

Rancho San Clemente

www.rscga.com

Community Association

Summer
2023
Newsletter

Summertime

... includes heartfelt appreciation to:

- *Andy Hall, City Manager, for hearing our voice and directing the city to remove dead trees from the Ridge Route Trail on the slope above Harbor View Estates;*

- *Zak Ponsen, City Engineer for caring enough to take the time to provide 1600 notices to Curtis Management in Carlsbad, so that all of RSCCA's members received notice to be able to participate in the "All Way Stop Signs, Crosswalk & Bike Lanes Project" at upper Vista Montana & Calle Del Cerro @ Villagio II;*

- *South Coast Gardening President Phil Suffridge and Landscaping Crew for due diligence in maintaining 100-foot defensible fire zones for our dwellings and for performing fuel reduction mitigation in the Common Areas in accordance with the Orange County Fire Authority under direction of Jonathan Lim;*

- *Len Brongo, Bistline Engineering for performing RSCCA's annual weed abatement along the Ridgeline Trail and other Open Space areas in May;*

- *Mother nature for providing rain, "May gray," and "June gloom" to help prevent fires and to nourish landscaping during irrigation restrictions;*

- *Residents for their patience and understanding regarding strict limitations on irrigation, and for adapting to temporary road closures and alternate routes relating to city projects along Calle Del Cerro and Vista Montana.*

Landscaping

Now that restrictions on irrigation have been lifted and fire-hazardous shrubs have been removed in "Project Acacia," RSCCA can look forward to new replacement landscaping that will bring color and vitality throughout the community.

Brightview Landscaping has also completed RSCCA's annual tree maintenance, which included 338 trees in Common Areas along Rancho Cristianitos, Harbor View, and Pacific Shores. All are in compliance with OCFA regulations.

Insurance Update

Upon annual renewal of policies, some of the insurance carriers have requested policy holders to submit a letter of verification that fire zone maintenance has been performed in compliance with the fire authority. Please find attached a letter from the Master Association designed for this purpose. State Farm and Allstate Insurance have halted new property insurance policies in the state of California (State Farm letter attached).

E-Bikes & Safety

AB 1909

Existing law generally regulates the operation of bicycles upon a highway. A violation of these provisions, generally, is punishable as an infraction.

(1) Existing law prohibits the operation of a motorized bicycle or a class 3 electric bicycle on a bicycle path or trail, bikeway, bicycle lane, equestrian trail, or hiking or recreational trail, as specified. Existing law authorizes a local authority to additionally prohibit the operation of class 1 and class 2 electric bicycles on these facilities.

This bill would remove the prohibition of class 3 electric bicycles on these facilities and would instead authorize a local authority to prohibit the operation of any electric bicycle or any class of electric bicycle on an equestrian trail, or hiking or recreational trail. The bill would also authorize the Department of Parks and Recreation to prohibit the operation of an electric bicycle or any class of electric bicycle on any bicycle path or trail within the department's jurisdiction.

Questions may be directed to: Charles Hightower: HightowerC@san-clemente.org

Police Service:

Police Dispatch: 949.770.6011

New city police chief: Captain James Christian

Questions? City desk: 949.361.8224

Code Compliance: 949.366.4705

email: codeenforcement@san-clemente.org

OCFA: Jonathan Lim: 949. 274.6786

email: jonathanlim@ocfa.org

Board of Directors

President: Vonne Barnes, Montego
Vice-President: Jerry Anderson, Villagio I
Treasurer: Marjie Butterworth, Vilamoura
Secretary: Robert Anderson, Bella Vista
Director: Joe Lovullo, Harbor View

Meetings are on the second Thursday each month at 6:00 pm via Zoom or at St. Andrews Church, 2001 Calle Frontera, San Clemente, CA

Contact the Board

- Sheryl Sharp, Curtis Mgmt
ssharp@curtismanagement.com
- Kyle Merritt
kmerritt@curtismanagement.com
- Curtis Management
5050 Ave. Encinas, Ste 160
Carlsbad, CA 92008
- Phone: 949-245-2753
- FX: 760-579-4501

State Farm halts new property insurance policies in California

OC Register, [SAMANTHA GOWEN](#) | sgowen@scng.com 5.27.23

State Farm said Friday, May 26, that it will stop accepting new applications for property and casualty insurance in California, citing rising construction costs and its “rapidly growing catastrophe exposure.” The policy change for personal and business lines is effective Saturday, May 27, [State Farm said](#). The change does not apply to personal auto insurance or existing home insurance policies in the state. In a statement, the company said it would work with the California Department of Insurance to restore its market capacity in the state: “We take seriously our responsibility to manage risk,” the company wrote. “However, it’s necessary to take these actions now to improve the company’s financial strength.” State Farm holds the largest share of property and casualty insurance policies in the U.S. and controls about [8.3% of California’s market](#), writing at least \$7 billion in premiums, according to 2021 data compiled by the state.

