



## AN APPEAL FROM THE PRESIDENT



### President's Letter

I write this quarter's president's letter with great concern. We continue to have to fight battles on many fronts even though we have won several huge victories to protect Carmel Valley. Our work is never done. Right now, our major fight is the recent draft ordinance on short-terms rentals that threatens to upend life as we know it in Carmel Valley. Our community is rapidly becoming "Motel Row" with nearly 200 homes, rooms, and garages, that we know of, being rented out as short-terms rentals.

Priscilla Walton

For reasons unbeknownst to us, the County Planning Department has proposed both an inland and coastal ordinance that, rather than control, lays the ground for uncontrolled short-term rentals in Carmel Valley, Carmel Highlands, and Big Sur. The planning department has presented a draft document that expands rentals and provides no developed plan for enforcement. (See CVA's response to the draft document on the Carmel Valley website or in our weekly e-bulletin.) We support a coherent, solid, and viable local economy that accommodates a reasonable balance between visitors and residents. We have a cap of 190 visitor-serving units with fewer than 60 remaining. We believe that short-term rentals are visitor-serving units and their number should not exceed the number of rooms left.

As a result, we have once again engaged legal counsel to protect our beautiful Carmel Valley from the ravages of over-tourism and overdevelopment.

Our past victories were possible only because members like you contributed to our

continued on Pg. 2

## CVSOS FORUM: FIRE INSURANCE PREMIUMS RAISE ALARMS

by Sandy Schachter, reviewed by Laurrie Pike of Farmer's Insurance

Would you pay \$48,000 a year for fire insurance? That's the amount one audience member at a recent community meeting was quoted by an insurance company. The purpose of the meeting, sponsored by Carmel Valley Save Open Space and held on June 20<sup>th</sup> at the Carmel Valley Community Youth Center, was to present an update on CVSOS's progress in its attempt to purchase the Carmel Valley airstrip property and to give valley residents a chance to hear fire insurance information from four experts: insurance agents Matt Allaire, Matt Little, and Laurrie Pike, and Monterey Regional Fire District Division Chief Kevin Kamnikar.

Joe Hertlein, chair of the board of CVSOS, told the group that the organization was at that point still waiting for a response from the Delfino family to a second offer to purchase the airstrip property, which includes the idea of a park district benefit assessment to help pay for the purchase. Donations to the cause continue to be welcomed at [cvsos.org](http://cvsos.org).

Because fire protection, in addition to the need for open space, is a large part of the reason the property is so important to the community, the organization asked these insurance experts to address valley residents.

Premiums for fire insurance have risen dramatically in the past few years, and many home owners have found it difficult or impossible to find affordable insurance, especially in Carmel Valley, which has been rated particularly high in population-to-evacuation ratio. (See [chicoer.com/tag/destined-to-burn](http://chicoer.com/tag/destined-to-burn))

According to the experts, the Village area between Ford Road and Carmel Valley Road and any properties along Carmel Valley Road are in an insurable protection class for most companies, but other areas are not. In a brush analysis overlay used by insurance companies, Carmel Valley is barely insurable. About half the homes in

Carmel Valley could not be insured if sold.

In view of this problem, the panel presented important detailed information on obtaining and keeping fire insurance, particularly concerning the criteria used by insurance companies to assess the fire risk of properties, including brush analysis, fire line scoring, and the determination of protection class.



Chief Kevin Kamnikar, Matt Allaire, Laurrie Pike, Matt Little  
Photo by Lorraine Surprenant

As most home owners know, brush clearance around a building is imperative for fire safety and for insurance purposes. Different companies have different acceptable clearances, from 100 to 1000 feet, including area outside the property. Thus, one has to consider the condition of neighboring property as well as one's own. Brush is considered any unmanicured vegetation higher than six inches. No tree branches or leaves may be touching the building, and tree canopies must be cleared. A checklist on defensible space can be found on the Regional Fire District website ([mcrfd.org](http://mcrfd.org)) and submitted to insurance companies before inspection of the property.

Protection classes range from 1-10, with 9 and 10 being very difficult to insure. A property's protection class is based primarily on whether it is within five miles of a fully manned, municipal fire station

continued on Pg. 4

# HIDDEN VALLEY MUSIC SEMINARS

## MARK KOSOWER

Principal Cello  
The Cleveland Orchestra



### MASTERS FESTIVAL PERFORMANCE

Tuesday, August 13

7:30 pm

\$25.00



**Annual  
Road Scholar Big Band  
Dinner/Dance  
Craig Buhler, Conductor**

October 10th • 6:30 pm

Dinner/Dance \$25

Dance only \$10

## RESERVATIONS

659-3115

[hiddenvalleymusic.org](http://hiddenvalleymusic.org)

104 W. Carmel Valley Road



CV View from Inspiration Point trail in Palo Corona Regional Park Photo by Mibs McCarthy

CVA Legal Defense Fund. Our Legal Defense Fund is a special member-supported fund, over and above membership dues, that we use exclusively to wage the battles to ensure that the county follows the laws that prevent over-development, reduce traffic, and protect the critical natural resources and rural character of Carmel Valley.

