

Lamorinda

OUR HOMES

Lamorinda Weekly Volume 18 Issue 8 Wednesday, June 5, 2024



Plant poetry

... read on Page OH4

Councils receive updates on Home Insurance situation

By Lou Fancher

Northern California Outreach Manager Lisa Strange, in presenting the Lafayette City Council with an update on insurance reform from Insurance Commissioner Ricardo Lara, began by explaining the wide scope of the department's role—and emphasized one crucial limitation.

“The Department of Insurance is the consumer protection agency for the nation's largest insurance marketplace, so all of our functions, including overseeing insurer solvency, licensing agents and brokers, resolving consumer complaints, and investigating and prosecuting insurance fraud are to protect consumers. However, it's important for me to point out one thing we cannot do, which is to require or compel insurance companies to sell insurance to a particular person or community.”

State Farm General's recent announcement that they would not be renewing approximately 30,000 homeowners' policies in the State raises serious questions about the company's financial situation, among other concerns. Strange said the California insurance department has been working with State Farm's home company in Illinois to get a picture of the company's financial profile and plans for improvement. Strange said homeowners receiving notices of non-renewal will have time to replace coverage and the department will assist



Photo Sora O'Doherty

with any cases in which a 75-day replacement allowance is not provided by a company canceling or not renewing coverage.

There is wide public awareness that the insurance market is facing unusual pressure as inflation impacts the costs of rebuilding, and increased environmental risks such as wildfires and floods cause companies to restrict coverage areas. According to Strange, 12 insurance groups cover 85% of the homeowners market in California.

... continued on Page OH8

A standing-room-only crowd showed up to hear Deputy Insurance Commissioner Julia Juarez address the home insurance non-renewal crisis at a town hall put on by the City of Orinda on Wed. May 29. Juarez offered hope that the crisis would diminish as the Department of Insurance has been directed to take actions by the end of the year which she hopes will allow insurers to re-enter markets from which they have withdrawn soon. She addressed the history of the insurance crisis in California, linking it to the adoption by California voters of Proposition 103 in 1988, in response to rising auto insurance rates. She also suggested that homeowners who find themselves in immediate need of home insurance might consider turning to non-admitted insurers, who sell policies that aren't backed by the state but are required to demonstrate their financial stability, reputation, and integrity and to adhere to specific solvency standards established under the California Insurance Code. A video of the town hall and the Commissioner's PowerPoint presentation are available on the City of Orinda's website: <https://www.cityoforinda.org/> -S. O'Doherty



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Lamorinda home sales recorded

City	Last reported	Lowest amount	Highest amount
LAFAYETTE	9	\$1,400,000	\$3,675,000
MORAGA	2	\$1,925,000	\$2,695,000
ORINDA	4	\$1,350,000	\$2,500,000

Home sales are compiled by Cal REsource, an Oakland real estate information company. Sale prices are computed from the county transfer tax information shown on the deeds that record at close of escrow and are published five to eight weeks after such recording. This information is obtained from public county records and is provided to us by California REsource. Neither Cal REsource nor this publication are liable for errors or omissions.

LAFAYETTE

26 Hidden Valley Road, \$2,060,000, 3 Bdrms, 2180 SqFt, 1952 YrBlt, 04-26-24,
Previous Sale: \$2,060,000, 11-15-23
1985 Marion Court, \$3,675,000, 5 Bdrms, 4206 SqFt, 2001 YrBlt, 04-26-24,
Previous Sale: \$2,219,000, 04-21-14
501 McBride Drive, \$2,800,000, 4 Bdrms, 2880 SqFt, 1964 YrBlt, 04-22-24,
Previous Sale: \$1,025,000, 04-14-11
1065 Orchard Road, \$1,400,000, 4 Bdrms, 1688 SqFt, 1931 YrBlt, 04-22-24,
Previous Sale: \$180,000, 05-01-90
827 Rosedale Avenue, \$1,630,000, 3 Bdrms, 1471 SqFt, 1953 YrBlt, 04-24-24
730 Tanglewood Lane, \$2,555,000, 5 Bdrms, 2761 SqFt, 1971 YrBlt, 04-23-24,
Previous Sale: \$900,000, 04-09-02
1749 Toyon Road, \$1,700,000, 3 Bdrms, 1877 SqFt, 1941 YrBlt, 04-25-24
974 Victoria Court, \$2,700,000, 3 Bdrms, 2130 SqFt, 1946 YrBlt, 04-23-24,
Previous Sale: \$1,175,000, 07-26-10
95 Woodbury Highlands Court #21, \$2,253,000, 3 Bdrms, 2732 SqFt,
2022 YrBlt, 04-25-24

