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Photo by Jenny Parks

Movie Night Brings *Wonka* to Kensington Park

By Sylvia Elsbury, President, KCC

Coming soon to Kensington Park: Kensington Community Council's annual Movie Night! Gather your friends and family on Saturday, September 21 for *Wonka* under the stars, a free event brought to you by KCC. Given last year's amazing turnout, there will be two popcorn machines as well as a larger screen and sound system! Bring your own picnic or purchase your hot dog, sausage or meatless dinner from KCC. Popcorn, candies and Mr. Dewie's Cashew Creamery treats will also be sold.

Love *Willy Wonka & the Chocolate Factory*? Then you'll want to be sure to see this 2023 origin story of Willy as a young chocolatier raring to start his own shop. *Wonka* begins around 7:30pm, with concessions available from 6:30pm. Come early to nab your preferred seating on Kensington Park's big lawn. If it's chilly, bring blankets, fold-up chairs, and whatever else you need to stay comfy. Event sponsors include Mechanics Bank, Mr. Dewie's, Nation's Giant Hamburgers, and the TTL Team at Red Oak Realty.

KCC's Movie Night, and next month's Fall Picnic on October 20, have been presented for years and years by several generations of dedicated volunteers. If these wonderful Kensington traditions are to endure, new faces must appear around our table. Volunteering at an event is an easy way to experience KCC's esprit de corps and the joy of serving your community! Please inquire about volunteering alongside KCC's board of directors and friends. Email president@kensingtoncommunitycouncil.org. Many hands make fun work!

Plan Now for Kensington's Annual Clean-Up

By David Aranda

It is that time of year again, with the Great Kensington Clean-up right around the corner during the week of September 16-20. Once again, the Kensington Police Protection and Community Services District is working with Bay View Refuse and Recycling Service to help you dispose of a variety of household junk. Now is the time to de-clutter your closets and garage.

Last year an incredible 135 tons of material was collected from Kensington residents, a big increase over previous years. During this week, on your normal scheduled pick-up day, Bay View Refuse will make a special effort to take anything and everything. Most amazingly, this service is free.

Place your regular trash, recycling and organics in their carts to be collected on your normal collection day. And then set out whatever else you want picked up. Be sure to contact Bay View Refuse to request hazardous waste pick-up. Do not set hazardous waste out with all the other items.



See Clean-Up, Page 6

Why the ISO Rating—and Standing Together—Is Vital to Kensington

By El Cerrito/Kensington Fire Chief Eric Saylor

The state of California is currently facing an insurance crisis. Fueled by catastrophic fires, climate change, and increased reconstruction costs, many insurers are pulling back from the homeowners market—especially for homes on a hillside or near a canyon. State Farm announced that it would not renew 72,000 properties this year in California. Other companies, such as Allstate, are following suit—neighboring communities such as Moraga and Orinda face cancellation rates as high as 60 percent.

As insurance companies evaluate their risk, one of the significant things they consider is the local fire department. The Insurance Service Office (ISO) scores fire departments nationwide based on several factors, resulting in an ISO rating or class. Through the Public Protection Classification (PPC) program, the ISO evaluates roughly 47,500 fire departments in the United States, assigning a rating from 1 to 10, with 1 being the highest. The rating system is robust and stringent; less than 1 percent of fire departments achieve a rating of 1. Insurance companies rely on the ISO rating because statistical data on insurance losses prove a relationship between exceptional fire protection and low fire losses.

Insurance companies use the ISO rating to establish premiums. Insurance companies tend to offer lower premiums in communities with higher ratings because a department's rating is a proven and reliable predictor of future fire losses. The ISO rating directly impacts the insurability and premiums of Kensington residents.

The El Cerrito/Kensington Fire Department ISO rating is 1, the highest achievable score. EC/KFD is the only department in the region with a rating of 1, including Oakland, Berkeley, Richmond, and San Francisco Fire. The rating is based on training events, training records, staffing levels, equipment levels, equipment maintenance, water supply testing, and prevention efforts.

Our current rating directly results from the residents of El Cerrito making significant investments in its fire department since the 1980s, starting with El Cerrito's robust records management system (RMS), which was cutting-edge at the time. The RMS allowed for recording training events, equipment maintenance, water supply testing, and firefighter certificates. In addition, purchasing the truck at Station 51 and the rescue trailer at Station 52 via a federal grant helped the score. Finally, the robust inspection and weed abatement program El Cerrito started over 25 years ago pushed the rating into a Class 1. El Cerrito's inspection program was ahead of its time, implementing requirements similar to Zone 1 and Zone 2 long before they became law in 2021 via AB 3074.