This is the fund we used to force the county to cap the number of new housing units in Carmel Valley at 190 for 20 years. And this is the fund we are using now to fight the

legal appeals of our major victories on the events centers and Rancho Canada. But having to fight on so many fronts has depleted the Legal Defense Fund, threatening our ability to keep up the critical fight to protect Carmel Valley. Once again, we ask you to step up and donate to the Legal Defense Fund. I am writing this letter as a broad appeal to all of you who read our quarterly newsletter and support the work we do. Please help us continue our work to maintain a sustainable residential culture in our beautiful Carmel Valley.

## SENIOR ACTIVITY CENTER OPENS

by Luana Conley

Much as every teenager wails, "There's no place to go!" Carmel Valley seniors have been bemoaning the lack of a local senior center for some time. Chuck and Val McKay took the idea to the Carmel Valley Community Youth Center board, and now senior activity hours are set for Tuesdays, 1-4 pm. in the CVCYC community room, 25 Ford Road.

CVCYC and local volunteers got busy collecting books, games, cards, art supplies, and puzzles. Anyone is free to bring in games that they may want to play or refreshments to share. The coffee pot is available. Movement activities are planned for those interested. Other ideas include bus trips, walking groups, and writing programs. One attending senior will coordinate with CVCYC for access and act as a "go-to" person if a board member is not on site. Donations are suggested but not

required.

Those who wish to provide informational presentations or entertainment, donate supplies, or direct an activity are invited to contact Teresa Goldberg by email at [teresa@cvcyc.org](mailto:teresa@cvcyc.org) or call the center at 831-659-3983.

Seniors thrive when they're connected to community and can easily fall into loneliness without the opportunities for socializing that are harder to find as one ages. A vibrant senior activity center can promote the well-being of the whole community.



Chuck and Val McKays  
Photo by Luana Conley

## VALLEY RESIDENTS JAZZ IT UP

by Andy Sudol

Did you know that the longest-running annual jazz festival in the world is the Monterey Jazz Festival (MJF)? Carmel Valley residents and CVA members have participated in the leadership of this legendary organization dedicated to jazz, one of our greatest American musical genres. The 62<sup>nd</sup> annual festival will take place at the Monterey County Fairgrounds on September 27-29, featuring hundreds of musicians on eight stages. The Jimmy Lyons Main Stage headliners this year are vocalist/pianist Diana Krall, trumpeter Chris Botti, and the energetic jazz band, Snarky Puppy. This incredible weekend is a grand culmination of jazz education programming that goes on during the entire year in our community, including in high schools and colleges.

Carmel Valley Village resident and retired judge Michael Fields, a former MJF Board member, shared that "Tim Jackson has been the Artistic Director of the MJF for over 25 years, and he curates a spectacular line up with tried and true talent, as well as new artists that you might not know yet." Michael's favorite aspect of MJF is the annual youth event, the Next Generation Jazz Festival (NGJF), which is held in the spring and includes talented and enthusiastic young jazz musicians from across the U.S. and abroad. The musicians showcase their talent in Monterey and compete for a chance to play at the big festival in September. Admission to NGJF is FREE. You can't beat that!

Carmel Valley Association members Bob Danziger and Martha Drexler Lynn support a partnership between MJF and CSUMB that brings outstanding jazz educators and musicians to our community. A very popular annual event is a concert at CSUMB by the MJF Artists-in-Residence, which gives the Osher Lifelong Learning Institute and undergraduate students a behind-the-scenes look and access to an open rehearsal. Bob will host an OLLI (olli@csumb) version of "MJF 101," a program debuting at the Jazz Festival this year to help people plan their experience with the help of noted jazz journalists. Bob says, "Martha and I strongly believe in the values of both the Monterey Jazz Festival and CSUMB, who engage every part of our community to build excellence and unity."

Jazz is alive and thriving thanks to these swinging people. The full lineup for the 62nd Monterey Jazz Festival and ticket information can be found on [montereyjazzfestival.org](http://montereyjazzfestival.org).

