

THE

Highlander

July - Sept. 2026

The Rural Bonny Doon Association Newsletter

Public Meeting

The State of the California Homeowners Insurance Market

Wednesday, August 5, 5:30 - 7:00 p.m.

Virtually via Zoom

Have you been non-renewed or are you afraid of losing your homeowners insurance and being forced onto the California FAIR plan?

Supervisor Justin Cummings, in conjunction with the RBDA and the Loma Prieta Community Foundation, is hosting a panel of experts that include representatives of CalFire, the California Insurance Commissioner's office, the consumer advocate group United Policyholders, and Cassidy Insurance Agency of Scotts Valley to discuss the current state of the California insurance market, where it's going and what you can do to improve your situation.

To ensure that this meeting is as relevant as possible to the Bonny Doon community, we are collecting questions for the panelists in advance. You are all encouraged to email your questions to the RBDA at board@RBDA.us. Please put "Insurance Meeting Comment" in the subject line. All questions should be submitted by Friday, July 31.

This upcoming meeting is a follow-up to the 2024 "California Homeowners Insurance Crisis" meeting that was hosted by the RBDA. A link to that recording can be found at www.rbda.us. A lot has changed in the two intervening years, so do not miss out on this opportunity to hear from the panelists and, importantly, let them hear from you. Your submitted questions and concerns will be what drive the panel discussion.

Mark your calendars and look for all the details about the meeting, including Zoom meeting hyperlinks and phone-in access numbers at www.rbda.us.

Cell Tower Updates

Summit Drive Tower

In June of last year, the County Supervisors approved the tower developer CTI's application to build a 140-foot cell tower on Upper Summit Drive with AT&T as the first tenant. The tower would have been the tallest in the county. The Summit neighborhood residents vigorously opposed the tower for health, environmental and safety reasons. The Supervisors, with the exception of Justin Cummings, maintained that the application had met both county and federal requirements.

The residents, organized as Santa Cruz County for Safe Tech, immediately filed a lawsuit against Santa Cruz County, the tower owner, CTI, and AT&T, hoping to get the court to overturn the County's approval of the tower. The lawsuit alleges several errors committed by the County, including violating the California Environmental Quality Act (CEQA) in the course of its review and decision process. The parties explored whether the dispute could be resolved through settlement, but those discussions did not produce an agreement. The lawsuit is therefore continuing. The parties are currently working through the administrative record process, after which the case

will proceed under the court's schedule. There is another hearing scheduled for October.

McDermott Station Tower

Also last year, AT&T began negotiations with the County to obtain a lease of county property at the McDermott Fire Station on Empire Grade for the purpose of building a permanent cell tower to expand coverage in central Bonny Doon. AT&T has been operating a temporary 40-foot tower, called a COW (Cell on Wheels), at the station since the big wildfire of 2020 and continues to do so.

Though the County's negotiations with AT&T and CTI are ongoing, the County has found AT&T's tower developer to be very challenging to work with. It has begun an alternative, internal project to determine the feasibility of the County building the tower itself. Since it would own both the property and tower, the County would be able to collect fees from the tower's tenant corporations. It has rough estimates of costs from its Information Technology department, and the County's General Services group is looking into options for the County. We'll keep you posted as these different initiatives progress.

Planning for Southern Entrance to Cotoni-Coast Dairies

Last August the federal Bureau of Land Management (BLM) opened public access to the section of Cotoni-Coast Dairies National Monument northwest of Bonny Doon Road, which bisects the park.

Now, after almost six years of wrangling between BLM and conservation-minded entities trying to minimize the human impact on the monument's 5,800 pristine acres and uncluttered views, BLM and the Trust for Public Land (TPL), which owns the property between Highway 1 and the monument's southeast section (which reaches up into Bonny Doon) have come to an "Understanding" for a plan for public access.

