



THE

Highlander

April - June 2026

The Rural Bonny Doon Association Newsletter

RBDA Virtual Public Meeting

Navigating Change: County Realities and Local Opportunities

Wednesday, April 29, 7:00 p.m.

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

Supervisor Justin Cummings will bring us up to date on two important topics that affect us all: 1) Santa Cruz County's current budget crisis and 2) the County and its coalition partners' efforts to prevent the Trump Administration from opening our California coast to offshore oil drilling and deep-sea mining.

Eric Gross, Superintendent/Principal at Pacific Elementary, will present a visionary proposal for reusing the cement plant in Davenport, converting the defunct industrial site into the town's civic center, including a school, sheriff substation, fire station, post-office, community center, Davenport Resource & Service Center, and staff housing. The conversion has the potential to successfully address many of the area's current challenges, including parking, traffic, water costs, housing, jobs, and pollution.

The presentations will be followed by a Q&A session so bring your questions and concerns to share with the speakers. *Zoom Meeting Login Instructions can be found on page 2*



Justin Cummings

Justin Cummings is running unopposed for his second term as District 3 Supervisor in the June 2nd primary. He was sworn in previously in December 2022. Prior to that he served four years on the Santa Cruz City Council, including a stint as mayor in 2020.

Eric Gross moved to Santa Cruz to enroll in UCSC as a teenager, and upon graduation, began working in local schools. He has served as a tutor, aide, teacher, assistant principal, principal, and director. For the last 10 years, he has enjoyed being the Superintendent/Principal at Pacific Elementary in Davenport.



Eric Gross

California Homeowner's Insurance Crisis : Some Signs of Progress and More Legislation

The homeowner's insurance crisis in our state continues to roll onward with no end in sight. There are however numerous developments happening in the background.

Sustainable Insurance Strategy (SIS) Reforms

There are some small signs of improvement in the homeowners insurance market since the end of December 2024, when the California Department of Insurance (CDI) implemented numerous insurance reforms. These reforms gave insurers, amongst other things, the ability to set their rates based upon forward looking catastrophe modeling and pass on the cost of re-insurance to their customers. In exchange, the insurers agreed to begin issuing new policies to homeowners in distressed (i.e., wildfire prone) areas and commit to growing the numbers of policies in eligible, distressed ZIP Codes by at least 5% of the total insurable value every two years. The goal of the reforms was to keep insurers in the California market and drive down the number of

policies held by the California FAIR plan.

Since January 1, 2025, a total of 6 insurers (Farmers, Mercury, CSAA, USAA, Pacific Specialty Insurance, and California Casualty) whose combined market share represents about one third of the California homeowner's insurance market have signed onto the SIS. These six insurers have pledged to issue a total of 13,250 new policies in distressed areas. This represents a paltry 2% of the 640,000 policies that the California FAIR plan holds. Another 90 insurers including Allstate and State Farm General (SFG) who are the 2 largest insurers in the state by market share have not yet signed on.

Herein lies the key challenge with the SIS reform implementation: the SIS is not a legal requirement for being an "admitted" insurer in California. It is a conditional ratemaking bargain. If an insurer would like to make use of the tools offered by the SIS, then they must file and then fulfill coverage commitments in wildfire-

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distressed areas. However, if they choose not to abide by SIS, then the insurer simply continues to follow the existing process.

SFG has not signed up to the SIS and since May 2023 has not issued any new policies in California. Only this March, SFG finally agreed to a settlement with the CDI over SFG's 2-year-old rate request, filed before the SIS was finalized. This settlement allows it to lock in a 17% rate increase for homeowners while agreeing not to file for any additional rate changes before 2027. "At the rate levels agreed to in the settlement, it will take time for State Farm General to rebuild the financial capacity to reopen to new business," an SFG spokesperson wrote. There is then relatively minimal incentive for SFG to sign onto the SIS.

It will clearly take many, many years for these reforms to have a significant impact as long as SIS implementation remains voluntary. However, future crises such as another Palisades scale wildfire could push the solvency of the FAIR Plan to the brink and force these changes to happen on a more accelerated timeline.

Legislative Action

The legislature has not been sitting idle in addressing wildfire disaster issues. The aftermath of the Palisades and Eaton fires has undoubtedly been driving legislative action.

SB 254 Natural Catastrophe Resiliency Study

SB 254, approved by the governor on September 19, 2025, required California Earthquake Authority (CEA) as Wildfire Fund administrator, to submit a report with specific recommendations on insurance, catastrophe-risk socialization, mitigation, recovery finance, utility accountability, litigation-related issues, and options to complement or replace the Wildfire Fund. The objective of the study is to give the Governor and Legislature a structured set of recommendations and policy options

Santa Cruz County on the 2026 list of Fire Risk Reduction Communities

Finally, some good news for those on the California FAIR Plan (CFP)! We have confirmed that Santa Cruz County will be on the 2026 list of Fire Risk Reduction Communities with the Dept of Forestry. This qualifies those who are not in a Firewise Community for the CFP Community discount. In addition, it qualifies those who *are* in a Firewise Community for both Community

on catastrophe resilience, cost allocation, insurance, utility liability, mitigation, and recovery.