## CV HOUSING ASSOCIATIONS: WHO THEY ARE AND HOW THEY WORK

by Jeff Wood

One of the guiding tenets of the Carmel Valley Association is to help maintain the residential nature of CV neighborhoods. A helpful ally in this "project" are the dozens of homeowner associations (HOAs), property owner associations (POAs) and neighborhood/community groups known as common interest developments that manage their own affairs on a formal or informal basis. These community groups provide governance for their members and must deal with local issues just as independent homeowners do.

Carmel Valley has over 40 HOAs, POAs, and other organized neighborhood groups. They can be condos in apartment building-type structures, such as on Rio Road and behind Mid-Valley Shopping Center, or single-family homes on a private street in Cachagua. Many associations have buildings that contain 2-3 living units and share walls. Some of the most visible POAs are at the mouth of the Valley with walls denoting their names. As you enter the Valley on Carmel Valley Road (CVR), you see the neighborhoods of Carmel Knolls, Rancho Rio Vista, and Carmel Views. Farther on down CVR you see signs for Del Mesa Carmel, Hacienda Carmel, and Tehama. The largest concentration of HOAs on one property in the Valley is at Carmel Valley Ranch, which includes seven HOAs inside and outside the Ranch security gates. Carmel Valley Village and beyond has its share of HOAs with The Village Green, White Oaks, Los Tulares,

and Sleepy Hollow, to name several. These associations govern and maintain their own properties under a set of regulations stipulated in the State of California's Davis-Stirling Act. Many of them hire property management companies to help them.

In a formal HOA, POA, or community association, the chief governing documents are covenants, conditions and restrictions or CC&Rs, which act as an association's constitution. Less formal neighborhood associations are usually considered volunteer groupings of single-family homes and not subject to the Davis-Stirling Act. Owners buying into the more formal associations (HOAs, POAs, and planned unit developments) must adhere to the established rules and restrictions governing the group, such as what you can or can't do to the outside of your unit. CC&Rs also give guidance to common ground usage, parking, lighting, and use of community assets like pools and community meeting rooms. Most formal associations also have bylaws that establish boards of directors and working committees. Some have additional "rules & regulations" that are less formal and easier to change from year to year. The elected boards can be responsible for the maintenance of private roads, common ground landscaping, painting, roof repair, common ground well pumps, outside barrier walls, and everything else that is commonly owned by all home owners.

continued on Pg. 5



Carmel River fun

Photo by Mibs McCarthy

# IS YOUR HOME SAFE FROM WILDFIRE?

by Carolyn Rice

"My worst nightmare is a nighttime fire with overhanging trees burning on both sides of our street," said Anthony Kastros, who recently retired from the fire service. He urges his mid-valley neighbors to take seriously fuel reduction advice to make their homes safer.

When temperatures climb, vegetation dries, and winds blow, Carmel Valley residents go on high alert for fire. Ninety percent of wildland fires are caused by humans and ten percent by lightning.

Steve Davis, a founding member of the Central Coast Prescribed Fire Council, warned residents at a recent meeting that it's not a matter of *if* a fire will hit Carmel Valley, but a matter of *when*. Twenty to 30-foot-high flames could be the standard if fire hit the mid-valley area, he said, noting a number of streets in the Valley have just one entry and exit. He cautions all residents to have a plan for getting to a safe place in case fire strikes.

Native Americans used fire to clear land, and forest managers now use prescribed burns, formerly called controlled burns, to protect old growth forests, encourage plant regeneration, and ensure water will run to streams rather than nourish brush overgrowth in wildland areas.

Homeowners can take steps to make their homes more fire safe. Several neighborhood associations have organized fuel reduction projects to clear flammable brush. Davis oversees prescribed burns throughout the state to reduce flammable vegetation, and he believes this practice could improve fire safety in Carmel Valley. High vegetation fuel load equals high fire intensity. The most preventive action homeowners can take is clearing a defensible area around their homes, Davis said.

Recommendations from the California Fire Safe Council for making a home safer from fire include not having anything burnable within five feet of structures and keeping a 100-foot cleared expanse. Tree branches should not overhang roofs, and lower branches need to be pruned to six to ten feet off the ground with brush or dry plants removed from underneath trees. Due to the terrain on which they are built, many Carmel Valley homes fall far short of the recommendations. But residents can take steps to improve their fire safety odds.

Lists of plant choices for fire safety are available online, with native trees such as oaks being recommended for planting, along with advice to remove all dry grasses, weeds, and highly flammable brush such as poison oak and genista.

