



MISSION CANYON ASSOCIATION

SANTA BARBARA, CALIFORNIA

www.missioncanyon.org

Spring 2008



Insurers Avoiding Mission Canyon

By Laurie Guitteau

"We regret to inform you that your insurance policy will not be renewed."

More and more Mission Canyon residents receive this dreaded letter each year as more and more insurance companies decline to write traditional homeowner policies for people with any exposure to brush. And it's only going to get worse.

According to the Insurance Information Institute, insured losses in San Diego's Witch Fire totaled more than \$1.1 billion. Though Witch was the largest, wildfires burned in seven counties during 2007, destroying more than 1,400 homes and commercial structures. These losses require insurance companies to reassess their exposure. As much as we all love to hate insurance companies, we must accept the realities of business. Allstate has essentially pulled out of California, servicing existing clients but discouraging new business. Allied refused to renew properties in our canyon this year. The Auto Club does not insure anyone living near brush, though one canyon household managed to convince them that their property was not a risk. Anyone who received a nonrenewal notice this year knows the frustration of calling company after company only to be brushed off once you give your address.

So what are we to do? First, examine the guidelines that most insurance companies use to qualify a property:

- All structures have an approved roof.
- No brush within 100 feet of structures. Most companies prefer 300 feet.
- A paved road wide enough for fire equipment access.
- Within 1,000 feet of a fire hydrant.
- Enclosed eaves.
- Within 5 miles of fire department.
- All raised decks clear of combustible material.
- Loss free for the last 3 years.

If you feel that your property qualifies, call the insurance agents. Paul Cashman of State Farm, Dave McGrath of Liberty Mu-

tual, and Silvia Aguilera of In House/Perry Insurance are willing to work with people whose homes would qualify. The first thing an agent will do is look at your property using one of the many mapping Web sites. If your house is well cleared but may not appear that way on these Web sites, speak to the agent and ask him to come out and actually see the property. You will have more success working with a local agent with whom you can develop a business relationship than working with large companies that have no knowledge of Santa Barbara.

What if you simply live too close to brush, and there is nothing you can do? You have several options, all of which will be more expensive. The California FAIR Plan was created by the State Legislature in 1968 after the brush fires and riots of the 1960s made it difficult for some people to purchase insurance due to hazards beyond their control. FAIR (Fair Access to Insurance Requirements) Plans exist in other states with risks such as flood, tornadoes, and hurricanes as well as fire. Many Mission Canyon residents already have insurance through the California FAIR plan, an industry-sponsored insurer composed of all property insurers licensed to write business in California. This is standard fire insurance for both the structure and the contents. These policies do not include coverage for liability, burglary, or other perils. The maximum total coverage for both structures and contents is \$1.5 million.

Two things will make your coverage more expensive using the FAIR Plan. First, you must pay a brush surcharge if you live within 200 feet of brush. The price of the surcharge depends on your exposure and ranges from \$.63 per \$100 of insurance for brush within 30 feet of structures to \$.13 per \$100 of insurance for brush within 100-199 feet. For example, the owner of a house insured for \$1,134,000 plus \$300,000 for personal property, and \$66,000 for other structures, with any structure within 100 feet of brush would pay an additional \$1,950 as a brush surcharge. Add that to the original premium of \$1,363, and the price

has more than doubled. A total premium of \$3,313 is not that bad, but on top of that, you will need a separate policy or policies for burglary, liability, etc. Thus, using the California FAIR Plan, as a general rule of thumb, doubles the premium of a traditional homeowners policy.

What do you do if your home and the contents are worth more than the \$1.5 million limit of the California FAIR, and many Santa Barbara homes are, even in this slow real estate market? You need enough insurance to replace your house and the contents in case of a fire, and most contractors advise you to estimate from \$250-\$300 per square foot for building a modest house. The next step for a larger policy in a high-risk area is to find a brokerage house such as Brown & Brown, Norris & Hill, Caesar & Seider. Lloyds of London will write for higher limits, as will AIG and other companies. A large brokerage house can help you find the coverage you need, but be prepared to pay for it.

Some of you may have attended the MCPAC Town Hall Meeting early in February when Mike Kelly, an insurance agent and Canyon resident, raised the issue of additional requirements in case of rebuilding after a major fire. Kelly is currently working with Derek Johnson of Santa Barbara County to develop an appendix of the things that all of us must consider in the event of a major disaster. Many of us live in homes built long before many of the current regulations, so this is a genuine concern. Once the appendix is formalized, we will inform you so that you can be adequately covered.