The CEA organized a series of 3 public meetings (webinars) to solicit input from stakeholders, principally utilities, insurers, and consumer advocates, and review the results. The key points that emerged from the phase were that California's insurance market has destabilized, mitigation is widely supported, and affordability and equity are major concerns. Unsurprisingly, the hardest unresolved disputes concern inverse condemnation, litigation limits, and how catastrophe costs should be socialized among government, utilities, insurers, and ratepayers.

The three investor held utilities clearly have seen this study as an opportunity to try to reduce their legal exposure for wildfire damage. California automatically assigns legal blame for wildfires to the utilities who must then prove then that they are not responsible. The utilities thus argue that they carry a disproportionate risk even as they spend billions to harden the grid, which has driven up our electric bills. In contrast, insurers have been wary of changes in the apportionment of risk that could further shift the financial burden of wildfires onto them after a decade's worth of multi-billion dollar losses. Insurance trade groups have said that while they are open to some changes, the utilities must be liable for fires they start.

The report is set to be released on April 7, 2026, too late to make it into the Highlander. Look for an update to this article with summary of the released report at rbda.us

AB 1455 Fire Prevention & Defensible Space

The bill was signed into law on October 13, 2025, amends the defensible space requirements, mandating the creation of an "ember-resistant zone" (Zone 0) within 5 feet of a structure. This zone is designed to eliminate materials that could be ignited by windborne embers.

To read the rest of this article please see the digital version of the Highlander on the RBDA website, rbda.us

discounts! The new list will be out on July 1st so mark your calendars and call your insurance brokers to make sure the discount is applied as of that date.

For more details see www.cfpnet.com/wp-content/uploads/2025/11/Discounts-for-Dwelling-Fire-Commercial-Policies-2025.11.15.pdf

Zoom Meeting Login Instructions

To join by internet:

- 1) go to <http://zoom.us/join>
- 2) Enter the Meeting ID. **820 7869 2634** and Click join
- 3) Enter passcode: **039634**

To join by phone:

- 1) Call **+1-669-444-9171**
- 2) When prompted enter the Meeting ID. **820 7869 2634**
- 3) When prompted enter passcode: **039634**

Message from Retiring Board Chair, Dave Rubin

After 11 years on the RBDA board, including 5 years as chair, I will be retiring from the board in June. The board will be in good hands then, when Mike Kubo takes on the role of board chair. Mike is a long-time resident of Bonny Doon, who recently completed his CZU wildfire home rebuild. In June, he will complete his term as board chair of Pacific Collegiate School. His wife, Kendra, previously served on the RBDA board. We are grateful that Mike has volunteered to take over as RBDA board chair.

Over the past decade, the RBDA has focused on informing our members about the local issues that impact our community, and advocating that the County implement restrictions to protect our neighborhoods and environment from commercial cannabis and so-called Low-Impact Camping Areas (LICA). Our detailed reports on these two issues are posted on our website. We hired an attorney to review LICAs, and the letter he wrote on our behalf helped convince the County that a full environmental review would be required if the issue were to be reconsidered in the future.

These successes have made it a rewarding experience to serve on the RBDA board. The organization has almost 70 years of history advocating for the Bonny Doon community, as detailed in the compilation of RBDA's past activities listed at rbda.us/?page_id=1569

Those of you who have provided your email addresses

should have noticed that we are now using email to send Action Alerts when issues arise on short notice. For example, when Justin Cummings and staff notified us that the County Supervisors had a hearing scheduled on LICAs, we were able to notify the community and help arrange overwhelming opposition to the ordinance at the County hearing with less than one week notice.

Two high-priority issues that need further work are moving families from the FAIR plan to private insurance and improving communications in Bonny Doon (both during emergencies and for daily life). We're continuing to advocate on these issues, but the RBDA has little influence on these statewide problems.

Please continue your support of the RBDA by joining or renewing your membership and by providing the board with your email address. We only use the email list for contacting our members, and we don't share the email list with anyone. You can join or renew on our new website: rbda.us

Also, please advise the board how you would like our efforts directed. What new issues would you like the RBDA to focus on? What topics would you like to hear about at our public meetings?

Thank you for your continuing support to the RBDA's advocacy on behalf of the Bonny Doon community.



Yearly dues are \$20 per person. Visit our website at RBDA.us or scan the QR code to join/renew by credit card. You can also drop a check in the pre-paid envelope enclosed, if you prefer. If you are a multi-year member, please consider an additional donation to support the RBDA's good work.

Thank you for supporting us, we can't do it without you!