Nevertheless, public access is still years away. BLM Central Coast Field Manager Zachary Ormsby hopes it to be 2029, but calls that date "sheer speculation". The opening depends on issues of location of the trail head and parking lot, terrain, actions required of CalTrans and State Parks, and the requirements of TPL, which donated the entire 5,800 acres of the monument to BLM but retained ownership of the agricultural parcels that it mostly leases to Rodoni Farms. And, as with anything, there is the challenge of finding the money needed for the parking lot and safe entry and egress for vehicles entering and leaving Highway 1. Plus, there are the complications of the planned operation of a train from Santa Cruz to Davenport, most likely by Roaring Camp Railroads.

As the land rises from the ocean, it does so in a series of "terraces." The agreed-upon location of the so-called "southern entrance" will be on the same level as the "ag" parcels, across from the newly reopened Panther Beach parking lot, and on the "first terrace" rather than the second, which BLM was proposing. This will preserve the viewshed, remarkably unspoiled still, and minimize fire risk and problems with the agricultural operations caused by visitor activities.

The BLM/TPL plan is very much like a 2021 proposal submitted to BLM by a group of eight organizations: TPL, the RBDA, Sempervirens, the Santa Cruz Farm Bureau, Big Creek Lumber, the Davenport North Coast Association, the Friends of the North Coast and the Santa Cruz Puma Project.

Access to the southern entrance is bound up with plans for the coastal Rail Trail (the bike path up from Santa Cruz will officially open very soon), the train, CalTrans plans for an expanded Panther Beach parking lot, a pedestrian overpass of the highway, and the necessary vehicle entrance and exit lanes.

Details for the infrastructure still need to be worked out to ensure there is sufficient room for the pedestrian bridge without cutting too deeply into the embankment on the inland side, plus the need for BLM to get

"encroachment permits" from CalTrans, which owns the highway right-of-way.

Even if all works as hoped, there is concern that parking will still be insufficient at the newly reopened Panther Beach parking lot, which CalTrans reduced to 48 from the approximately 160 informal spots that dangerously spilled into the bike lane, because the location is already very popular with beachgoers and surfers. There will be an inland parking lot for access to the planned trails, which TPL says it is open to expanding if it proves too small for the expected visitorship.

Speaking of which, BLM Field Manager Ormsby estimates that there were 250,000 visitors to the northern section in the first year, and says that he expects there eventually will be half-a-million visitors annually to the monument (north and south areas). While obviously we don't have any data to question that number, it is very hard to believe there was an average of 685 visitors a day the first year the north section was open, especially considering that most people come on the weekend and on days without rain.

Half-a-million visitors annually—an average of 1,370 a day, every single day—would have an enormous impact on the area—think traffic and trash, bad and dangerous behavior by some.

Even considering that there could be a train running on dry season (mostly summer) weekends, where will they all park, and their various impacts minimized? When the RBDA and its allied groups fought the creation of the national monument, based on the fact that the property was already strictly protected from development and harmful uses by deed restrictions and the provisions of the coastal development permit we fought so hard for when the property was up for sale by the Coast Dairies corporation, it was envisioned that national monument designation would attract many more visitors than otherwise, to the detriment of the environment. BLM, according to Ormsby, has one full-time and one seasonal ranger assigned to the monument, and two law enforcement rangers who can respond to incidents, for the 300,000 acres on the Central Coast, including Fort Ord, that BLM manages. Plus, the Trump administration has gutted BLM's budget and prioritizes resource extraction over environmental protection.

If anywhere near the number of visitors eventually approaches manager Ormsby's estimate, it will be a monumental challenge to serve them while mitigating the anticipated impacts on the monument's (and Davenport's) environment.

To be continued...

Updates from Third District Supervisor Justin Cummings

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the Board of Forestry and Fire Protection to agencies meeting best practices in fire planning. Effective July 1, 2026, this designation delivers real benefits:

- Priority eligibility for CAL FIRE Wildfire Prevention Grants
- Potential insurance premium discounts for property owners countywide
- A stronger foundation for deploying Measure Q wildfire resilience funds

The County will be publicizing this designation to

residents and insurers, and I want to work with all of you to identify every opportunity it creates for neighbors and community organizations.

