

Rancho San Clemente

www.rsgca.com

Community Association

Fall
2022
Newsletter

Autumn Greetings



Fire Season

Thank-you to the HOA's working closely with the Orange County Fire Authority to follow protocols and vegetation management as posted on OCFA.org. Council-member Kathy Ward has publicly praised RSCCA for the Association's due diligence in OCFA Fire Zone compliance.

Nature's high humidity has also provided much needed moisture to nourish the watershed and reduce the threat of fire during the unrelenting drought.

Questions may be directed to Jonathan Lim, OCFA Community Wildfire Specialist: jonathanlim@ocfa.org.

Homeowners' Insurance Update

Many of our residents have had insurance policies canceled for no reason other than the dwelling's proximity to a Fire Zone Area. Major insurance companies canceled so many policies upon annual renewal that Insurance Commissioner Ricarda Lara enacted a 6 month moratorium that prohibited further cancelations. During the moratorium, insurance companies proceeded to impose extremely high deductibles upon policy renewal; and now that the 6 month moratorium is over, insurance companies can revert to cancellation of policies based on the property's "risk score."

To mitigate unfairness to homeowners, Lara says: "new regulations will help more Californians find insurance they can afford." New insurance standards that would require insurance companies to give premium discounts on residential property would include dwellings that have: fire-resistant roofs, 5 feet of defensible space around a home, and the removal of vegetative overgrowth. "Additional reductions would be required if the property is in a community (such as RSCCA & Sub-Associations) that has taken steps to reduce wildfire risks (Source: Associated Press, Don Thompson "State aims to lower fire insurance costs for homeowners," 9.8.2022).

Questions may be directed to the California Insurance Commission: insurance.ca.gov 800 927-4357

Water Conservation Reminder

... includes city limiting irrigation to 3 days/week. In November, the city may further limit irrigation to one day a week. The Water Conservation Program is posted here: <https://www.san-clemente.org/i-am-a-/business/water-conservation>.

Questions may be directed to the city: 949-361-8354 email: SaveWater@san-clemente.org

Interim City Manager

On September 6 2022 the City Council appointed Sean Joyce to step in as Interim City Manager after Erik Sund leaves on September 9.

City Tree & Road Project Update

Steve Fritsch, City Arborist, informs that 417 trees have been planted along Vista Montana and Calle Del Cerro; adding that that the city will provide drip irrigation for trees in the median, but the Association would have to irrigate the trees along the sides of the roadways. RSCCA will incur costs for restructuring the irrigation system to cover non-irrigated areas that will require use of high-cost potable water. As the city trees are in the Public Right of Way, RSCCA will approach the new city manager requesting that the city modify the city's adjacent main lines to provide the irrigation. President Barnes also requested Steve Fritsch to extend the manual watering for an additional 3 months to allow time for modifications to the irrigation system.

The city also plans to proceed with the street repair project along Calle Del Cerro and Vista Montana on September 15 and take about 3 weeks.

Questions may be directed to Kiel Koger, Dept Public Works: 949 361-6187 kogerk@san-clemente.org.

Happy Thanksgiving Holidays

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 92672

Contact the Board

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State Aims to Lower Fire Insurance Costs for Homeowners

Don Thompson, Associated Press 9.8.22

<https://www.nbcbayarea.com/news/california/california-lower-fire-insurance-costs/2997141/>

California moved Wednesday to become the first state to lower insurance costs for property owners who make improvements to reduce their fire risk, the state's insurance commissioner said as wildfires again flared across the heat-stricken state.

But the pending regulation still allows insurers to drop property owners' insurance entirely if they deem the site too risky, a consumer advocacy group said.

Insurance Commissioner Ricardo Lara said the regulation is the first in the nation requiring that insurance companies give premium discounts on residential and commercial coverage to customers who follow new insurance standards announced in February. They include having a fire-resistant roof, at least 5 feet (1.5 meters) of defensible space around a home and removing vegetation overgrowth.

Additional reductions would be required if the property is in a community that has taken steps to reduce wildfire risk.

Lara submitted the final rules to the California Office of Administrative Law, which has 30 working days to ensure proper administrative procedures are met before rules take effect.

Lara said that the new regulations "will help more Californians find insurance they can afford" and "will save lives by helping California become safer from wildfires."

The pending regulations also require insurance companies to provide consumers with their property's "risk score" and give them a way to appeal that score or classification assigned by the insurer. The California Association of Realtors said it had been long been pushing for fire risk score disclosures and praised that part of the regulation.

"Homeowners deserve to be rewarded for their efforts," association lobbyist Anna Buck said in a statement.

American Property Casualty Insurance Association Vice President Mark Sektan said the regulations "send a strong signal" to property owners to better prepare for wildfires, "but more needs to be done to manage the increasing climate-induced wildfire risk in California while also protecting the accessibility and affordability of insurance."

Seren Taylor, senior lobbyist for the Personal Insurance Federation of California, said the discounts "must be based on data that aligns the cost savings with the actual risk reduction." He said the state must also allow insurers "to use the most advanced technology to more accurately model California's evolving climate risk, instead of depending on existing rules that require insurers to only look backward at historical data."

The state's firefighting agency said the retrofits and landscaping requirements to individual properties will augment the \$300 million the state is spending to prepare communities for wildfires.

Please keep shrubs and vines trimmed to prevent overgrowth into the Fire Zone Areas along rear yards.



HOW TO PROPERLY MAINTAIN A WROUGHT IRON FENCE FOR LONG-LASTING RESULTS



For homeowners seeking to seamlessly enhance the appearance of their home while also increasing its security, installing a wrought iron fence is one of the greater options. With the proper maintenance routines practiced, wrought iron fences can be a long-lasting, durable addition to any yard.

Here are a few care tips for wrought iron fences that will help protect your fence from long-term damage and persists as an attractive home feature:

Take Time to Inspect – At least once a year, take the time to conduct a thorough inspection of your wrought iron fence. During this inspection, address small blemishes, cracks, and other forms of damage to avoid costly repairs in the future.

Clean Regularly – When you notice your wrought fence piling dirt and dust, clean it with warm, soapy water, give it a rinse, and allow it to air-dry.

Repair Rust – Some rust spots can be scrubbed away before they have the chance to penetrate—use a toothbrush or other small brushes to reach into the deep crevasses. If the rust cannot be cleaned, remove the rust with sandpaper or a wire brush to scrub off the rust.

Protect— Keeping bushes and vines away from your wrought iron fence can prevent the fence from the exposure of moisture and small scratches. Adding a coat of wax to your fence, or painting it with a rust inhibiting paint, can also protect your fence against rust.