The community of Kensington inherits the ISO 1 rating through the service contract. Since the advent of the contract in 1995, the citizens of El Cerrito assumed they were mainly supplementing fire protection in Kensington via their tax dollars, but they also understood it was the right thing to do, just like the residents of Richmond help El Cerrito with its Hazmat and Medium Rescue units that El Cerrito could never afford. Just like residents of Albany help by providing access to their only ambulance when our residents need help. Just like Contra Costa Fire provides arson investigation and equipment loans free of charge to ensure our safety. Every community in the East Bay is connected, and we all succeed together or fail alone.

And although the relationships between communities are vital, they are also fragile. Fire service veterans have witnessed uninformed or malicious statements by elected officials undermine formal and informal relationships. Petty arguments and misunderstandings can lead to attempts to close borders or delay responses. The result is almost always death and property loss far outweighing any meager gains. For this reason, local fire chiefs constantly collaborate to keep our communities safe, regardless of the political environment. We understand that the fire service is not a business but a critical infrastructure everyone shares. It is our partnerships that allow our community to thrive. It is our partnerships that allow our staff to focus on maintaining an ISO class 1 rating—and that rating has the largest impact on the insurance crisis any fire department can bring.

Attend Your Local Board Meetings

Both special districts meet monthly. Attend in person or on Zoom. Kensington Police Protection and Community Services District (KPPCSD) Sept. 12, 7pm; Kensington Fire Protection District Sept. 18, 7pm. To access the Zoom links, click on the agendas listed under board meetings.

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Crowd Gathers Seeking Answers to Insurance Woes

By Johnny Valenzuela, Emergency Preparedness Coordinator

As Kensington residents get notices of nonrenewal of fire insurance from their insurers, interest in Firewise communities is on the rise. Currently, the town boasts two recognized Firewise communities, with two more applications for recognition being drafted and six additional streets requesting information on how to begin the process. This surge follows several regional community meetings focused on the issue of home insurance nonrenewal.

A pivotal community meeting occurred at the Kensington Library on July 9, where dozens of residents gathered to learn about the importance of wildfire preparedness. The event featured prominent guest speakers, including Durriya Syed, the California Insurance Commissioner's representative; Michelle Reinhardt, Contra Costa County Fire Protection District's County Coordinator; Alan Siegel, Wildcat Firewise representative, and Johnny Valenzuela, Kensington Fire Protection District's Emergency Preparedness Coordinator.

The speakers emphasized the benefits of Firewise communities in enhancing wildfire resilience. Forming these communities fosters a collective approach to wildfire risk reduction and plays a crucial role in addressing home insurance concerns.

The California Insurance Commission encourages residents to contact the commission with any questions and insurance concerns. The Department of Insurance doesn't have the legal authority to tell insurers what level of risk they must write or where they must write insurance, but the department can monitor consistency in the insurance companies' decisions and ensure that their decisions are based on risk considerations and no other biases.

Syed provided a "Top Ten Tips for Finding Residential Insurance" if a nonrenewal is received from an insurance company. Here are the top three: If you get a nonrenewal notice, contact your insurer and ask if there are any specific actions you could take to mitigate your risk and retain your coverage. If you think your nonrenewal was unfair, you can file a complaint with the California Department of Insurance. But don't let these actions delay starting your search for a new insurer. Make sure you have done everything you can to mitigate fire risk at your property, and then start shopping for coverage.

Additional tips and Syed's full list are available on the Kensington Fire Protection District Website: www.kensingtonfire.org/insurancetips

Residents are encouraged to take proactive steps towards forming Firewise communities and working with insurers to retain coverage. Collaborating with neighbors can significantly improve their preparedness for wildfires and other emergencies. For more information on how to form a Firewise community, contact Johnny Valenzuela, KFPD's emergency preparedness coordinator, at prepare@kensingtonfire.org.



Confusing Signals on Fire Coverage Frustrate Residents

By Linnea Duce

Past police board director Eileen Nottoli discovered that Baja Kensington—below the Arlington—also could be in for the insurance nightmare when a neighbor contacted her in November with the news that California State Automobile Association (CSAA) had cancelled her home insurance. Nottoli and her neighbor live a couple blocks above Colusa Circle.



"They have to give a notice before cancellation," Nottoli said in an interview. "My neighbor's insurance was due in January or February." Nottoli soon received her own cancellation letter, also from CSAA. "In the cancellation letter it said that my property rated two out of a scale of 32. Her property rated two also." National insurer USAA recently adopted a policy of only insuring homes with a wildfire risk rating of 12 or below—with 32 being the highest risk. Needless to say, two is about as low risk as you can get.