Meanwhile, we all should be even more motivated, economically, to keep our properties cleared and to encourage our neighbors to do the same. (Yes, you can be turned down for insurance if your neighbor's property poses a risk to your property.) Vegetation management is no longer just a term you hear from the Mission Canyon Association folks and the Fire Department. Vegetation management can mean thousands of dollars in or out of your pocket depending on the cost of your insurance.

Highlights of February Town Hall Meeting

By Jean Yamamura

A number of thorny issues prompted more than 100 Mission Canyon residents to turn up at the Natural History Museum the evening of February 7. Sponsored by the Mission Canyon Planning Advisory Committee and MCA, the meeting was successful in its goal of finding out how many residents felt about the issues. For those unable to attend, highlights of the conversation follow. A full-length version can be found online at missioncanyon.org.

Parking

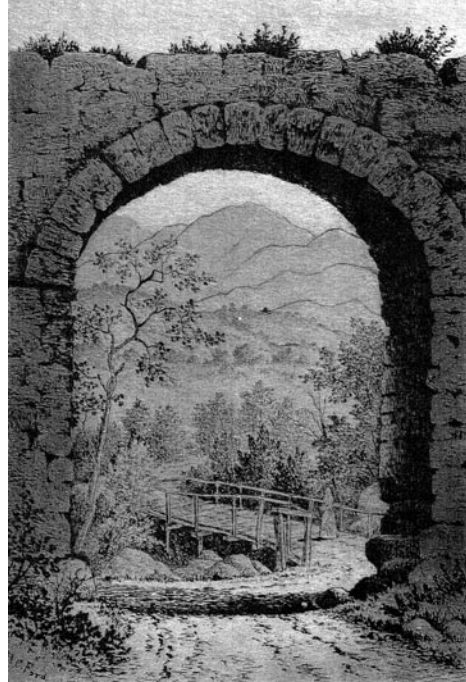
A majority of the meeting's participants were interested in parking. Narrow roads, such as Exeter, would be better off with no on-street parking at all, was one comment. A member of county staff stated the county was considering increasing the off-street parking requirement from two spaces to three. A shuttle parking area was suggested after one participant commented that restricting street parking meant no parking for friends and visitors.

Road requirements by the fire department had stopped one project, we were told, when the driveway area was found to be too steep. When someone asked why the fire department couldn't just use their smaller brush truck, it was explained that Mission Canyon's Station 15 always responds with a second unit from another station, and that the other station would not necessarily have a smaller truck.

With regard to rebuilding after a disaster, it was noted that in addition to wider roads with less steep grades, the fire department required hammerheads so its trucks could turn around. A participant asked that the rules have sensitivity to the history of the area, its trees, its neighborhoods, and not be the sort applied to tract homes built in a desert. The problem posed by steep, narrow driveways that had no space for better grading or widening was brought up, especially the fact that an enforcement of road-width rules meant there would be no way for these residents to reach their homes. A solution offered for some roads would be to include the width of footpaths in the overall road-width calculation; this would enable a road to appear small and rural, but be wide enough for fire department trucks.

Scenic Corridor

The consensus seemed to be that the scenic corridor from the Mission to the stop sign at Foothill Road was much appreciated by



At one time the road leading from the Old Mission up to the canyon passed through a beautiful arch. Because the opening was too low for large wagons, the arch and part of the wall were removed about 1880. Here you see a drawing of the original gateway to the canyon (left) and a photo of the remaining remnant (right), which is across from the Mountain Drive intersection.



SOURCES: Left: Santa Barbara Historical Society; Right: Laurie Guitteau

the 4,000 people who traversed it daily. One homeowner stated that the expense of maintaining attractive walls and plantings for passersby is a burden. They could use help replacing stone walls and fixing fences. A member of the county landmarks committee spoke of efforts to design a better pedestrian walkway between the Mission and the Natural History Museum, yet keep the historic elements of the old bridge and pillar. (See pictures above.) She also mentioned the problem of contractors smashing the stone walls with their equipment.

Assessment District

The Assessment District idea is based on the City of Santa Barbara's Wildland Fire Suppression Benefit Assessment District, which covers city lands across the foothills from about Northridge Road to the west to Summit Road to the east. Voted in by city dwellers in 2006, the district provides road clearing, tree trimming, chipping, defensible space inspections, and created a Wildland Fire Plan. Fees are assessed per acre or per unit depending on use, with a single-family home being charged \$65 annually. Funds are used exclusively by the district and are approved by City Council annually.

MCA has cleared major roads in the canyon and begun work on a firebreak at the top of the canyon, which can be viewed

from Spyglass. Funds for this work have come through Forest Service grants and property owners' pockets. A Mission Canyon Assessment District would establish a dependable fund for fire protection work.