Michael Soller, spokesperson for California’s Department of Insurance, said Friday evening via email that the policy change by State Farm was among factors “beyond our control, including climate change, reinsurance costs affecting the entire insurance industry, and global inflation.” Instead, the DOI is focusing on “protecting consumers” through its [Safer from Wildfires](#) discount program, Soller said.

Established in October 2022 and touted as a first of its kind, the state program requires insurance providers to discount policies for property owners who mitigate wildfire threats by installing fire-rated roofs, enclosing eaves and creating ember-resistant zones. Insurance companies have 180 days to submit a wildfire risk assessment or score, which the state can appeal. Property insurers in recent years have [pulled coverage from tens of thousands of homeowners](#) across the state in the wake of devastating wildfires. DOI Commissioner Ricardo Lara in September 2022 invoked a law — signed in 2018 by then-Gov. Jerry Brown — prohibiting insurance providers from canceling or refusing to renew plans for properties affected by wildfires until 12 months after the fire.

RELATED: [FAIR Plan seeks nearly 50% premium hike from Department of Insurance](#)

A moratorium on insurance price increases during the pandemic only heightened tension within the insurance industry.

“Risks are getting worse, and rates are going to have to go up to ensure insurers are solvent and operational in California,” Seren Taylor, a senior legislative advocate with the Personal Insurance Federation of California, [told the Bay Area News Group in August 2022](#).

Lara in 2019 ordered California’s FAIR Plan, an insurance plan of last resort, to expand its coverage beyond fire to include liability, theft and other parts of a homeowner’s policy. Insurance companies, which manage and fund the state-created FAIR Plan, have challenged the newer rules in court.

In March this year, FAIR Plan administrators agreed to double the plan’s commercial coverage limits to \$20 million for businesses such as homeowners associations that were unable to find insurance through traditional providers.

The number of California properties facing severe wildfire risk [is expected to grow sixfold in 30 years](#), according to the nonprofit First Street Foundation.

SEE MORE: [Housing developments could be delayed amid insurance struggles](#)

The DOI offers updates on consumer rights and options at its website insurance.ca.gov. Its consumer hotline is 1-800-927-4357. *Staff writer Ethan Varian and CalMatters contributed to this report.*

RANCHO SAN CLEMENTE COMMUNITY ASSOCIATION

Master Association Fire Zone Maintenance

The Master Association maintains active year-round fuel mitigation to provide 100-foot defensible fire zone areas for structures and dwellings as mandated in *CA GOV 51182*.

Master Association Fire zone maintenance is consistent with the Orange County Fire Authority (OCFA), in accordance with the *Vegetation Management Maintenance Guidelines for Property Owners and Fuel Modification Plans and Maintenance Programs* as posted on www.readySetGoOC.org, www.ocfa.com, and www.rscga.com. Trees, shrubs and groundcover are selected from OCFA's *Defensible Space Planting Guide*, and fire prone plants listed in OCFA's *Undesirable Plant Species* are removed.

Defensible fire zone maintenance on Master Common Areas includes but is not limited to mowing, weed-eating, thinning, trimming, vertical and horizontal spacing of trees and shrubs, and removal of dead vegetation. Ground cover is reduced to 18 inches in height in accordance with OCFA mandates. Fire prevention maintenance of Master interior slopes includes a Smart Irrigation system with Cal Sense Monitors and Controllers. Irrigation is interrupted only for necessary repairs and maintenance.

Year-round maintenance is performed by South Coast Gardening Services, and annual weed abatement is conducted by Bistline Engineering, Inc. in compliance with the City Weed Abatement Program. Brightview Tree Service provides annual tree maintenance following OCFA mandates on Master Common Areas.

OCFA Fire Inspectors review Master Association Common Area fire zone maintenance throughout the year to verify compliance with state, county, and city fire code mandates.

Fire Zone Maintenance Service providers:

South Coast Gardening Services
Phil Suffridge, President
140 Calle De Industrias, San Clemente, CA 92672, USA. N/A.
Ph: 949 496-8009 email: socogardeninginc@gmail.com

Bistline Engineering Inc.
Len Brongo, Owner
109 La Placentia, San Clemente, CA 92672
Ph: (949) 388-1025 email: info@bistlineeng.com

Brightview Tree Service
32202 Paseo Adelanto, SJC CA 92675
Ph: (714) 546-7843 email: Marko.Lazetic@brightview.com

OCFA
Jonathan Lim
Fire Inspector
Community Wildfire Mitigation
Orange County Fire Authority
(714) 573-6173 (Office)

RSCCA Board of Directors