MORAGA

7 Louise Court, \$1,925,000, 4 Bdrms, 1858 SqFt, 1959 YrBlt, 04-23-24
68 Sanders Ranch Road, \$2,695,000, 5 Bdrms, 3509 SqFt, 1989 YrBlt, 04-23-24,
Previous Sale: \$1,825,000, 06-06-18

ORINDA

141 Fiesta Circle, \$1,350,000, 3 Bdrms, 1392 SqFt, 1957 YrBlt, 04-26-24,
Previous Sale: \$90,000, 10-01-77
8 Hidden Lane, \$1,980,000, 5 Bdrms, 3695 SqFt, 1973 YrBlt, 04-22-24,
Previous Sale: \$1,680,000, 08-22-19
24 La Cuesta Road #A, \$2,500,000, 3 Bdrms, 2802 SqFt, 1937 YrBlt, 04-26-24,
Previous Sale: \$2,685,000, 08-15-23
30 Owl Hill Road, \$2,276,000, 3 Bdrms, 2217 SqFt, 1955 YrBlt, 04-22-24,
Previous Sale: \$1,885,000, 10-01-21

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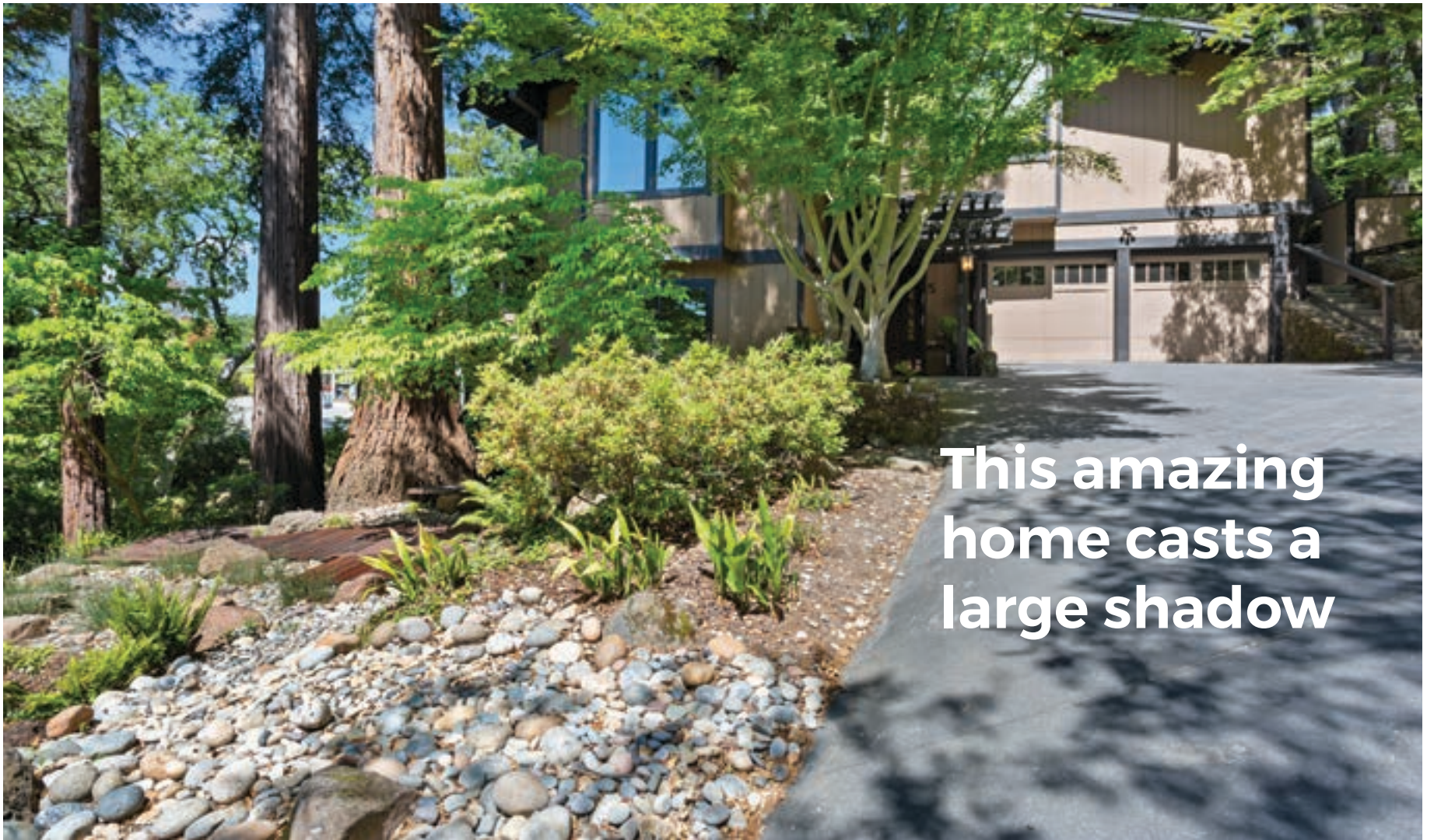


