



Staff Report

Date: April 16, 2024
To: Advisory Design Review Group
From: Alex Lopez-Vega, Assistant Planner
Subject: 124 Winding Way, (DRP24-0005)

Recommendation

ADR Group consideration and recommendation to the Town Council regarding the merits of the project and consistency with the Design Review criteria and standards of Ross Municipal Code (RMC) Section [18.41 Design Review](#).

Project Information

Property Owner: Karen Polite
Applicant: Ordway Construction
Street Address: 124 Winding Way
Parcel Number: 072-091-17
Zoning: R-1: B-5A
General Plan: VL (Very Low Density)
Flood Zone: X (Moderate Risk)

Project Data

	Code Standard	Existing	Proposed
Lot Area	5 Acres	76,230 SF	No change
Building Coverage	10%	House 3,325 (4%)	No Change

Project Description

The applicant is requesting approval for Design Review, and a Demolition Permit. The project involves removing the existing T-11 wood exterior siding and replacing it with stucco. A demolition permit is required to alter more than twenty-five percent of the exterior wall

coverings of a residence. The property owner's request is a result of receiving notification from their home insurance policy carrier that their policy would not be renewed due to high fire risk, and the existing wood siding for the house.

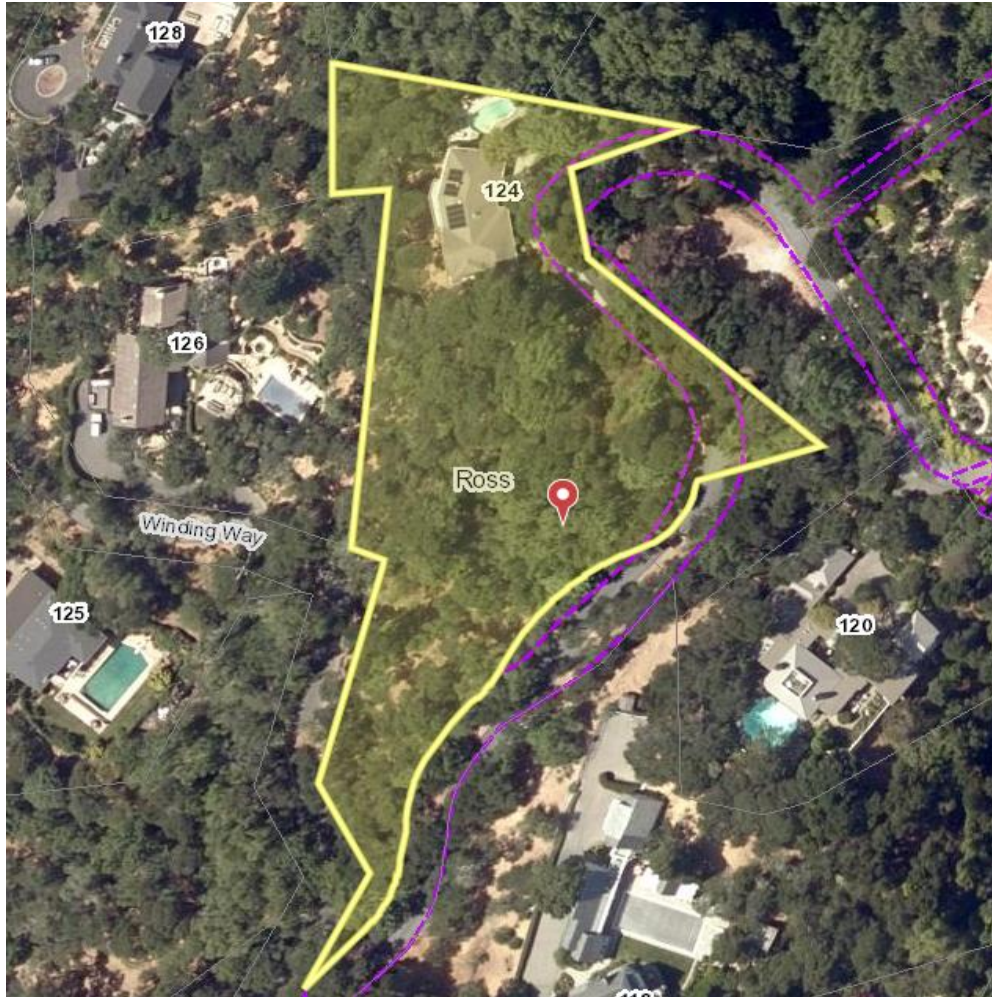
Project plans are included as **Attachment 2**; Project Application and Materials are included as **Attachment 3**.

The proposed project is subject to the following permit approval:

- **Design Review Permit is required pursuant to RMC Section 18.41.010** to allow for any project resulting in the removal or alteration of more than twenty-five percent of the exterior walls or wall coverings of a residence.
- **Demolition Permit is required pursuant to RMC 18.50.020** for alteration of more than twenty-five percent of exterior wall coverings of a residence.

Background

The project site is downward sloping towards the west and has an average slope of approximately 50%. Access to the site is via a private roadway easement accessed from the Winding Way right-of-way. A single-family residence was originally constructed at the project site circa 1974.



Discussion

The overall purpose of the Design Review is to guide new development to preserve and enhance the special qualities of Ross and to sustain the beauty of the town’s environment. Other specific purposes include; provide excellence of design consistent with the scale and quality of existing development; preserve and enhance the historical “small town”, low-density character and identity that is unique to the Town of Ross; preserve lands which are unique environmental resources; enhance important community entryways, local travel corridors and the area in which the project is located; promote and implement the design goals, policies and criteria of the Ross general plan; discourage the development of individuals buildings which dominate the townscape or attract attention through color, mass or inappropriate architectural expression; preserve buildings and areas with historic or aesthetic value; upgrade the appearance, quality and condition of existing improvements in conjunction with new development or remodeling of a site; and preserve natural hydrology and drainage patterns and reduce stormwater runoff associated with development. The Design Review criteria and standards per RMC Section 18.41.100 can be found here: [18.41 Design Review](#).

Public Comment

At the time of writing this report, no comments were received from the public regarding the project.