When Nottoli called CSAA, she was told that they still issued home insurance, just not fire insurance. In a recent phone call I had with CSAA, the representative explained that some areas are earmarked as "FAIR Plan" zones—and apparently much of Kensington qualifies. What this means is that CSAA will cover liability, theft, and other kinds of insurance needs for homes in those areas but not loss by fire. The FAIR Plan stands for California's Fair Access to Insurance Requirements, a program run by the state and considered the insurance of last resort for those unable to obtain other insurance.

According to Bankrate.com, Allstate was the first insurer to stop writing homeowner policies in California. Others quickly followed suit, each with its own provisos. State Farm, for example, cancelled not only fire but personal property and casualty insurance for some customers, though it still happily writes auto policies (though no longer bundled, despite Jake's frequent entreaties). Farmers dropped some policies, while AmGUARD (part of Berkshire Hathaway) no longer writes any new home policies in California.

And thus another part of the problem: insurers support the FAIR Plan, with each one's "tithe" linked to its market share in the state. As each insurer pulls out or drops homeowners, that means its share disappears or shrinks. Add to this legislation passed in 1988 that limits the amount insurers can raise rates, the hike in building materials and construction costs, and the price hikes of reinsurers, which insure the insurers. Property reinsurance premiums went up fifty percent during 2023.

Your premiums will go up too, once you find insurance. Nottoli and her neighbor ended up getting policies from Bamboo through a broker, Anthony Graziani, with an office at the El Cerrito Plaza. Nottoli's insurance was \$3,400 in 2023, a hike from years with CSAA, while the Bamboo sticker price is \$4,800.

"I think it's a game they're playing with the state."—Eileen Nottoli

"I think it's a game they're playing with the state," Nottoli said. "The state has not allowed them to increase rates as they would like to. The insurance companies have had significant losses, but this tactic has really harmed homeowners."

Nottoli has been advocating for the El Cerrito/Kensington Fire Department and the fire board to be more stringent about inspections to enforce the Defensible Space law. "I wish the fire board would be proactive to ensure your house has defensible space," she said. "A friend in Marin County got a reduction in her rates because the homeowners had all complied [with defensible space around their properties]. Why don't we hire someone to do defensible space inspections?"

Due to resistance, the Defensible Space law will be enforced in new construction starting in 2025 and in existing homes beginning in 2026. It mandates no vegetation within five feet of the structure. Other features that can slow or halt fire include replacing wooden fencing with metal (no wooden fencing can connect to the house), replacing wooden gates with metal, and much more.

The FAIR Plan rewards homeowners for being in a Firewise community as well as adhering to a variety of home-hardening protections, such as double-paned windows, maintaining a five-foot ember-resistant zone around the home, removing sheds or combustibles within 30 feet of the home. The discount is determined by how well you manage to harden your home, but some regulations are required.

There is no question that creating defensible space around your home, installing an automatic gas shutoff, not using "gorilla hair" mulch, and removing flammable shrubs such as juniper will increase your own safety and that of your neighbors. But will it help with insurance in the short-term?

Based on my anecdotal chats with agents, the answer is likely no. At the present time, whether you get cancelled depends upon where you live. And as demonstrated by Nottoli and her neighbor's two ratings, it doesn't even matter if you're in a low risk zone. Said one agent, "What you do to your house will be something in the future that will be relevant, but now it's just geography."

Which doesn't let anyone off the hook. Do you want to survive? Rip out that juniper that threatens you and your neighbors. Don't head out this fall and load up on shrubs to blanket your house walls. And agitate with the county to do something about Kensington's deep gutters and steep driveway ramps that are almost certain to contribute to accidents and loss of life during an evacuation. Start planning now for a future in which you and your neighbors are responsible for each other's safety—and financial security.

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KENSINGTON K-9s

And Beaker Makes Three

By Winston Churchill, Bulldog

Beaker's parents, Marco and Rayna, had a hectic, joyful year. They fell in love, got married, and bought a house in the idyllic hills of Kensington. Life was perfect...almost. The only thing missing was a little one.

Marco was eager to have a dog, but Rayna was reluctant because of allergies. He wanted an energetic dog that fit their active lives, but she needed a low-shedding pup. And then they serendipitously met Beaker.



While up north running a half-marathon in Humboldt County, they met a rancher with two adorable puppies. The pups were a mix of Border Collie and Airedale Terrier, combining the smart, high-endurance, outdoorsy qualities that Marco was looking for with the sweet, well-mannered, low-shedding traits that Rayna sought. The rancher told them to hurry over, there were still a few pups left from the litter.

They watched the pups gleefully playing, wrestling, and tumbling over each other. But it was the little



black and gray one, sitting off to the side and watching them quietly, that pulled at their hearts. Love at first sight! They trudged home to Kensington and endured an already-planned vacation, dreaming of their new puppy the whole time. Then they headed back up to the redwood forest to bring Beaker home.