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This amazing home casts a large shadow

5 Shadow Creek Lane, Orinda + adjacent lot at 9 Shadow Creek

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Digging Deep with Goddess Gardener, Cynthia Brian

Plant Poetry

By Cynthia Brian



View of the meadow garden after weeding.

Photos Cynthia Brian

“Once the relation between poetry and the soil is established in the mind, all growing things are endowed with more than material beauty.” Elizabeth Lawrence

Have you ever wandered your garden and realized the growing landscape is poetry in motion? As you’ve read in my recent columns, I have been occupied with aggressive hand-weeding on my land these past several months. Under the masses of foxtails, thistles, spurge, bindweed, black medic, pelargonium robertianum, hemlock, and wild grasses, fields of flowers awaited the sunshine. With only three garden rooms left in my quest to purge the pernicious invaders, my first round of weeding is almost at an end.

The plant poetry has begun. My orchard meadow is glorious with swaths of wildflowers, including golden poppies, sprouted seeds of calendula, nigella, seafoam statice, nasturtiums, blooming cornflowers, iris, geranium, roses, chamomile, lilies, acanthus, strawberry, bougainvillea, and more. My orchard is brim-

ming with fruit trees that will ripen throughout the season. Apricots, cherries, peaches, plums, prunes, mulberries, apples, Asian Pears, elderberries, persimmons, pomegranates, guavas, loquats, figs, and vines of grapes provide edible delights for our household and the wildlife who frequent the meadow. I recently planted a banana tree and two avocados, keeping my fingers crossed that they will bear fruit in a few years. Footsteps away is my citrus grove, with tangerines, oranges, tangelos, lemons, and kumquats. The hillside is a vibrant, pollinator paradise. Bees and bumblebees especially favor the blue nigella, buzzing from blossom to blossom, savoring the sweet nectar. Butterflies and birds flutter and fly through this heavenly fragrant celebration of color, scale, and texture. When I view photos from a month ago -- when this area was blanketed in suffocating weeds -- I am grateful for the miracle of nature, this poetic painting abundant with stunning flowers.

The paths are filled with gravel and lined with recycled redwood planks rescued from a

renewed deck -- both a clever, sustainable, and frugal option. Like the balance of a colorful poem, this design is wild yet civilized, celebrating the quirks of nature.