Estimates for the assessment district in Mission Canyon range from \$50 to \$200. Fees would be based on parcel size. In a vote by residents, the number of votes would also be apportioned by parcel size.

Of the roughly 100 people present at the Town Hall, a good three-quarters voted in favor of such a district, while no one present spoke or voted against it. Comments from the floor included advising that secondary exits be built, possibly from Palomino Road to Alamar.

A Green Idea

The City of Berkeley, which voted to reduce its greenhouse emissions by 80 percent by 2050, has created a "solar financing district" in which the city pays the upfront costs—of \$15,000 to \$20,000—to install solar panels at residences, and the homeowner pays the city back over 20 years. In considering a similar program for Mission Canyon, one participant thought things like solar panels were up to homeowners to install at their own cost, while another, who had installed solar panels three years ago, stated that it was a joy not to pay the electric company and a wonderful thing for the planet as well.

Botanic Garden Update

More than a hundred public comments about the Botanic Garden's expansion plan, known as its Vital Mission Plan, were sent to the county in September in response to its Draft Environmental Impact Report (EIR). Alex Tuttle, a county planner, says that the county is revising the draft EIR, incorporating comments and doing more research. He expects the next EIR to be completed in coming months.

One Botanic Garden project that might be added to the EIR is its plans for a meadow terrace. The county first approved the terrace plans, a 4,000-square-foot raised and paved area at one end of the meadow, when submitted last July. But a public outcry arose over the effect of the obtrusive terrace on the landscaping of the historically landmarked meadow. Much to the garden's dismay, the county rescinded the permit and sent the project for review by the Historic Landmarks Advisory Commission (HLAC).

After visiting the site and holding meetings, HLAC denied the project, and also advised that such projects be folded into the ongoing EIR. Several HLAC members then formed a subcommittee and spent the fall and winter working with the garden to achieve an acceptable plan. They did come up with a plan they could agree on, but the garden chose to challenge HLAC's right to review the project and appealed to the Board of Supervisors on February 19.

Before a room filled with terrace supporters and opponents and after hearing from many of them for nearly two hours, the supervisors voted late in the evening 4-1 to uphold HLAC's right to review the project and deny the terrace permit. Garden Vice President Nancy Johnson told a reporter for *The Santa Barbara Independent* that the trustees would be reviewing their next step, while garden President Ed Schneider was overheard stating that a court of law was the project's next destination.

MCA thanks Supervisors Joni Gray, Joe Centeno, Janet Wolf and Salud Carbajal for their vote supporting the HLAC. MCA also thanks the chair, Salud Carbajal, our 1st District Supervisor, for allowing all speakers to be heard at the lengthy, after-hours meeting.

Brush Clean-Up Day

Every year for the past dozen years, MCA has sponsored and dozens of volunteers have made Brush Clean-Up Day possible. The Santa Barbara Woman's Club donates

its parking lot; MarBorg donates dumpsters and two drivers; Dan Upton (Upton Construction) loads brush with his Bobcat the entire day; Supervisor Carbajal has the County waive dump fees; dedicated volunteers like Paul Hegarty, Pma Tregenza, Rolf Brinkman, and Santi and Gayla Visalli pitch in to haul, sweep, direct traffic, whatever needs doing; the Botanic Garden helps with special needs; the Forest Service sends a crew if they are not out fighting fires; and fire personnel from Station 15 hose the parking lot down at the end of the day, leaving no trace of our labors. Truly a community working together.

Any Mission Canyon Association member can bring any amount of brush, free of charge. MCA dues of \$25 can be paid on the spot to make you a member. So start making plans now. In 2007 MarBorg hauled away a record-setting 43 tons of brush. Let's make it even more this year. Defensible space is easy to achieve when you can dispose of your brush free of charge.

Be on the lookout for a postcard from MCA to give the date for this year's Brush Day. When it comes, feel free to volunteer! People with trucks can help their neighbors. Or spend a few hours helping out in the parking lot or directing traffic. Join in this community effort to reduce the fuel in the canyon and make our homes safer. And say thank you to all the people and businesses that make it possible.

Caltrans Eyes Foothill Road Storm Drains

A Caltrans presentation to the Mission Canyon Planning Advisory Committee (MCPAC) in January described the preparations underway to set 24-inch storm drains along Foothill Road in 2009 at an estimated cost of \$2.3 million, to be paid out of state and federal funds. The project area runs from about Glen Albyn to the Foothill/Mission Canyon road intersection above the Mission.

