to Hipcamp, and Santa Barbara, whose LICA ordinance is quite restrictive--it is limited to Agriculturally zoned land of at least 40 acres and requires 24-hour on-site supervision. There is no Hipcamp link. Mendocino County is currently considering a LICA ordinance and Local News Matters quoted their Supervisor Ted Williams: "Imagine we authorize it and in the first month somebody lights a fire and takes out one of our communities, we are all going to feel really foolish that we allowed it." Amen.

What's Happening Around County District 3

Continued from Page 4

To sign up, visit recorder.santacruzcountyca.gov and click on Fraud Notify. Registration takes only a few minutes and provides ongoing protection at no cost.

Looking Ahead

It's been an honor to serve the Third District, and I've decided to run for re-election. I'll continue bringing experience, science-based problem solving, and a deep

commitment to our community to every challenge—from fire resilience to affordable housing.

Learn more at www.cummingsforsupervisor.com or contact Celeste Gutierrez at cummings4supervisor@gmail.com.

Together, we can keep building a safer, stronger, and more resilient Santa Cruz County.

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Virtual Meeting Participation

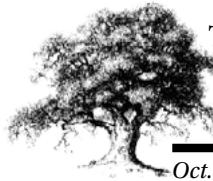
Zoom Meeting Instructions:

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 **+1-669-900-6833**
- 2) When prompted enter the Meeting ID. **609 031 3060**
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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

E-mail us at:

board@rbda.us

Facebook (RBDA Members Only):

[RBDA, Rural Bonny Doon Association](https://www.facebook.com/RBDA.Rural.Bonny.Doon.Association)

RBDA EXECUTIVE BOARD

CHAIR: David Rubin

VICE CHAIR: Eric Orlas

TREASURER: Cyndy Cote (Acting)

MEMBERSHIP: Jennifer Joslin

RECORDING SECRETARY: Mike Kubo

CORRESPONDING SECRETARY: Laura Lancaster

HIGHLANDER EDITOR: Martin Burmeister

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

Bonny Doon Resident Santa Cruz, CA 95060

Nov. 19 RBDA Public Meeting: A Puma Project Update with Chris Wilmers

What's Happening Around County District 3

By Supervisor Justin Cummings

Building Fire Resilience and Community Together

I'm pleased to share that I've directed \$20,000 in District 3 funds, available through the 2024 Measure K sales tax, to support the Firesafe Council of Santa Cruz County. This funding provides interim support to continue their essential operations while federal grant funding is delayed.

The Firesafe Council plays a critical role in wildfire preparedness through its Firewise and Home Ignition Zone (HIZ) programs, which offer outreach, education, and free wildfire risk assessments for residents. These programs empower homeowners and tenants to take meaningful, lasting steps to reduce wildfire risk.

Operating with a small volunteer team and one full-time staff member, the Council is currently ranked third in the nation, with 105 Firewise communities. With 20 more communities in progress toward Firewise recognition Santa Cruz County is on track to become number one. Through partnerships with CAL FIRE, the County Office of Response, Recovery & Resilience (OR3), and the Resource Conservation District, they've built a model of community collaboration now recognized statewide and nationally.

Central Coast Good Fire Fair

On October 11, the second annual Central Coast Good Fire Fair brought community members together at Henry Cowell Redwoods State Park for a day of learning, collaboration, and cultural connection. I was honored to help open the event and was inspired by the expertise and spirit of cooperation on display.

Our Central Coast ecosystems have evolved with fire, guided for millennia by indigenous stewardship and cultural burning practices. Living with fire is natural

and necessary—and by supporting safe, beneficial fire practices, we can help prevent destructive wildfires.

The fair featured Indigenous exhibitors from the Tamien Nation and Amah Mutsun Land Trust, along with dozens of local partners sharing knowledge about fire ecology, safety, and preparedness. Hands-on demonstrations, talks, and family-friendly activities made it an engaging event for all ages.

AT&T Half Pole Removal in Bonny Doon

Thanks to Steve Homan for alerting my office to unused utility poles left behind after PG&E and Comcast completed line transfers. This neighborhood—where roughly 30 homes were lost in the 2020 CZU Fire—now has many families rebuilding, and ensuring safe, clear infrastructure is vital.

After receiving a list of locations from Steve, we reached out to Bettye Saxton, AT&T's regional Government Affairs Officer. Crews were on-site within days, removing the old poles. I appreciate their quick response and dedication to community safety.

If you know of other locations, please contact my office.

Protect Your Property with the County's New "Fraud Notify" Service

The Santa Cruz County Recorder's Office has launched Fraud Notify, a free service that alerts property owners by email whenever a document is recorded in their name. This easy-to-use tool helps residents detect potential real estate fraud early — before serious harm can occur.

Real estate scams can be devastating and often go unnoticed until it's too late. Fraud Notify gives homeowners the power to monitor their property records and act quickly if something looks suspicious.

Continued on Page 3

JOIN OR RENEW YOUR RBDA MEMBERSHIP!

Membership dues go to printing/mailed **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 (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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Yes, I'd like to make an additional donation to support the good work of the RBDA. Thank you!

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