Another poetic surprise in my garden this week was the blooming of my cordyline, also known as the Ti plant. One day when I went out for my daily garden walk, iridescent shoots had sprung out of the top of this good-luck tree, glittering in the morning sun. I also harvested the first of my zucchini, which was exciting because last summer my plants were eaten by critters. Cascading over the raised bed in my vegetable garden, edible and tangy nasturtium in red, yellow, and orange shades reminds me of my Nonna’s garden. Not to be outdone, my Bonica rose bush drapes over the mailbox with voluminous baby pink blooms flanked by fluorescent fuchsia corn flags, creating a mesmerizing entrance.

Each day promises something new and exciting. Plant poetry is indeed endowed with more than material beauty.



A gravel path outlines a border of seafoam statice and calendulas.

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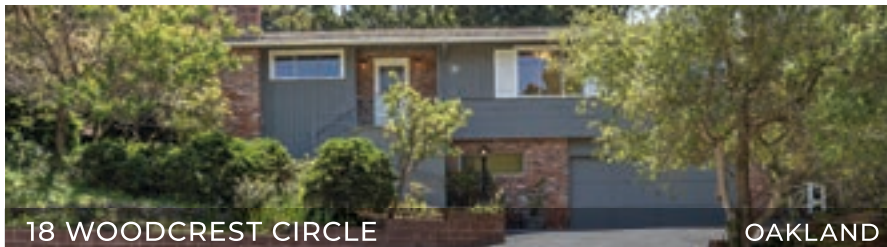


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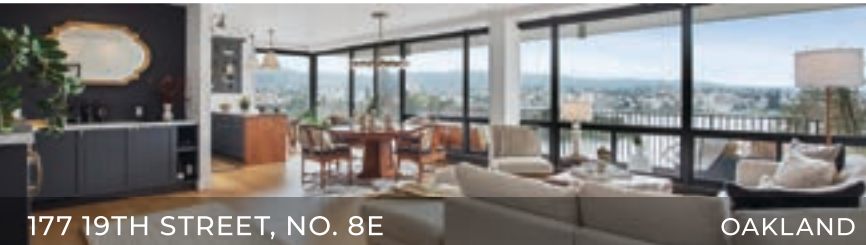
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Councils receive updates on Home Insurance situation

... continued from Page OH1

Of those 12, seven insurance companies have paused or restricted new business since 2022, despite approved rate increases that might, at other times, have mitigated the need for cautionary measures. The state's FAIR Plan, originally designed as "last resort" coverage, has become first resort for more of the market; in part because commercial insurance companies can legally refuse to write policies unless they can cover 100% of the consumer claims, cover their own expenses, and earn a fair return.

Strange reviewed the new regulations approved in October 2022 and implemented in 2023 that include a wildfire framework to reduce wildfire risk for homeowners to follow. The three-step system protects properties and provides consumers with insurance discounts and access to their risk ratings. Wildfire safety actions begin with common measures such as having an Class A

fire-rated roof, enclosed eaves, a 5-foot ember-resistant zone around all buildings, and other measures. Protection extends to trimming trees and clearing vegetation and debris within five feet of any buildings being evaluated. Obtaining community-level rate reductions applied to entire neighborhoods or areas means having an approved Firewise USA site or other local safe space designation.

With the new regulations coming -- a result of the department's California Sustainable Insurance Strategy that implements major reforms in accordance with Governor Gavin Newsom's executive order -- the FAIR plan will expand. "They have actually offered up to a 10% discount on policies in participating Firewise communities since May of 2018," said Strange. "Now, with this regulation, they are offering two more partnering discounts. One for step one, which was protecting your structure, and another for protecting the immediate sur-

roundings of the dwelling." When applied, the discounts could reduce the wildfire portion of a policy by 14.5%. The discounts also extend to HOAs, and several commercial categories.