As always, please feel free to reach out to my office with questions or concerns. If you're not already receiving it, you can sign up for my newsletter to stay current on what we're working on: santacruz-03-county-ca.web.fireside21.app/forms/emailsignup/

Fire at the McDermott Fire Station

As many in our community may be aware, in the early morning of March 18, 2026, a fire broke out in Water Tender #32 at the McDermott Fire Station (Company 32), causing damage to both the station and Engine 332. The Santa Cruz County Sheriff's Office has been investigating the blaze as arson. While that investigation remains ongoing, according to Afton Peevyhouse, Chair of the Bonny Doon Fire & Rescue, Station 32 has since been cleaned and repaired, and Engine 332 is currently being repaired. "Water Tender 32 has been totaled and

we are still working on a replacement," says Peevyhouse. Company 32 wanted to thank Company 41 (Corralitos) for lending Bonny Doon a water tender while awaiting their permanent replacement, and also wanted to express appreciation for Company 29 (South Skyline) for lending a type 3 engine while Engine 332 is under repair. Throughout the incident and its aftermath, Company 32 has remained in service and continues to respond to calls.



Support the RBDA with a Membership

Yearly dues are \$20 per person. Visit our website at RBDA.us or scan the QR code to join/renew by credit card. If you prefer, you can also send a check in the mail to RBDA, P.O. Box 551, Felton, CA 95018. If you are a multi-year member, please consider an additional donation to support the RBDA's good work.

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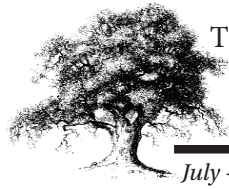
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Bonny Doon's voice in preserving our special quality of life, The Highlander, is mailed free 4 times a year. RBDA Public Meetings are usually held the second Wednesdays of January, April, July, and November. We encourage you to participate. Send correspondence 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](#)

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

August 5 Public Meeting: the California Homeowners Insurance Market

Updates from Third District Supervisor Justin Cummings

With the final vote count now released, I'm honored to have been re-elected. Serving the Bonny Doon community in my first term has been genuinely rewarding, and I'm looking forward to continuing that work together. My office has been busy this Spring—from Kickoff Santa Cruz World Cup events with County Parks and building opposition to offshore oil, to navigating difficult budget decisions amid federal and state cuts.

With the six-year anniversary of the CZU Lightning Complex Fire approaching and insurance premiums climbing, I am focusing this Highlander contribution on fire preparedness and resilience.

Community Fire Fair

On May 30th, I co-hosted the Community Fire Preparedness & Resilience Fair with the Bonny Doon Fire Safe Council at Martin Fire Station. The goal was to give residents one place to get answers on a variety of issues, including defensible space, Zone Zero regulations, insurance, and long-term recovery. I was pleased to see the strong community turnout!

Special thanks to 3rd District staffer Trina Barton, resident Mike Phinn, Bonny Doon Volunteer Fire and Rescue, CAL FIRE, the Resource Conservation District, the Long-Term Recovery Group, and Dave Reid for

moderating.

If you missed it, you can contact my office to connect with featured organizations and resources. You can also visit the County's fire preparedness page at santacruzcountycalifornia.gov/OR3 for more information.

Martin Fire Station

The recent fire at McDermott Fire Station, which forced a temporary closure and major repairs, highlighted why Bonny Doon needs a reliable backup facility. Martin Fire Station is a valuable community asset, but it needs updating. A key issue: the current structure can't fit modern full-sized fire engines.

I've committed \$8,500 in Measure Q discretionary funds to assess the cost of refurbishing or rebuilding the station, including larger apparatus bays and sensitive sandhills habitat considerations. I plan to bring an item to the Board to initiate this work in August.

We are in the early stages of the conversation and I intend to engage the community at every step — through public meetings, conversations with county departments, and outreach to neighbors and stakeholders.

Fire Risk Reduction Community List

Santa Cruz County has been added to California's 2026 Fire Risk Reduction Community List, awarded by

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