

Winter 2025 Newsletter

Tanya Paye, Editor

RANCHO DEL CIERVO HOMEOWNERS ASSOCIATION

Note from the President

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I am thrilled to step into the role of President of the Homeowners Association for a neighborhood as wonderful as Rancho Del Ciervo. I would like to extend my heartfelt gratitude to outgoing President, Allan Hunt, for his dedicated leadership. As we embark on this new chapter, I am excited to share my vision for our community: focusing on expanding social interaction between neighbors, streamlining board processes, and creating a plan for an interactive HOA.

My family and I moved to this neighborhood in 2019, just a few short months before the COVID-19 pandemic began. But my family's history in this neighborhood actually began in 1978 when my husband's parents moved to the ranch end of Camino Rio Verde. That is almost 5 decades worth of love for this community.

I believe our collective strength lies in homeowner/resident engagement, so please don't hesitate to share your ideas and expertise. You don't have to be a board member to be heard or make a difference. Together, we can achieve great things for our community!

With enthusiasm,
Tanya Paye

Security Incident

A burglary occurred at 5592 Camino Cerralvo on the evening of Thursday, Jan 16, just after sunset (between 5:50 and 6:10 PM). Thieves broke in through a rear sliding window and took small items of mostly sentimental value. A report was filed with the Santa Barbara Sheriff. Video footage from the Patterson/Camino Meleno and Patterson/Camino Manadero cameras is in the process of being reviewed. Additional video / alarm protection has since been added to the home.

Any suspicious activity recorded in that timeframe by neighborhood doorbell or security video cameras can be reported to the SB Sheriff's office non-emergency number: 805-683-2724.



Dan and Judi in the refreshments cart, April 6, 2024

Obituary: Dan Van Elderen

It is with great sadness that we report the passing of our neighbor, Dan Van Elderen, on December 11, 2024, at home, surrounded by family. Dan was only with us for a short time, but he and his wife Judi had already made a positive impact on the neighborhood, with their gracious hospitality in hosting an open house for their neighbors on Camino Meleno, and their jitney/refreshments service during the Neighborhood Cleanup last April and the RanchFest in September.

Dan was a well-respected leader in the gaming industry in Silicon Valley, as one of the first employees of Atari Games, eventually working his way up to President and Chief Officer of Operations. An industry-oriented retrospective can be found here: <https://thehistoryofhowweplay.wordpress.com/2025/01/01/2024-the-losses/>

When they lived in the Bay Area, Dan and Judi were passionate about foster care and took in over 70 children between the years of 1987-2020. They raised six children of their own, two of whom joined the family through adoption. Their story as foster parents appeared in a Spring 2000 Westmont Magazine article: <https://www.westmont.edu/extended-family>.

Dan is survived by many family members, including several of our neighbors: his wife Judi, his son Cory and daughter-in-law Lindsey, and granddaughters Nora, Avery, and Sadie. A memorial service was held in the Bay Area on January 20, 2025.



Wind Damage

In view of the devastation of the LA fires, our non-fire windstorm of December 24 was a minor incident. Some trees and tree branches came down, but there were no injuries. An entire tree fell over in the backyard at 1414 Camino Rio Verde, and a few doors up, neighbors helped the Lisi's clear a large eucalyptus branch that fell in their driveway and across the street.

General Meeting Summary: January 7, 2025

Our General Meeting for “2024” was held on January 7, 2025, in the Media Room of Community Covenant Church. (The Board postponed the General Meeting from the normal December date to see if it was more convenient for members to attend in January. About 40 neighbors were present, and 8 more attended virtually – a bit more than usual.)

Nominees were presented for Board elections. The vote was unanimous. Re-elected for 2-year terms were Allan Hunt, Elizabeth Nordblad, Cory Van Elderen, and Michael Petrich. Newly elected Board members are Dennis Gilles, Grant Aaron, and Tanya Paye. Barry Schoer and Mike Fay continue their terms for one more year, rounding out the new 9-member Board.

President Allan Hunt reviewed the highlights of 2024:

- Volunteer Gardening / Cleanup Day: Led by Wendy Fereday and Cory Van Elderen, 23 volunteers showed up Saturday, April 6 for our neighborhood cleanup at the base of Camino Manadero. Cory hauled off two one-ton trailer-loads of green waste.
- Regular maintenance continued at the four entry corners, along with special plantings and care by volunteers Kathy Hunt and Cheryl Forssell
- Newsletters: three, (with lots of pictures!), new newsletter editor is Tanya Paye
- RanchFest (73 adults, 9 children, several new members)
- Replacement of Meleno/Cerralvo street sign
- Two new families moved in
- Well attended open house at 1180 Camino Meleno (we should have more)
- Several properties under development/redevelopment as Ranch residents age/move
- Cameras (Barry Schoer)-only one event a mail truck speeding-contacted employer and reported driver

At the conclusion of the business meeting, Allan introduced our guest speakers from Brown & Brown Insurance: Allison Olsen, Michael Esparza, Nikki Raunsbak, and Lisa A. Blackwell. You can see their slides at www.ranchodelciervo.org/misc . They explained the causes for recent sharp increases in home insurance premiums: inflation, material shortage, increased claims, and of course, extreme weather events. Some insurers have left the market, pointing to the delay in approving premium increases by the Insurance Commissioner, Richard Lara. However, this situation is in flux (since the meeting, in response to the LA wildfires, State Farm has asked for an average 22% rate increase for homeowners).