Other details of the new regulations involve consumers' right to receive and contest risk rating scores, executive action reforms such as increasing the number of policies insurance companies are required to offer in high-wildfire risk areas, protection from consumers having to pay for global catastrophes, updates to the models used for determining appropriately priced rates, and more.

Strange said the department has an online tool to help homeowners and other residential property owners find insurance companies. Included in the "top ten tips" are links to resources and contact numbers. A consumer hotline for information about filing complaints (1-800-927-4357) and a live chat feature provide opportunity for con-

sumer questions.

Council asked Strange about the timing for insurance companies expressing intentions to resume writing policies. She said the department is scheduled to compete its reforms by December and an agreement included will mean companies will be implementing the changes within the months following. Efforts to streamline the process and allow for faster approvals for rating plans have been workshopped, but the timing for full implementation is partially dependent on the companies and, therefore, is difficult to forecast. Strange said companies are under no obligation to wait until all of the regulations are implemented and can begin to write new policies at any time at their own discretion. The council received the update and urged Strange and the department to move forward quickly on this issue vital to Lafayette residents and property owners.



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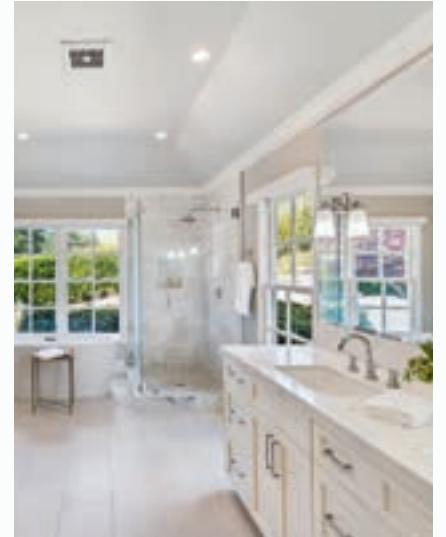


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Cynthia Brian's Goddess Gardener Guide for June

It is time to remove the dried leaves from daffodils, naked ladies, woodland hyacinths, freesias, and other spring-blooming bulbs. A quick tug of the dried leaves is all you need to do. If you must pull hard, the leaves are not ready to be removed. I know they look unsightly in your garden, but if you remove the leaves before they have had the chance to provide nutrients to the bulb you won't have any flowers next spring.



Before weeding only a few plants can be seen in the meadow.



View of the meadow garden after weeding.

Apply snail bait to plants susceptible to snail and slug damage. They come out of hiding at night to nibble your new shoots and because of the rains are an abundant nuisance.

Monitor water needs for your landscape. Water infrequently but deeply. Containers lose moisture more quickly and will need additional attention.

Clean and arrange patio furniture, pads, and outdoor gear. With summer on the horizon, get prepared to party.

Plant summer-blooming bulbs and scatter seeds to surprise you with their brilliance.



Bumblebees on the blue nigella.



Cordyline blooms.



Corn flags and a Bonica rose bush are pretty in pink.

Deadhead rose blossoms as they fade to keep your bushes healthy and blooming until the end of the year. I have over 200 rose bushes and deadheading is a daily chore, albeit one that yields huge rewards. Wear protective gloves!

If you haven't finished cutting tall grass, clearing debris, maintaining a fuel break, and preparing for wildfires, do it this week. Be vigilant and a good neighbor!

Create a vibrant garden masterpiece in your backyard with prolonged performance perennials and annuals available at your favorite nursery.

Celebrate graduations, birthdays, Father's Day, and more with a kaleidoscope of plant poetry.

Happy Gardening. Happy Growing. Happy June!

Photos Cynthia Brian



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Cynthia Brian admires her poetic garden.