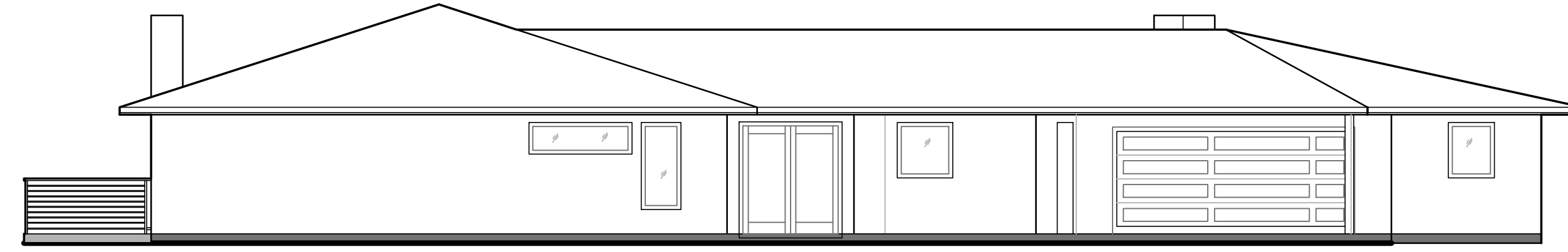
Attachments

1. Project Plans
2. Project Application & Materials

ATTACHMENT 1

POLITE RESIDENCE

124 WINDING WAY
ROSS, CA 94957



GENERAL NOTES

- ALL DIMENSIONS ARE TO FINISH SURFACES UNLESS NOTED OTHERWISE. DO NOT SCALE DRAWINGS.
- REVIEW DIMENSIONS PRIOR TO CONSTRUCTION. DISCREPANCIES IN DIMENSION OR LAYOUT SHOULD BE BROUGHT TO THE ATTENTION OF THE DESIGNER PRIOR TO PROCEEDING.
- CONSTRUCTION SHALL CONFORM TO ALL APPLICABLE CODES AND ORDINANCES.
- CONTRACTOR IS RESPONSIBLE FOR REMOVAL OF DEBRIS AND FOR KEEPING SPACE CLEAN ON A DAILY BASIS.
- CONTRACTOR SHALL PROVIDE DUST BARRIERS SEPARATING AREAS OF WORK FROM THE REST OF THE HOUSE. FLOORS TO BE PROTECTED SHALL RECEIVE A PVC BARRIER, MASONITE OR PLYWOOD COVER. WALL SURFACES AND MOULDINGS IN PATHS OF TRAVEL SHALL RECEIVE MASONITE OR PLYWOOD PROTECTION TO MINIMUM HEIGHT OF 6'-0".
- CONTRACTOR SHALL SCHEDULE PRE-CONSTRUCTION MEETING TO REVIEW: PATHS OF MATERIALS, ACCESS, SCHEDULING, PROVISIONS FOR PROTECTION OF SURFACES, SECURITY ARRANGEMENTS, JOB PHONE AND TOILET FACILITIES, AND COORDINATION WITH OWNER.
- DAMAGE TO RESIDENCE, PROPERTY OR FURNISHINGS CAUSED BY CONSTRUCTION SHALL BE REPAIRED AT THE CONTRACTOR'S EXPENSE.
- GENERAL CONTRACTOR SHALL COORDINATE WITH OWNER'S SECURITY COMPANY AS NECESSARY DURING CONSTRUCTION AND SHALL GIVE SUFFICIENT NOTICE FOR SCHEDULING AND COORDINATION OF SECURITY WORK.
- ALL INSULATING MATERIALS SHALL CONFORM TO THE REQUIREMENTS OF TITLE 24 CALIFORNIA ENERGY CODE AND C.E.C. LISTINGS.
- GENERAL CONTRACTOR SHALL COORDINATE SCHEDULING OF WORK WITH OWNER DURING CONSTRUCTION.
- ALL BUILDING MATERIALS DELIVERED TO THE CONSTRUCTION SITE SHALL BE PROTECTED FROM RAIN AND OTHER SOURCES OF MOISTURE.
- EXISTING FINISHES ARE TO REMAIN UNLESS NOTED FOR REMOVAL. PRIOR TO COMMENCEMENT OF WORK, CONTRACTOR SHALL SCHEDULE WALK-THROUGH WITH OWNER AND DESIGNER TO REVIEW EXTENT OF DEMOLITION.
- AFTER PRELIMINARY DEMOLITION IS COMPLETED, CONTRACTOR SHALL REVIEW LOCATION OF CONCEALED PIPING, UTILITIES, AND STRUCTURE WITH DESIGNER PRIOR TO PROCEEDING IF CONFLICTING WITH PROPOSED WORK.
- GENERAL CONTRACTOR AND PLUMBING SUBCONTRACTOR SHALL REVIEW WATER SUPPLY SYSTEM WITH OWNER AND DESIGNER AFTER DEMOLITION TO ASCERTAIN EXTENT OF PIPING AND ANY REQUIRED UPGRADE WORK.
- GENERAL CONTRACTOR AND ELECTRICAL SUBCONTRACTOR SHALL REVIEW EXISTING ELECTRICAL SYSTEM INCLUDING CAPACITY AND AMPERAGE OF MAIN PANEL. ALL UPGRADE WORK SHALL BE IDENTIFIED AND INCLUDED IN THE SCOPE OF WORK AND IN THE CONSTRUCTION COST.
- AFTER PRELIMINARY DEMOLITION IS COMPLETE, SURFACE FINISHES REMOVED AND EXISTING WALL FRAMING UNCOVERED, CONTRACTOR SHALL SCHEDULE A MEETING WITH OWNER, DESIGNER AND STRUCTURAL ENGINEER TO REVIEW LOCATION OF STRUCTURE, PIPING AND UTILITIES PRIOR TO PROCEEDING WITH FURTHER WORK.
- ALL EXISTING PIPING AND CONDUIT WHICH IS NOT PART OF THE CURRENT WORKING SYSTEM SHALL BE IDENTIFIED AND REMOVED.
- SMOKE ALARM WILL BE INSTALLED IN EACH BEDROOM AND HALLWAYS ON EACH LEVEL. CARBON MONOXIDE ALARM WILL BE INSTALLED IN HALLWAYS ON EACH LEVEL.
- THIS PROPERTY IS LOCATED IN A WILDLAND-URBAN INTERFACE (WUI) FIRE AREA AND SHALL COMPLY WITH THE PROVISIONS OF CHAPTER 7A OF THE C.B.C.
- PRIOR TO BUILDING PERMIT FINAL APPROVAL, THE PROPERTY SHALL BE IN COMPLIANCE WITH THE VEGETATION CLEARANCE REQUIREMENTS PRESCRIBED IN THE CALIFORNIA FIRE CODE SECTION 4906, CALIFORNIA PUBLIC RESOURCES CODE 4291, AND CALIFORNIA GOVERNMENT CODE 51182.