Insurers come in four types. “Admitted” insurers (e.g. Safeco, Travelers, Mercury, California Capital) have policies sold by independent brokers such as Brown and Brown. A second type is “non-admitted” insurers, who are not approved or regulated by California (these policies are very expensive). The third type is direct writers, who sell policies directly to individuals (Farmers, State Farm, USAA, AAA). Finally, there is the last resort: the California Fair Plan. As you can see from the presenters’ slides, the Fair Plan appears to be underfunded. Also, the Fair Plan excludes personal liability, theft, and water damage. A Fair Plan policy can be augmented by a “wrap” policy covering these other risks.

As the slides show, a FAIR plan premium for a typical house in our neighborhood would be \$9,332/year, and a corresponding “wrap” premium would cost an additional \$2,129/year.

General Meeting Summary (continued)

Insurers are finding ways to deny renewals, giving vague reasons. They have been known to use aerial views of trees overhanging the house to deny a renewal. In general, Brown & Brown recommends, "if your direct writer offers a renewal, take it!"

According to the insurers and our resident contractor, construction costs in our neighborhood are very high: approximately \$750 per square foot. The meeting slides describe acceptable construction materials and how to harden your property against fire risk. Insurers may require you to upgrade your panel box and clear all landscaping within 5 feet of your house.

During and at the end of the presentation, the general feeling was that obtaining and maintaining insurance now and in the future will be difficult. The situation is serious. It really sunk in that we must remove ignition starters, create defensible space around our home and in our community. The concept of a FireWise community came up. A Firewise community bands together to take steps to reduce the risk of fire.

Dues and Finances for 2025

Dues for the Rancho del Ciervo HOA are \$100/year, payable at the beginning of the year. If you see a Dues Notice enclosed with this newsletter (or a separate Dues Notice email for "paperless" subscribers), then please send in your payment for 2025. (Note: if you did not receive a Dues Notice, it's because you've already paid!) Payments can be made by check to RDCHOA, P. O. Box 782, Goleta, CA 93116, or electronically at <https://www.ranchodelciervo.org/payments>. Thank you for supporting our neighborhood!

See the Financial Report for how dues are spent. As you can see from the report, even though the dues are voluntary, 84% of us agree that \$100 a year is a reasonable price to pay to have our HOA maintain neighborhood cohesion, and keep our neighborhood "Safe, Beautiful, and Friendly". (For amusement, type your address into Zillow and compare your \$2,000,000 home value against the \$8/mo HOA dues!)

In the General Meeting at the end of 2022, the membership voted (by more than the required $\frac{2}{3}$ majority) to raise the dues limit to \$125/year. However, the Board has decided to keep the dues at \$100/year until such time as the end-of-year balance drops below \$7,000. The December 2024 balance was over \$16,000, so we don't expect a dues increase for the time being. Meanwhile, the Board has projected a deficit of about \$3,500 for the upcoming year, assuming that we engage our gardening services for extra cleanup work. (Note: we budgeted a similar deficit for 2024, but ended up with a surplus, because we received generous donations, did the cleanup ourselves, and got the Camino Cerralvo sign installed for less than the insurance reimbursement!)

2024 Financial Report

	2024	2024	Over /	2025
	Actual	Budget	(Under)	Budget
Income				
Dues	14,100.00	14,000	100	14,000
Donations	1,178.00	500	678	500
CD Interest	0.00			400
Other Income	3,348.89	-	3,349	
Total Income	18,626.89	14,500	4,127	14,900
Expenses				
Emergency Network	0.00	300	(300)	300
Fees/Licenses/Taxes	113.77	350	(236)	200
Gardening Cleanup	125.25	2,500	(2,375)	2,500
Gates: Camera Maintenance	1,204.20	1,128	76	1,300
Gates: Gardening	2,460.90	2,900	(439)	2,900
Insurance: Crime	339.00	400	(61)	400
Insurance: Directors	2,373.00	2,800	(427)	2,800
Insurance: Liability	341.03	600	(259)	600
Newsletter	1,586.14	1,000	586	1,600
Postage/Copy/Misc	1,060.17	900	160	1,100
RanchFest/Social	4,329.37	4,500	(171)	4,500
Road Sign Maintenance	2,699.13	-	2,699	
Website	226.79	150	77	200
Total Expenses	16,858.75	17,528	(669)	18,400
Initial Checking Account Balance	14,835.24			
Initial CD Balance	0.00			
Initial Total	\$14,835.24			
Gain or Loss	\$1,768.14	(3,028)		(3,500)
Final Checking Acct Balance	\$6,603.38			
Final CD Balance	\$10,000.00			
Final Total	\$16,603.38			

Dues and Donations received as of		12/15/2024
Exempt	4	
Prepaid 2024	6	
Dues 2024	138	13,800.00
Paid in 2024 for future		300.00
Dues for prior years		0
Donations		1,178.00
Lots paid for this year		148
% lots paid out of 176	84%	
Dues+Donations this year		15,278.00



This is one of two similar objects.

Where is it?

What is it?

Is it original?



Dropping your landline? Changing your email address? Want to list your daughter's cell number as a third (emergency) number? Let us know: fay@acm.org

Quiz Answers: A hitching post. It's one of two near where Camino Meleno crosses the creek. The owner does not know if it's a Ranch original.
Fall Newsletter Quiz Correction: The bird in the photo is actually a Red-Shouldered Hawk

Thank you for reading!



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