Debra Lee Baldwin, a succulent authority from Southern California, noted on her website that homes that survived intense fires in her area last year were often landscaped with succulents that have thick, water-filled leaves.



*Dudleya virens*

Pat Regan, a Carmel Valley horticulturist, recommends using *Dudleya virens*, a California native plant, as an attractive succulent that would be fire safe for landscaping near homes.

Pines near homes should be removed if possible. Any shrubs or trees near roofs or siding can become a fire hazard.



Valley dog families socialize

Photo by Mibs McCarthy

Fire Insurance, continued from Pg. 1

(does not include CalFire or a volunteer facility) and 1000 feet from a municipal fire hydrant.

The property's fire line score is determined by the insurance company through complex computer work, but in general relates to slope, brush, and access for fire trucks (a 24-foot-wide access road from two directions).

Another point that a property owner needs to consider is that the insurance policy must match the category of property (homeowner, rental, short-term rental, etc.) in order to be valid. Replacement cost must also be considered to determine the adequacy of the insurance.

If a property owner cannot find insurance through the usual sources, the California Fairplan, administered by a group of insurance companies, is available at higher costs and with a cap of \$1.5 million, but with possible premium discounts. Fairplan primarily has coverage for fire and weather risks.

Clearly, Carmel Valley is in a precarious position in regard to fire, and adequate fire protection is crucial. Development of the airport property would mean the loss of both a staging area for emergency helicopters and a safe space for evacuation, as well as open space for recreation. The CVSOS website with further information can be found at [cvsos.org](http://cvsos.org).

Many thanks to the presenters and to the Carmel Valley Community Youth Center for the use of its facilities.



Bush lupine in Palo Corona Regional Park

Photo by Mibs McCarthy

# THE RANCHO LOS LAURELES GRANT *by Elizabeth Barratt*

If you live in the east-west zone between Carmel Valley Village and Garland Ranch Park, and a north-south swath from the top of Laureles Grade across to Sniveley's Ridge, you occupy a portion of Carmel Valley's history. Originally known as Rancho los Laureles, the 6,625-acre parcel was granted to Jose Manuel Boronda and Vicente Blas Martinez in 1839. Martinez was later bought out. The rancho's name came from a large bay laurel tree that grew near the present Los Laureles Lodge.

At their rancho, the Borondas farmed and raised cattle and horses. The family sold Rancho los Laureles in 1868. The third owner, Oakland's fifteenth mayor, Nathan Spaulding, operated the ranch from 1874-1881. He introduced the first modern ranching techniques to Carmel Valley, built a major water line, and planted the eucalyptus trees that still line Boronda Road. During the Spaulding era, the first ranch houses and buildings were constructed that now form part of today's

Los Laureles Lodge.

In 1882 the Pacific Improvement Company, the holding company representing Charles Crocker, Collis Huntington, Mark Hopkins, and Leland Stanford, purchased Rancho los Laureles. Under dairy manager William Hatton, the ranch supplied milk products to the holding's Hotel Del Monte. The Del Monte Milk House (now Cima Collina Tasting Room) was built during this era, intended to modernize the fresh milk cooling process via a roof ventilating tower. During the 1890s, Los Laureles Lodge became a resort and "out-camp" for Hotel Del Monte guests.

In 1919, Samuel F.B. Morse and the Del Monte Properties took over the property. By then, the abandoned Boronda adobe, for years the dairy's cheese factory, had fallen into ruin.

In 1923, less than a century from its Mexican land grant status, Rancho los Laureles was divided into eleven parcels.



Golf champion Marion Hollins bought a parcel, and later Muriel Vanderbilt Phelps operated Los Laureles Lodge as an equestrian estate. Other parcels became Robles del Rio, Carmel Valley Village, Byington Ford's Airpark, and individually-owned lots containing horse properties, comfortable estates, and the modern ranch homes that dot the historic acreage today.

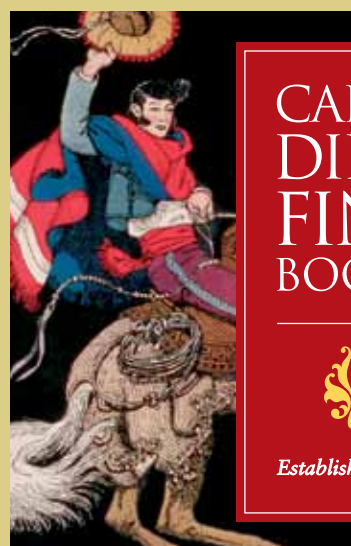
At roughly 180 years of age, the privately-owned and restored Boronda adobe still stands, just off Boronda Road. The road was named to honor Carmel Valley's first pioneer family, who ventured far inland to establish a home on their Rancho los Laureles grant.