CODE SUMMARY

2019 California Building Code
2019 California Residential Code
2019 California Mechanical Code
2019 California Electrical Code
2019 California Plumbing Code
2019 California Energy Code
2019 California Green Building Standards Code
All other local codes and ordinances adopted by the Town of Ross

ARCHITECTURAL ABBREVIATIONS

A/C	AIR CONDITIONING	CL	CENTERLINE	FT	FOOT OR FEET
AB	ANCHOR BOLT	DPL	DOUBLE	FURR	FURRING OR FURRED
AD	AREA DRAIN	DEPT	DEPARTMENT	GA	GAUGE
AFF	ABOVE FINISHED FLOOR	DIA	DIAMETER	GALV	GALVANIZED
AL	ALUMINUM	DIAG	DIAGONAL	GSM	GALVANIZED SHEET METAL
ALT	ALTER OR ALTERNATE	DIM	DIMENSION	GYP	GYPSPUM
AND	AND/ANDZED	DN	DOWN	GYPBD	GYPSPUM BOARD
APPROX	APPROXIMATE	DR	DOOR	HORIZ	HORIZONTAL
ARCH	ARCHITECTURAL	DS	DOWNSPOUT	INT	INTERIOR
ASPH	ASPHALT	DSP	DRY STANDPIPE	MISC	MISCELLANEOUS
BD	BOARD	DTL	DETAIL	NTS	NOT TO SCALE
BETW	BETWEEN	DWG	DRAWING	OFD	OVERFLOW DRAIN
BLK	BLOCK	EA	EACH	OS	OVERFLOW SCUPPER
BLDG	BUILDING	EJ	EXPANSION JOINT	OPNG	OPENING
BLKG	BLOCKING	EL	ELEVATION	PT	POINT
BM	BEAM	EDS	EDGE OF SLAB	R	RADIUS
BSMT	BASEMENT	EP	ELECTRIC PANELBOARD	REIN	REINFORCED OR REINFORCING
CB	CATCH BASIN	EXP	EXPANSION	RO	ROUGH OPENING
CBP	CEMENTITIOUS BACKER BOARD	EXT	EXTERIOR	SCHED	SCHEDULE
CEM	CEMENT	FIN	FINISH	SLNT	SEALANT
CER	CERAMIC	FIXT	FIXTURE	SSD	SEE STRUCTURAL DRAWING
CJ	CONTROL JOINT	FD	FLOOR DRAIN	STRUCT	STRUCTURE OR STRUCTURAL
CLG	CEILING	FLR	FLOOR	TD	TRENCH DRAIN
CMU	CONCRETE MASONRY UNIT	FND	FOUNDATION	TO	TOP OF ...
COL	COLUMN	FO	FACE OF ...	TOC	TOP OF CURB
COMP	COMPARTMENT	FOC	FACE OF CONCRETE	TOS	TOP OF SLAB
CONC	CONCRETE	FOP	FACE OF FINISH	TOP	TOP OF PLATE
CONT	CONTINUOUS	FOM	FACE OF MASONRY	TYP	TYPICAL
COORD	COORDINATE	FOS	FACE OF STUDS/FRAMING	UN	UNLESS OTHERWISE NOTED
CORR	CORRIDOR			VF	VERIFY IN FIELD
CT	CERAMIC TILE			WDW	WINDOW

PROJECT DIRECTORY

OWNER OF RECORD	Karen Polite 124 Winding Way Ross, CA 94957
PROJECT DESIGNER	Rosemary Brito Address: 344 Riviera Drive San Rafael, CA 94901 Tel: 415.987.6287 e-mail: rosemarybritodesign@gmail.com
GENERAL CONTRACTOR	ORDWAY CONSTRUCTION Contact: John Ordway Address: 2100 4th Street #190 San Rafael, CA 94901 Tel: 415.823.2424 e-mail: jordwaysecure@gmail.com

PROJECT DESCRIPTION

REMOVE EXISTING T111 WOOD SIDING AND REPLACE WITH STUCCO TO COMPLY WITH INSURANCE CARRIER NEW HOMEOWNERS POLICY RENEWAL UNDERWRITING GUIDELINE AND REQUIREMENT