For more gardening advice for all seasons, check out Growing with the Goddess Gardener at <https://www.CynthiaBrian.com/books>. Raised in the vineyards of Napa County, Cynthia Brian is a New York Times best-selling author, actor, radio personality, speaker, media and writing coach as well as the Founder and Executive Director of Be the Star You Are!® 501 c3 which was just honored as the 2024 Nonprofit of the Year by the Moraga Chamber of Commerce. Tune into Cynthia's StarStyle® Radio Broadcast at www.StarStyleRadio.com. Her newest children's picture book, Books in the Barnyard: Oh Deer!, from the series, Stella Bella's Barnyard Adventures is available for discounted pre-sales at <https://www.CynthiaBrian.com/online-store>. Hire Cynthia for writing projects, garden consults, and inspirational lectures. Cynthia@GoddessGardener.com <https://www.CynthiaBrian.com>

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523 Miner Rd, Orinda

5 Bd | 4 Ba | 3945 Sqft | \$4,150,000

Experience luxury living in this captivating 1971 modern architecture masterpiece, designed by Bud Evenson & stylishly remodeled in 2015!



20 El Patio, Orinda

6 Bd | 4.5 Ba | 4552 Sqft | \$3,250,000

Totally renovated & updated in 2013, this light filled 6 bd/ 4.5 ba w/ bonus room & possible au-pair suite is a fabulous place to call home.



66 Van Ripper Ln, Orinda

4 Bd + Office | 3.5 Ba | 3031 Sqft | \$2,895,000

This Sleepy hollow gem features 4 bd + office/ 3.5 ba on a rare, flat lot w/ a beautiful view!



19 Las Piedras, Orinda

5 Bd | 3 Ba | 3817 Sqft | \$2,249,000

Orinda hillside sensation in the El Toyonal neighborhood showcases awe-inspiring panoramic views as far as the Carquinez Straits.



14 Washington Ln, Orinda

4 Bd | 2.5 Ba | 2300 Sqft | \$2,095,000

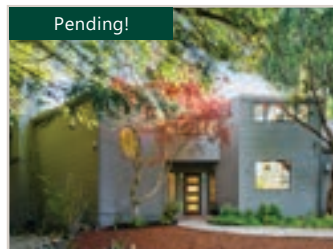
Newly renovated 4bd/ 2.5ba mid-century home in the heart of desirable Sleepy Hollow fits an open floor plan w/ a flat yard & pool!



90 Meadow View Rd, Orinda

3 Bd | 2 Ba | 2022 Sqft | \$1,998,000

1st open! Stunning 2000+sf ranch! Prime Glorietta area cul de sac! Lovely private yard! Renovated thruout!



9 Via Corte, Orinda

3 Bd + Office | 3.5 Ba | 3047 Sqft | \$1,994,000

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7 La Campana Rd, Orinda

3 Bd | 2 Ba | 1907 Sqft | \$1,695,000

A light filled, mid century home w/ soaring ceilings & expansive views of the OCC golf course & Berkeley hills!



3346 Wodview Ct, Lafayette

4 Bd | 3 Ba | 2714 Sqft | \$1,738,000

Charming, private retreat nestled in the Lafayette hills - only a short distance to hiking trails, Los Trampas swim club, & local shopping!



1603 Reliez Valley Rd, Lafayette

4 Bd | 2.5 Ba | 2406 Sqft | \$1,599,000

Quietly tucked, charming, Traditional Farm House nestled in the hills overlooking Reliez Valley to Las Trampas.



237 Rheem Blvd, Moraga

4 Bd | 2.5 Ba | 2457 Sqft | \$1,895,000

Set up a private driveway, this expanded single story home combines a super floor plan w/ high quality updates & relaxing outdoor spaces.



131 Devin Drive, Moraga

3 Bd | 2 Ba | 1449 Sqft | \$1,495,000

Located in the heart of desirable Moraga, this beautiful, all-level home offers contemporary style & designer detailing.



5505 Taft Avenue, Oakland

2 Bd | 1 Ba | 1363 Sqft | \$1,849,000

Single level bungalow, fully upgraded systems & design, most sought after block in Rockridge!



101 La Serena Ave, Alamo

5 Bd | 3.5 Ba | 4311 Sqft | \$2,995,000

This stunning home fits 4,311 sf of living space that includes expansive gathering spaces inside & out, formal rooms & a pool house.

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