Carmel Valley Garden Show visitors enjoying roses

Photo by Judith Tschirgi

Paid Advertisement



CARPE  
DIEM  
FINE  
BOOKS



Established 1995

Books, Manuscripts  
& Ephemera **Wanted**

.....  
*House Calls made – call for details!*  
.....

245 Pearl Street  
Monterey, California  
(831) 643-2754  
info@carpediemfinebooks.com

*Celebrating our 25th year*



## Housing Associations, continued from Pg. 3

The property management companies hired by housing associations help them find trusted contractors and keep abreast of the California laws governing formal associations, especially regarding the annual budgets and maintenance of financial reserve funds to pay for large future expenses.

One issue that has recently been thrust upon Monterey County housing associations is what to do about short-term rentals within their properties. Some associations have established limits on rental leases for their owner members such as no less than three months, six months, or one year. These limits have been formalized by being incorporated into CC&Rs and by-laws. These restrictions help maintain the integrity of association neighborhoods and help eliminate the complaints that always arise when neighbors experience too much noise or short-term renters breaking the associations' rules and regulations on parking, use of association assets within designated time frames, not picking up after pets, etc.

CVA urges each Carmel Valley HOA, POA and neighborhood/community association to begin now planning for fire and emergency evacuations. The lives of your members may depend on your individual association leadership and planning.

Carmel Valley Association  
P.O. Box 157  
Carmel Valley, CA 93924



PSRT STD  
U.S. POSTAGE PAID  
Carmel Valley, CA  
Permit No. 2

### BOARD OF DIRECTORS

Priscilla Walton, President

[president@carmelvalleyassociation.org](mailto:president@carmelvalleyassociation.org)

Rick Manning, Vice President

Sandy Schachter, Secretary

Mibs McCarthy, Treasurer, President Emerita

Paola Berthoin

Kate Daniels

Karin Strasser Kauffman

Donna Kneeland

Marlene Martin

Edie McDonald

Lesley Nall

Eric Sand

Bob Siegfried

Dick Stott

Andy Sudol

Bob Tasner

Jeff Wood

\* Eleanor Avila, Historian

\* Janet Brennan, Advisor

\* Luana Conley, Advisor

Newsletter Production Mgr

\* Rich Fox, Advisor

Front page banner photo of  
summer garden bounty by  
Lauren Keenan

Paid Advertisement

## CHAMBER MUSIC MONTEREY BAY

Juilliard String Quartet  
October 26, 2019

INSCAPE  
November 23, 2019

Horszowski Trio  
February 1, 2020

Escher String Quartet  
March 7, 2020

St. Lawrence String Quartet with  
Stephen Prutsman, piano  
April 4, 2020

Subscriptions on sale now.  
Single tickets available Sept. 10



Juilliard  
String  
Quartet

Saturdays, 7:30 p.m. / Sunset Center, Carmel  
(831)-625-2212 ChamberMusicMontereyBay.org

\*\*\*\*\*ECRWSEDDM\*\*\*\*\*

Local

Postal Customer

**CARMEL VALLEY ASSOCIATION  
ANNUAL  
PICNIC**

**SUNDAY, SEPT. 22**      **CATERING BY**  
**11:30 AM - 3 PM**      **JEFFREY'S GRILL & CATERING**

**TRAIL & SADDLE CLUB**      **ENTERTAINMENT BY**  
**85 EAST GARZAS ROAD**      **RICK CHELEW & NICK LEAHY**

**TICKETS**  
**\$25/PERSON**  
**PLEASE RSVP 831-320-9914 BY SEPTEMBER 18**  
**CHILDREN 12 & UNDER FREE**

### COUPON

***If you live, work, or own property in  
Carmel Valley, please join the CVA today!***

Joining or renewing  
at the \$100 level or  
above will greatly help  
our efforts to preserve  
Carmel Valley. Have a  
voice in Valley affairs  
and help sustain our  
mission!

#### MEMBERSHIP LEVELS

SINGLE	FAMILY
\$25 Basic	\$40 Basic
\$50	\$75
\$100	\$150
\$500	\$750
\$1,000	\$1,500

#### CLIP AND MAIL WITH YOUR CHECK TO:

CVA  
P.O. Box 157  
Carmel Valley, CA 93924  
Please provide your name,  
mailing address, phone,  
and \*email.

*\*Your information will be used only for CVA business and news.  
Your email provides a free subscription to the weekly e-bulletin*

CLIP

MAIL

COUPON