PROJECT DATA

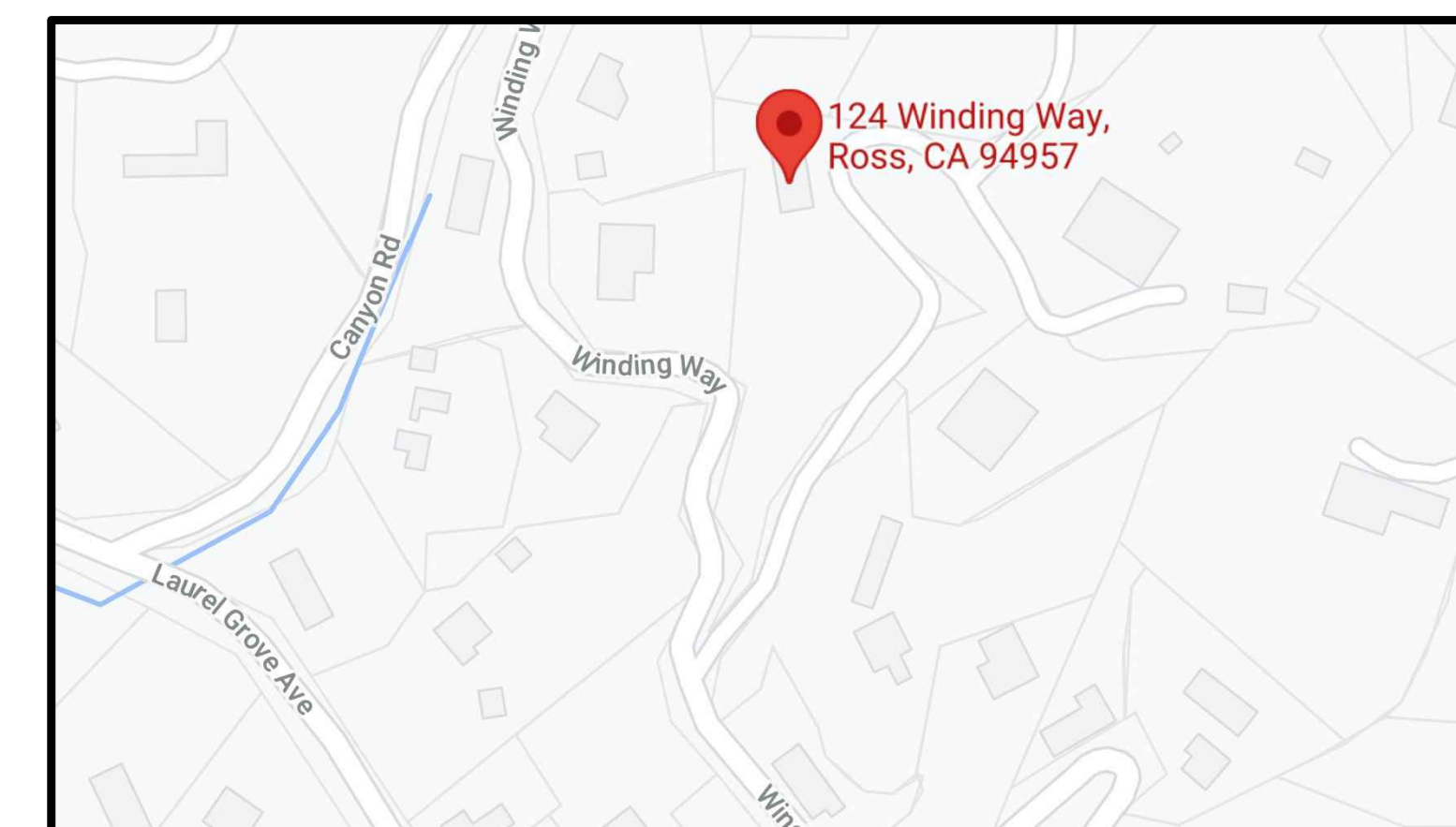
EXISTING LOT AREA:	76,230 SQ. FT.
MAX. BUILDING COVERAGE ALLOWED 10%	7,623 SQ. FT.
EXISTING BUILDING COVERAGE:	3,325 SQ. FT.
PROPOSED BUILDING COVERAGE:	3,325 SQ. FT.

INDEX

GENERAL	
A000	COVER SHEET
A101	SITE OVERVIEW - EXISTING
A102	SITE OVERVIEW - PROPOSED
ARCHITECTURAL	
A202	EXISTING UPPER FLOOR PLAN
A204	PROPOSED UPPER FLOOR PLAN
A301	EXISTING EXTERIOR ELEVATIONS
A302	EXISTING EXTERIOR ELEVATIONS
A303	PROPOSED EXTERIOR ELEVATIONS
A304	PROPOSED EXTERIOR ELEVATIONS
STRUCTURAL	
S2.1	FOUNDATION PLAN & ELEVATION
S2.2	DECK PLAN
S3.1	SECTION & DETAILS

ARCHITECTURAL MATERIALS & SYMBOLS LEGEND

	GRID		ELEVATED BUILDING SECTION		WINDOW TAG		CONCRETE / MORTAR
	NORTH ARROW		SECTION		DOOR TAG		GYPSPUM BOARD
	LEVEL DESIGNATION		ELEVATION TAGS		KEYED NOTED		INSULATION
	BREAK LINE		REVISION		FINISH CALLOUTS		METAL
	CENTER LINE						PLYWOOD
	DIRECTION OF DOWNLOPE						SAND
	PROPERTY LINE						ROCK / GRAVEL / STONE
			ENLARGED PLAN OR DETAIL				WOOD (FRAMING THROUGH MEMBER)
							WOOD (INTERRUPTED MEMBER)