Four to five-foot shoulders are envisioned for bicyclists and pedestrians, with the 24-inch storm drains set in trenches outside the shoulders under four-foot wide, v-shaped ditches with bicycle-proof grating down the center. When MCPAC members inquired about parking along Foothill, Caltrans' engineers responded that no parking would be permitted on the shoulders, and that they would be discussing signage or other enforcement methods with the county.

During construction, set for April through October 2009, one lane will be

closed, with flagmen directing traffic. While a box culvert is installed at 2811 Foothill Road, a total road closure and detour will last three weeks, most likely in May or June. About 30 trees will come down due to the trenching, probably next January or February to avoid nesting season, with current thinking being to replace them with 70 oaks at Highway 154. MCPAC members advised Caltrans to offer to replace the trees in neighboring yards to retain the tree-lined ambiance of the road.

Caltrans will be contacting affected homeowners as the construction dates near. Questions can also be directed to Jim Shivers with Caltrans in San Luis Obispo, 549-3237 or Jim_Shivers@dot.ca.gov.

MCA Annual Meeting Tuesday, April 22

Elect new officers, learn about "shelter in place" from County Fire, and participate in a mock vote on an assessment district for fire prevention at the Mission Canyon Association Annual Meeting. All are invited. It's happening at the Santa Barbara Museum of Natural History's Fleischmann Auditorium at 7 p.m., Tuesday, April 22. Mark your calendars now!

Mission Canyon Association Officers & Directors

Tim Steele; President; Land Use, ADRC, Fire Service Grant*, Botanic Garden Focus; 687-3378; tmsteale@101freeway.com

Ralph Daniel; Vice President; Evacuation Routes, Insurance*, FS Grant; 682-2889; rdaniel@fambus.com

Bill McCullough; Treasurer; Membership; 563-4363; billmccsb@cox.net

Dick Axelrod; Traffic & Parking*; 687-5296; sbbaldy@aol.com

Nancy Bertelsen; ADRC; 687-5746

Jenny Cushnie; Land Use, Fire*, Bylaws, Membership, FS Grant; 682-7038; dallen4191@aol.com

Laurie Guitteau; Membership, Newsletter; 682-4474; guitteau@cox.net

Tom Jacobs; ADRC*, Land Use; 898-8804; tomejd@cox.net

Kathy Koury; Land Use*, Bylaws, FS Grant; 687-3378; ccp@sbceo.org

Milt Roselinsky; Land Use, Fire; 563-9212; milt.roselinsky@cox.net

Ray Smith; Land Use; 682-5583; ray@icess.ucsb.edu

Dorothy Veaz; Bylaws*, History, T&P; 682-4654

Jean Yamamura; Newsletter*; 687-3371; marzmill1@cox.net

*Chair of committee

The MCA Newsletter was prepared with the help of Lee Anne Dollison, graphics, production and photography.



Mission Canyon Association
P.O. Box 401
Santa Barbara, CA 93102

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Your MCA Newsletter Spring 2008

Mark Your Calendar!
MCA Annual Meeting
Tuesday, April 22, 7 p.m.
Fleischmann Auditorium

CALENDAR

LINKING TO REVERSE 911

In an emergency, the Reverse 911 system can automatically call residents and a recording will inform us of the nature of the emergency and advise us what action to take. Reverse 911 was originally linked only to Verizon's landline telephones. In a new program for residents without landline phones, the Sheriff's Department is now adding information on cellular and satellite phone numbers, only one phone number per residence, to the automatic emergency notification system. To sign up, visit sbsheriff.org. If you are without computer access, please contact Jean Yamamura at 687-3371 and she will help you sign up.

And always remember, only use 911 for emergencies. If you are concerned about an event that is not an emergency, the Sheriff's Department asks that you dial 211 for information first so that the 911 lines are not tied up unnecessarily.

- April 1** MCA Board Meeting, 7:30 p.m. McVeagh House, S.B. Museum of Natural History.
- April 9** MCPAC meets regarding Specific Plan. 6 p.m. Planning Commission Hearing Room, First Floor, 105 E. Anapamu St. (See county's MCPAC calendar for up-to-date information and other hearings. Go to Long Range Planning at countyofsb.org/plandev/.)
- April 22** **MCA Annual Meeting!** 7 p.m. Fleischmann Auditorium, Natural History Museum.
- May 6** MCA Board Meeting, 7:30 p.m. McVeagh House, Natural History Museum.
- June 3** MCA Board Meeting, 7:30 p.m. McVeagh House, Natural History Museum.
- June 4** County Planning Commission reviews Community Plan and Residential Design Guidelines. PC Hearing Room, 105 E. Anapamu St., 1st Floor.
- July 1** MCA Board Meeting, 7:30 p.m. McVeagh House, Natural History Museum.