

Mission Canyon Association

MINUTES

12/1/20, 7:30 p.m.

Minutes by Alex Feldwinn

1. Meeting called to order by Jason Saltoun-Ebin:
 - 1.1 Board Members Present: Jason Saltoun-Ebin, Laurie Guitteau, Erika Sharghi, Darby Feldwinn, Alex Feldwinn, Kellum de Forest, Kevin Snow, Nancy Weiss, Ray Smith, Sandy Robertson, and Seldon Edner
 - 1.2 Board Members Absent: Hugh Twibell, Jean Yamamura,
Guests: Nate Mosley (Guest Speaker)
Richard Frickmann, Nancy Baird, Steve Windhager, Jordan Mash and Monica Cadenasso, Judy Boyd, Nancy Rapp, Judi Doernberg, Hilary Anderson, Karen Kahn, Lydia Deems, Denise Hinkle, David Cannell, Chris Bohinc, Maria Profant, Musette Profant, Andrew Cooper, Judy Edner, Vikki Keosian, Peter Neuhaus
2. Minutes of October meeting approved.
 - 1st: Ray Smith
 - 2nd: Nancy Weiss
 - All approved
3. Treasurer's report approved (Erika)

Re: Certificate of deposit with union bank. The board was contacted/poled via email and 10,000 was pulled out of CD and deposited into the checking account. On 12/2 we will put into a CD with First Republic Bank, this will allow us to receive a greater interest new amount 0.35% (old was 0.15%). The length of term is 12 months.

10 board members responded in the affirmative via email between meetings, and the motion was reintroduced at the meeting for a formal vote.

 - 1st Nancy Weiss
 - 2nd Seldon Edner
 - All approved
4. Old Business
 - 4.1 Museum of Natural History update (Luke)

Museum

They are looking forward to a safe and steady attendance level.

They opened up new outdoor exhibit in the butterfly pavilion, dinosaur miniatures
Tribal Arts Show is in pop-up tents in the pavilion.
Asking people to make reservations, but walk-ups are welcome.

4.2 Botanic Garden update (Steve)

The Garden is open and reservations are not required. Most areas are open and all gates are open, even on Tunnel Rd. Visitors must wear a mask regardless of what entrance they use. Attendance is restricted/limited. There has been an increase in attendance because inside of SBNH Museum is closed. Visitors are currently not allowed to go inside buildings. The Garden is working with a skeleton crew.

4.3 Meeting with Das Williams

Kadie from Supervisor's Williams office

The graffiti under the bridge is gone.

Renewable energy is coming to Santa Barbara county. Community choice public forum on Dec 8 to talk about upcoming changes in energy options. Sign-ups will not be until next year. The upcoming virtual public forum is December 8th at 6:00 pm and people can register here: https://us02web.zoom.us/webinar/register/WN_aAaFuYerTHGImpywBCFpQ

5. New Business

5.1 Insurance Update: Nate Mosley, Goosehead Insurance

Goosehead insurance one of the largest agencies in the U.S. They offer insurance through a variety of companies, all A rated or better. This allows them to give more options to clients.

Not all insurance companies take the wildfire areas.

There have been many fires this year already, especially in Northern California.

Of the top 6 fires in California history, 5 of them have been this year.

This is one of the reasons it is harder to find insurance.

It is also changing the way that we see insurance.

They are looking at how close you live to the brush areas, Fireline (ISO) scores, how populated the area is, and when the last fire was. They use all of this to determine the rate.

All of SB county and Montecito are in the same boat.

Insurance companies might give it to you for one year and then they take it away the next.

3 options

Option 1: See what the admitted carriers will take you. Even if you have been non-renewed, they still might take you.

Just because you do not qualify now does not mean that you will not in the future.

Option 2: If option 1 does not pan out, you are looking at a California fair plan policy. It only covers fire and nothing else. So, you should look at getting a “difference in conditions” policy (liability insurance) from another company as a supplement. Recently the CA fair plan did make changes though. Higher dwelling coverages raised the combine limit from 1.5 to 3 million.

You should have at least 2 million for this area. The estimators do not do a good job of estimating this.

On normal policies there is an “extended cost” policy, not in CA Fair Plan.

The sum of the coverages can only equal 3 million (dwelling, personal property, debris removal, fair retail value).

As of January 1st, there will be other changes like adding “extended cost” policy.

Difference in condition policies are ~3000 (10,000) - ~5000 (1000 deductible); this will cover theft, sewer backups, animal liability, personal injury, etc.

\$2.3 million insurance policy on a dwelling was ~ \$6000 per year.

Option 3: a non-limited carrier for high fire areas. These are carriers that do not have to follow the CA policies for insurance companies. They do not have to prove their solvency.

These carries can give you the insurance policies at a cheaper price. They can do the same as the fair plan but the coverage above was about \$2000 less per year so you should look into them.

nathaniel.mosley@goosehead.com

You can send him an e-mail and he will work on getting quote to make sure that you get what you need.

Some discounts that you can qualify for include, a new roof, new electricity or plumbing, alarm system (burglar or fire), retired, what your occupation is, etc.

Animals can cost you more money, having a trampoline is more expensive, having a pool is more expensive, etc.

Insurance has gone up because fires are more prevalent, and supplies are down, making it more expensive for labor and materials.

CA Fair Plan has “Fire Wise Communities” and Nate is looking into what we can do to get designated as one of these communities

Encompass also takes “Fire Wise Communities” into account.

Insurance companies will not insure you if you have galvanized piping.

Wood frame and concrete are fine. Brick veneer is problematic.

Are there longer delays on claim settlements with non-admitted companies? What can we expect if we choose to go with such an institution? He has not seen any more than with that other companies.

The admitted, you know 100% you will get coverage even if all of CA burns down.

Non-admitted you do not know if it was a very large fire (all of SB, Montecito, Goleta) and they covered all houses they might run out of money and you would be out of luck. Nate does not have a fear of this happening he would put his family on one of these.

It is important to have a broker so that they can help you along the way.

Core logic explains to insurance company what is happening

“Fire line scores” are scores that tell how much fire danger you are in. These are done block to block not for individual home. Most companies will not take anything that is a 3 or below
Companies now also have their own in-company people that set these risks as well.

6. Additional Committee Reports

6.2 Newsletter (Jean Yamamura)

They are getting ready to put one out in the next week

6.7 Fire Committee (Ray Smith)

No meeting this month but will have one next month.

6.8 Tunnel Trail (Nancy Weiss)

A full year since SCE did the illegal grading.

They did emergency cleanup work last winter.

Just about to finish phase 2.

The trail will be reopened most likely on Dec 19.

Still working on drainage.

Taking out the power poles that line tunnel trail. Not the ones that go across the canyon.

Another project that they are seeking a permit for: to do road work repair on the gateway up to the towers. We have asked that it not be done until the EIR done. But we think they will get it. It will occur this winter most like.

There will be an impact report for all of the damage areas and not just the creek. There will be a call for comments most likely in the spring.

They will need to do more cleanup and restoration work with this.

The DA is considering filing criminal and/or civil actions against SCE. Criminal needs to be done this Friday if they are going to do it. The DA has asked for mitigation projects that might be appropriate. The working group has recommended a few project.

SCE has committed \$100,000 to a traffic study for evacuation and circulation of upper tunnel road. Katie and Das are looking into what is the best way to get this done. Trail will stay open on the weekends but not during the week.

Next Board Meeting: 1/5/21.