rb DESIGN
415-987-6287
rosemarybritodesign@gmail.com

Rosemary Brito

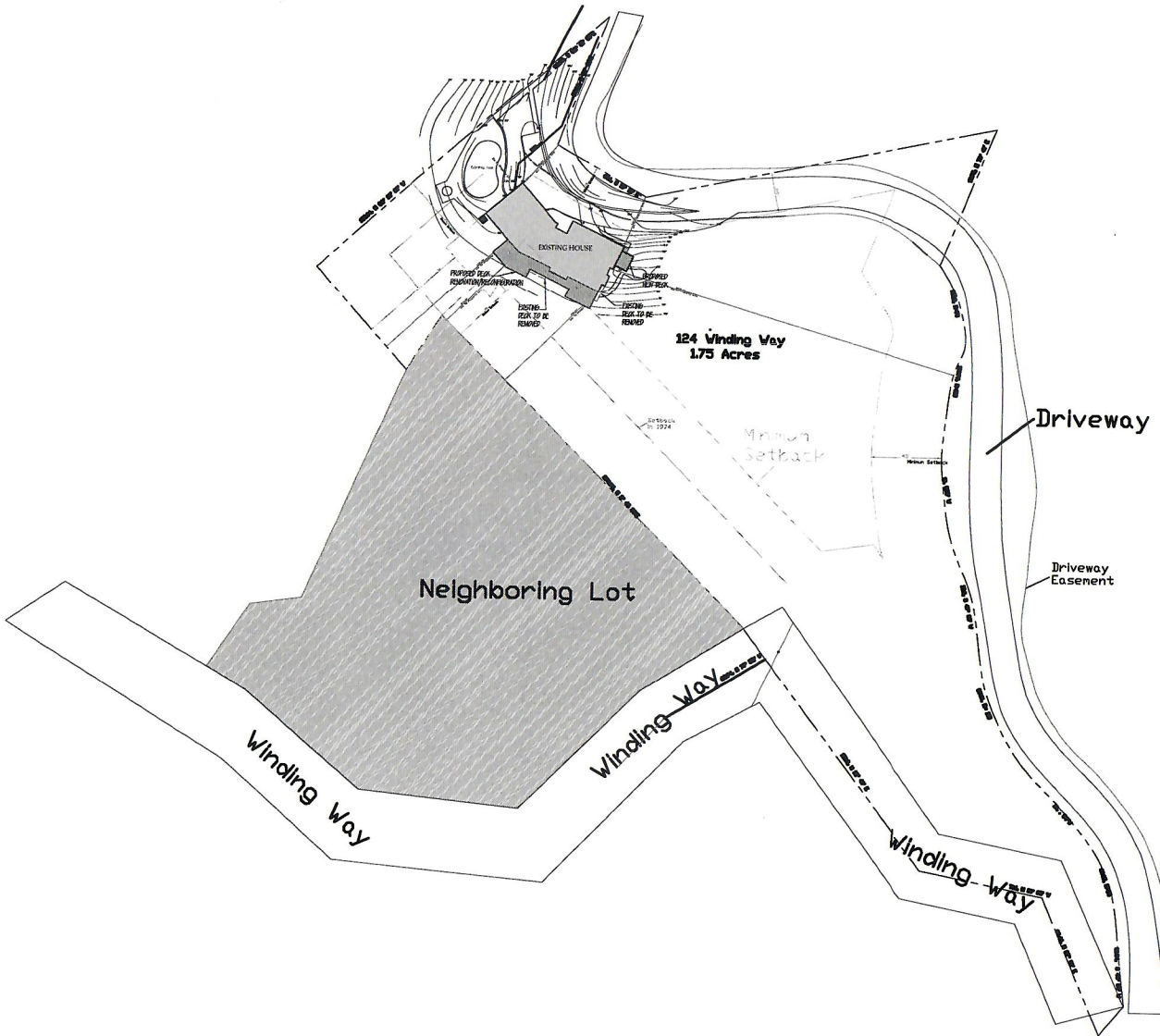
ALTERATIONS TO
POLITE RESIDENCE
124 WINDING WAY
ROSS, CA 94957

APN 072-091-17

Drawing Issue / Date
PLANNING
MARCH 7, 2024
BUILDING
APRIL 16, 2024

Drawing Title
COVER
SHEET
Scale N.T.S.
Drawn By RB
Drawing Number

A000



1 EXISTING SITE PLAN
SHEET 102-119

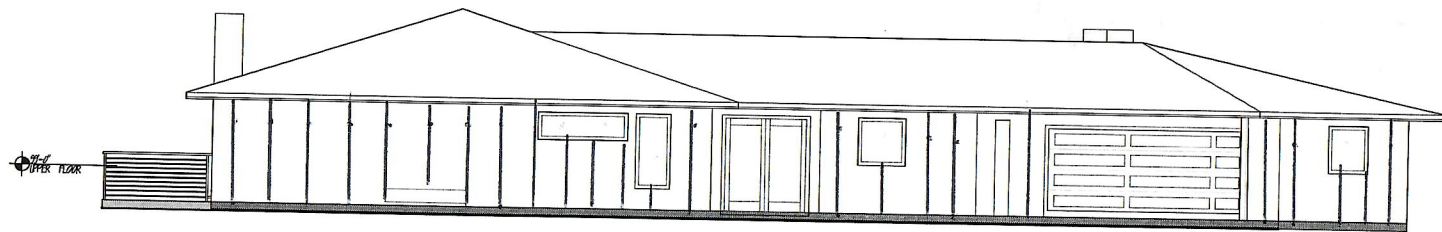
rb DESIGN

415-987-6287
rosemarybritdesign@gmail.com

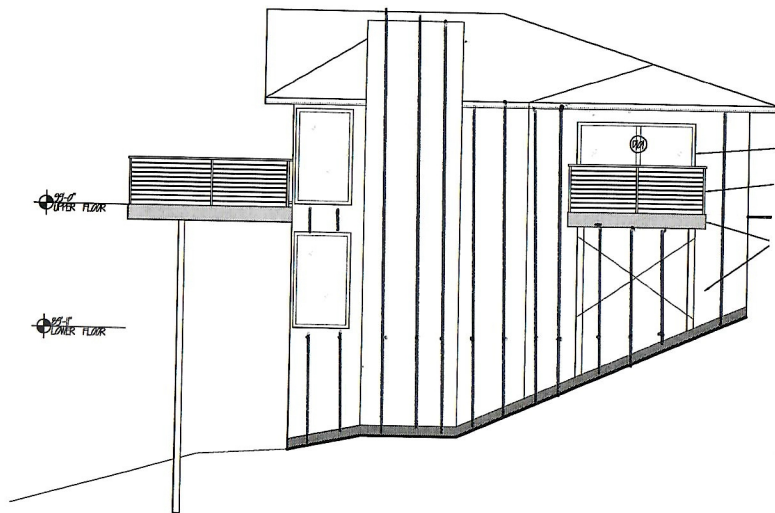
Rosemary Brito

ALTERATIONS TO
POLITE RESIDENCE
124 WINDING WAY
ROSS, CA 94957

APN	072-091-17
Planning Issue/Date	PLANNING MARCH 2, 2024
	BUILDING APRIL 16, 2024
Drawing Title	EXISTING SITE PLAN
Scale	AS NOTED
Drawn By	RB
Drawing Number	A101



① EXISTING NORTH ELEVATION
Scale: 1/8" = 1'-0"



② EXISTING EAST ELEVATION
Scale: 1/8" = 1'-0"

rb DESIGN

415-987-6287
 rosemaryrbdesign@gmail.com

Rosemary B. Bates

ALTERATIONS TO
 POLITE RESIDENCE
 124 WINDING WAY
 ROSS, CA 94957

SPR 072-091-17

Planning Year / Date
 PLANNING
 MARCH 7, 2024
 BUILDING
 APRIL 16, 2024

Drawing Title
**EXISTING
 ELEVATIONS**
 Scale
 AS NOTED
 Drawn By
 RB

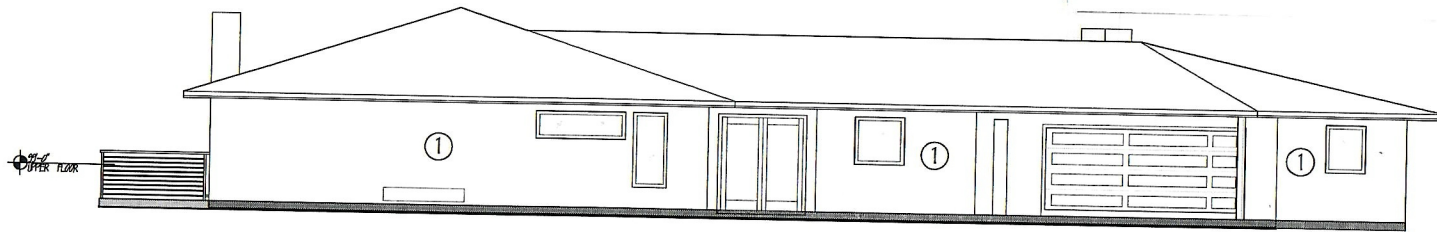
Drawing Number
A201.1

PROPOSED MATERIALS / STUCCO COLOR:

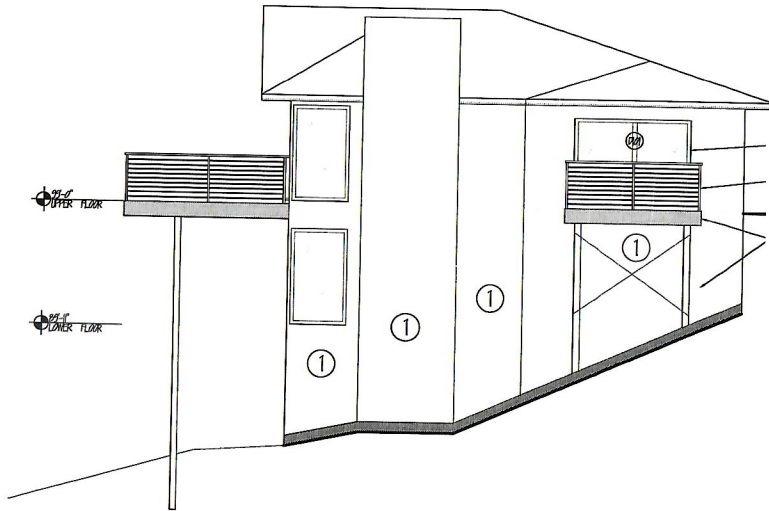
- ① - OMEGA FLEX STUCCO MEDIUM TO FINE TEXTURE GRADE; COLOR OFF WHITE OR BEIGE/NEUTRAL

GENERAL SHEET NOTES:

- REMOVE EXISTING T111 WOOD SIDING AND REPLACE WITH STUCCO TO COMPLY WITH INSURANCE CARRIER NEW HOMEOWNERS POLICY RENEWAL UNDERWRITING GUIDLINE AND REQUIREMENT



① PROPOSED NORTH ELEVATION
Scale: 1/8" = 1'-0"



② PROPOSED EAST ELEVATION
Scale: 1/8" = 1'-0"

rb DESIGN

415-987-6287
rosemaryrbtodesign@gmail.com

Rosemary B. Tate

ALTERATIONS TO
POLITE RESIDENCE
124 WINDING WAY
ROSS, CA 94957

APP: 072-091-17

Design Issue Title:
PLANNING
MARCH 7, 2024
BUILDING
APRIL 16, 2024

Revised Title:
**PROPOSED
ELEVATIONS**

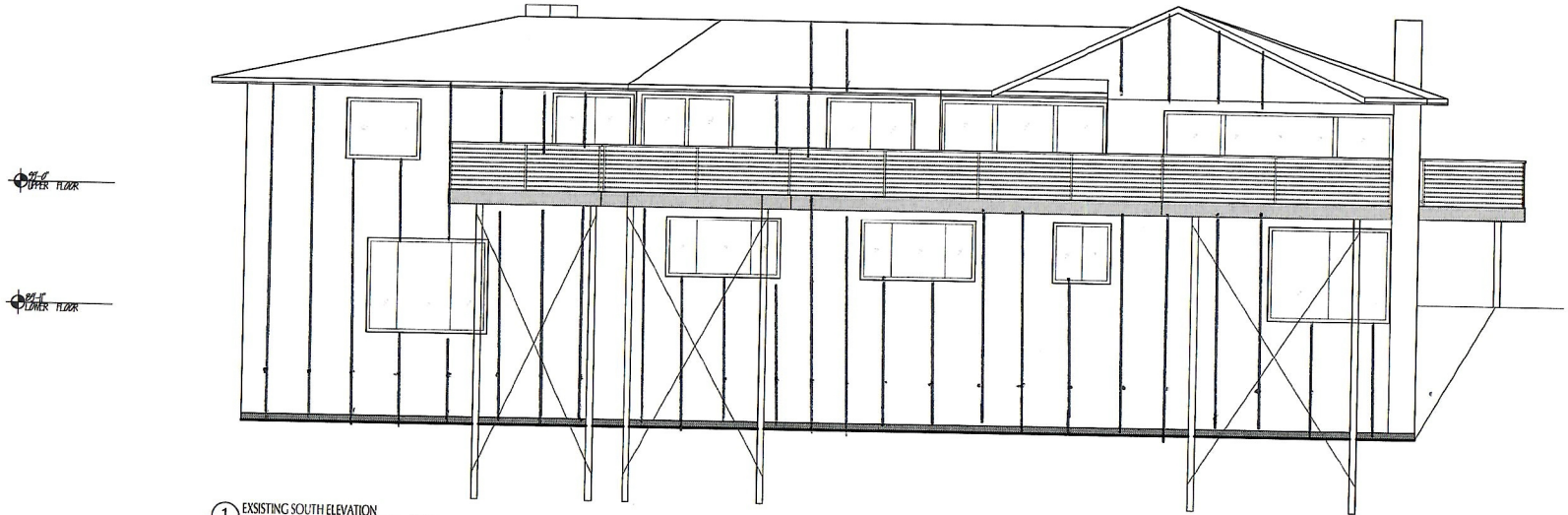
Scale:
AS NOTED

Drawn By:
RB

Drawing Number:

A201.2

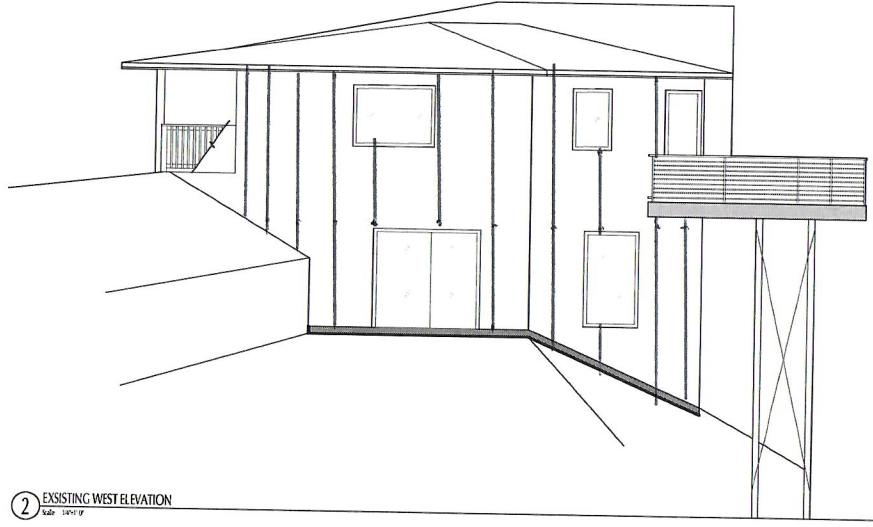
SEE STRUCTURAL DRAWINGS AND CALCULATIONS FOR ADDITIONAL INFORMATION



07-0
UPPER FLOOR

07-0
LOWER FLOOR

1 EXISTING SOUTH ELEVATION
Scale: 1/8" = 1'-0"



07-0
UPPER FLOOR

07-0
FAMILY ROOM

2 EXISTING WEST ELEVATION
Scale: 1/8" = 1'-0"

rb DESIGN

415-987-6287
rosemaryrbdesign@gmail.com

Rosemary Bats

ALTERATIONS TO
POLITE RESIDENCE
124 WINDING WAY
ROSS, CA 94957

073-091-17

PLANNING
MARCH 27, 2024
BUILDING
APRIL 16, 2024

EXISTING
ELEVATIONS
AS NOTED
RB

A202.1

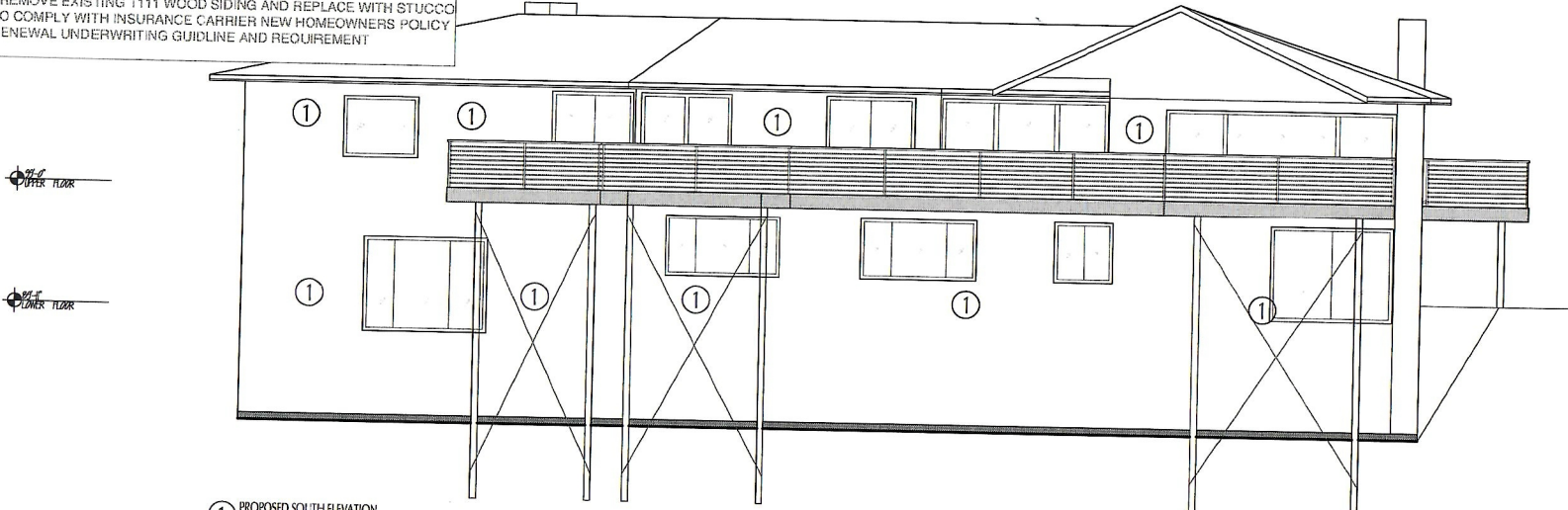
PROPOSED MATERIALS / STUCCO COLOR:

① - OMEGA FLEX STUCCO MEDIUM TO FINE TEXTURE GRADE; COLOR OFF-WHITE OR BEIGE/NEUTRAL

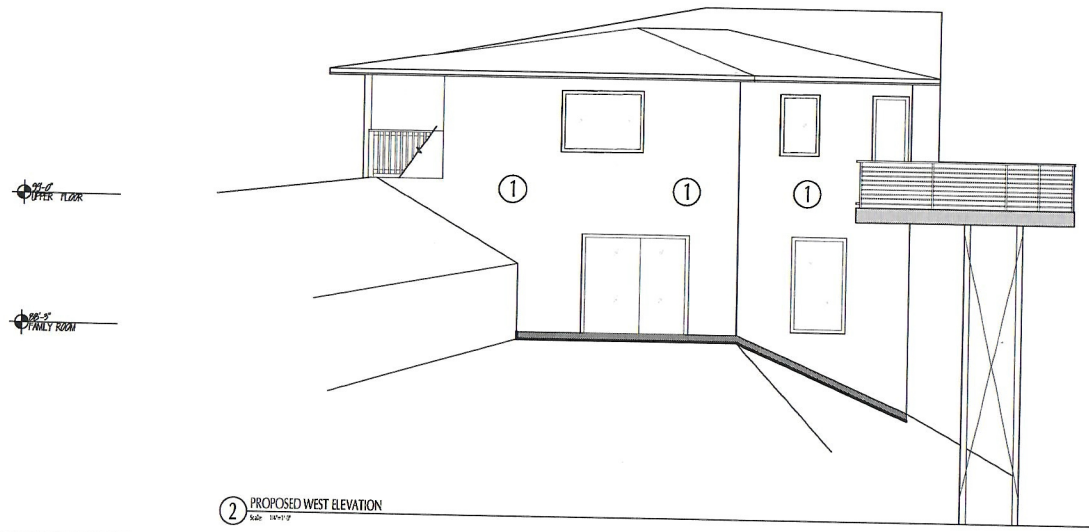
GENERAL SHEET NOTES:

- REMOVE EXISTING T111 WOOD SIDING AND REPLACE WITH STUCCO TO COMPLY WITH INSURANCE CARRIER NEW HOMEOWNERS POLICY RENEWAL UNDERWRITING GUIDLINE AND REQUIREMENT