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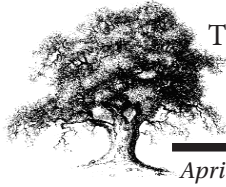
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Bonny Doon's voice in preserving our special quality of life, The Highlander, is mailed free 6 times a year. RBDA Public Meetings are usually held the second Wednesdays of January, March, May, September and November. We encourage you to participate.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

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

April 29th RBDA Public Meeting: Navigating Change: County Realities

Updates from the Third District Supervisor Justin Cummings

Running Unopposed for Re-Election

I'm pleased to share exciting news about our district. When the filing deadline passed on March 6, 2026, no challenger had filed to run against me in the Third District Supervisor's race, meaning that I will continue serving you for another four-year term — uncontested.

Running uncontested, I believe, reflects the community's trust and confidence in my leadership and I will continue to work on your behalf. Although we have made progress on helping individuals rebuild from the fires, fix rural roads, improve communications, and keep unmanaged camping out of high fire risk areas, there is still so much more we can do. We will continue to work with you all to improve communications, make our community more disaster resilient, address insurance issues, and so much more. It has been a privilege to represent and work with the residents of Bonny Doon and we look forward to working with you for four more years.

Community Service Center/Sheriff Sub-Station Opens

On February 13th, 2026, we celebrated the grand opening of a new substation to enhance public safety and community services on the North Coast. Located at 450 Highway 1 in Davenport, the center marks a significant commitment to public safety through improved accessibility and engagement on the North Coast.

Following the opening of the Cotoni-Coast Dairies National Monument and significant infrastructure

improvements in the area including North Coast segments of the Rail Trail, the new service center represents a multi-agency approach to assuring that visitors and locals continue to enjoy the area and have access to needed services, while minimizing impacts on our environment and community. In addition to Sheriff's deputies and volunteers, the Center will house an office for Supervisor Cummings and staff members from County Parks and Sempervirens Fund. It will also feature exhibits by local artists, starting with Davenport photographer Ed Dickie.

Removal of Old Utility Poles Continues

Thanks to a neighbor's report, a double-pole hazard at the corner of Sunlit Lane and Empire Grade has been resolved. PG&E's ongoing pole replacement work had left old poles standing alongside new ones in several spots, and at this particular corner — where visibility is already limited near the crest of Empire Grade — the side-by-side poles were creating an additional safety concern for drivers exiting the lane.

After our office contacted AT&T and Comcast, a crew came out on February 4th and transferred the communications lines to the new pole and removed the old one. Visibility at that corner is now much improved.

If you've noticed similar issues with old utility poles in your neighborhood, please don't hesitate to reach out to our office at Third.District@santacruzcountyca.gov

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This law treats any attached decks also as part of the "structure", which may have significant implications for homeowners, depending on how the regulations are finally written and enforced.

The area under and immediately around an attached deck becomes a high-priority compliance area. Because the deck is treated as part of the structure, the owner should expect scrutiny of vegetation, mulch, leaf litter, weeds, stored combustibles, lattice, and other ember-catchers under the deck and within five feet around it.

Wood decks are not automatically banned by the statute, but they become a major wildfire vulnerability. The statute focuses on eliminating materials in Zone 0 that are likely to ignite from embers, not on banning every combustible deck outright. But CAL FIRE's guidance flags attached combustible deck boards, damaged/rotting boards, combustible deck-to-wall intersections, and combustible items on and under decks as specific ignition risks.

The law requires the Board of Forestry and Fire Protection (BFFP) to adopt Zone 0 within its regulations (this is still in process). The statute will apply initially to all new home construction and extend to existing homes 3 years later.

The Disaster Recovery Reform Act

This act groups together a set of three senate bills (SB 876, SB 877, and SB 878) all introduced by different senators on January 6, 2026.

- SB 876 accelerates insurance claims after wildfires: It

would speed up payments after total losses, require offers of at least 50% extended replacement cost and guaranteed replacement cost, expand building-code-upgrade and additional living expense protections, and require full personal property payments for furnished total-loss homes after emergency-related events. It also adds disaster-response-plan reporting and increases penalties and restitution authority for unfair insurance practices tied to states of emergency

- SB 877 Improves insurance loss estimating transparency:It would require residential property insurers to provide policyholders, within 15 days of creation, every version of claim-related documents such as estimates, scopes, appraisals, plans, and valuation calculations. It also requires disclosure of who changed each document and why, and bars the insurer from later removing or altering those disclosed versions in the document portal or other primary delivery channel.
- SB 878 RegulateS insurance business practices: Codifies prompt-payment deadlines for fire insurance claims for losses arising on or after January 1, 2027. It requires insurers to acknowledge claims within 15 days, accept or deny them within 40 days, and tender accepted amounts within 30 days, with 20% annual interest plus attorney's fees for noncompliance. The bill also requires quarterly insurer compliance reports to the Department of Insurance and public reporting by insurer starting in 2028.