With her big, brown eyes, shaggy coat, and goofy, expressive ears, Beaker is very easy to love. Named after the shy, hapless scientist from "The Muppet Show," Beaker has grown to be a happy, active young dog.

At Kensington Park, she loves playing with her best friend, Astro. While Astro chases frisbees nonstop, Beaker chases Astro, with occasional breaks to hunt gophers. And along numerous local trails, Beaker's developed into a high-endurance athlete and training partner, logging up to eight miles in training runs with her parents.

At home, she loves cuddling in the mornings and evenings, and watching the neighborhood cats, turkeys, deer, and coyotes in the bay window all afternoon. Still less than two years old, Beaker has lots of puppy energy and loves getting three active outings each day. Beaker is the apple of her parents' eyes and they can't imagine their lives without her. Their wonderful world became perfect once Beaker completed the family.

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KENSINGTON EATS OUT

A Beloved Biergarten Reborn
By Ittai Shiu



Our journey with the Westbrae Biergarten on Gilman Street began as first-time homeowners moving to the East Bay, then continued to flourish as we became parents and raised our family. Like many others, we found ourselves emotionally attached to the beloved spot—a haven for families, beer enthusiasts, and dog lovers alike.

In the early days, we would relax with a cold beer while our toddlers played or scribbled on the chalk board in the designated kids' area. As our children grew older, the biergarten became our go-to place for a meal outdoors after sports practice or a big event when we were too lazy to cook. If the kids were let out early for a minimum day at school in the late fall or spring, we'd often find ourselves there for lunch. We cherished the warm and lazy summer evenings spent here with our dogs, enjoying refreshing shandies and baskets of fries, surrounded by friends and family.

The news of the owners deciding to close down was deeply saddening. It felt like a significant chapter of our lives was coming to an end. However, hope arrived in the form of CEO of Headlands Brewing, Austin Sharp, an East Bay resident who shared similar fond memories of the Westbrae Biergarten with his family.

With a successful outdoor beer garden already established in Lafayette, Sharp applied his experience and passion to Westbrae. Maintaining and improving upon everything we loved, including firepits, heat lamps, and outdoor seating, the new Westbrae Taproom and Beer Garden now features Headlands' flagship beers, a rotating selection of sours, hazy IPAs, and exclusive small batch ales along with local wines and ciders.

A significant contributor to the change is Headlands Executive Chef Jose Gonzales, previously of the Cooperage, 4505 Meats, and Jupiter, who has crafted a menu inspired by traditional beer hall fare. From sausages and brats to hot pretzels and a super satisfying smash burger, the food perfectly complements the beer selection.

Sharp also rehired more than a half dozen employees from the original Westbrae Biergarten, including general manager Joey Daly, who had worked there for nearly a decade. Committed to sustainability, Headlands Brewery participates in 1% for the Planet, contributing at least one percent of its annual revenue to environmental causes. They are dedicated to building sustainability into their operations and working to eliminate plastic use.

As Sharp and the team at Headlands Brewery bring their expertise in beer, food, and service to this family and dog-friendly establishment, they've done more than just revive




a cherished local spot. They've created a business with a clear commitment to the community and the environment. This new chapter promises a space where we can continue to spend time outdoors with loved ones, ensuring that the Westbrae Biergarten remains a prominent fixture in the East Bay for generations to come.

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MARKET UPDATE

FROM ZIP CODE EAST BAY

The market remains unpredictable, affected by higher interest rates, inflation concerns, and low inventory. Despite these challenges, the average sales price for Q1/Q2 in Kensington held steady at \$1.528M, partly due to a 16% reduction in the number of homes listed compared to last year.

KEY INSIGHTS

High-Value Sales Only two homes sold for over \$2M in 2024 (both ZCEB listings), down from six last year, a trend also seen in El Cerrito, Albany, and Berkeley.

Market Feedback Over 62% of Kensington listings faced challenges like price reductions, longer market times, or being canceled/expired due to high pricing and reduced buyer urgency.

Long-Term Growth Although prices have declined since spring 2022's peak, they are still up 11% from 2019. Excluding the pandemic bump, Kensington housing prices have increased by 64% over the past decade.

For sellers, now might be a great time to capitalize on equity. For buyers, despite current interest rates, homes remain a strong long-term investment. Contact us at 510.323.3669 for a free home valuation or to chat about the market.

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ZCEB achieved the highest market share in Kensington for the first half of 2024, representing over 25% of all homes sold, totaling \$9.2M in sales. Thank you, Kensington, for your continued trust & support!

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