SEE STRUCTURAL DRAWINGS AND CALCULATIONS FOR ADDITIONAL INFORMATION



① PROPOSED SOUTH ELEVATION
Scale: 1/8"=1'-0"



② PROPOSED WEST ELEVATION
Scale: 1/8"=1'-0"

rb DESIGN
415-987-6287
rosemaryrbdesign@gmail.com

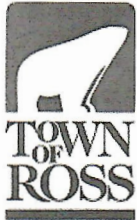
Rosemary Brito

ALTERATIONS TO
POLITE RESIDENCE
124 WINDING WAY
ROSS, CA 94957

NO.	072-091-17
Drawing Issue / Date	PLANNING MARCH 7, 2024
	BUILDING APRIL 16, 2024
Drawing Title	PROPOSED ELEVATIONS
Scale	AS NOTED
Drawn By	RB
Drawing Number	

A202.2

ATTACHMENT 2



Town of Ross

Planning Department

Post Office Box 320, Ross, CA 94957

Telephone (415) 453-1453, Ext. 121 Fax (415) 453-1950

www.townofross.org

PLANNING APPLICATION FORM

Type of Application (check all that apply):

- | | |
|--|--|
| <input checked="" type="checkbox"/> Advisory Design Review | <input type="checkbox"/> Minor Exception |
| <input type="checkbox"/> Appeals | <input type="checkbox"/> Non-conformity Permit |
| <input type="checkbox"/> Basement and Attics Exception | <input type="checkbox"/> Accessory Dwelling Unit |
| <input type="checkbox"/> Certificate of Compliance | <input type="checkbox"/> Tentative Map |
| <input checked="" type="checkbox"/> Demolition Permit | <input type="checkbox"/> Tentative Map Amendment |
| <input type="checkbox"/> Design Review | <input type="checkbox"/> Time Extension |
| <input type="checkbox"/> Design Review- Amendment | <input type="checkbox"/> Use Permit |
| <input type="checkbox"/> Final or Parcel Map | <input type="checkbox"/> Variance |
| <input type="checkbox"/> General Plan Amendment | <input type="checkbox"/> Zoning Ordinance |
| <input type="checkbox"/> Hillside Lot Permit | <input type="checkbox"/> Amendment Other: |
| <input type="checkbox"/> Lot Line Adjustment | <input type="checkbox"/> Other: |

To Be Completed by Applicant:

Assessor's Parcel No(s): 07209117

Project Address: 124 Winding Way

Property Owner: Karen Polite

Owner Mailing Address (PO Box in Ross): 124 Winding Way

City/State/Zip: Ross, CA. Owner's Phone: 415.640.4714

Owner's Email: karenpolite@gmail.com

Applicant: Ordway Construction (a.k.a. John Ordway)

Applicant Mailing Address: 2100 Fourth Street

City/State/Zip: San Rafael CA 94901 Applicant's Phone: 415.823.2424

Applicant's Email: jardwaysecure@gmail.com

Primary point of Contact Email: Owner Buyer Agent Architect

To Be Completed by Town Staff:

Date Received:	_____	Planning 5300	_____
Application No.:	_____	Tree Permit 5305	_____
Zoning:	_____	Fee Program Administration 5315-05	_____
		Record Management 5316-05	_____
		Record Retention 5112-05	_____
		Technology Surcharge 5313-05	_____
		TOTAL FEES:	_____

Make checks payable to Town of Ross. Fees may not be refunded if the application is withdrawn.

SUBDIVISION INFORMATION ONLY

Number of Lots: _____

LOT LINE ADJUSTMENT ONLY

Describe the Proposed Lot Line Adjustment:

Existing Parcel Size(s) *Parcel 1:* *Parcel 2:*

Adjusted Parcel Size(s) *Parcel 1:* *Parcel 2:*

PARCEL ONE	PARCEL 2
Owners Signature: _____	Owner's Signature: _____
Date: _____	Date: _____
Owner's Name (Please Print): _____	Owner's Name (Please Print): _____
Assessor's Parcel Number: _____	Assessor's Parcel Number: _____

* If there are more than two affected property owners, please attach separate letters of authorization.

REZONING OR TEXT AMENDMENT ONLY

The applicant wishes to amend Section _____ of the Ross Municipal Code Title 18.

The applicant wishes to Rezone parcel _____ from the _____ Zoning District to _____.

GENERAL OR SPECIFIC PLAN AMENDMENT ONLY

Please describe the proposed amendment:

CERTIFICATION AND SIGNATURES

I, the property owner, do hereby authorize the applicant designated herein to act as my representative during the review process by City staff and agencies.

Owner's Signature: *Kenneth B. Pivota* Date: *3^{KP}·18·24*

I, the applicant, do hereby declare under penalty of perjury that the facts and information contained in this application, including any supplemental forms and materials, are true and accurate to the best of my knowledge

Owner's Signature: *John R. Cookney* Date: *3-18-2024*

SIGNATURE:

I hereby authorize employees, agents, and/or consultants of the Town of Ross to enter upon the subject property upon reasonable notice, as necessary, to inspect the premises and process this application.

I hereby authorize Town staff to reproduce plans and exhibits as necessary for the processing of this application. I understand that this may include circulating copies of the reduced plans for public inspection. Multiple signatures are required when plans are prepared by multiple professionals.

I further certify that I understand the processing procedures, fees, and application submittal requirements.

I hereby certify that I have read this application form and that to the best of my knowledge, the information in this application form and all the exhibits are complete and accurate. I understand that any misstatement or omission of the requested information or of any information subsequently requested shall be grounds for rejecting the application, deeming the application incomplete, denying the application, suspending or revoking a permit issued on the basis of these or subsequent representations, or for the seeking of such other and further relief as may seem proper to the Town of Ross. I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct and that this application was signed at

123 Winding Way, Ross, California on 3.18.24

Karen B. Polata
Signature of Property Owner(s) and Applicant(s)

John R. Ludwig
Signature of Plan Preparer

Notice of Ordinance/Plan Modifications

- Pursuant to Government Code Section 65945(a), please indicate, by checking this box, if you would like to receive a notice from the Town of any proposal to adopt or amend the General Plan, a specific plan, zoning ordinance, or an ordinance affecting building permits or grading permits, if the Town determines that the proposal is reasonably related to your request for a development permit.

Alternate Format Information

The Town of Ross provides written materials in an alternate format as an accommodation to individuals with disabilities that adversely affect their ability to utilize standard print materials. To request written materials in an alternate format please contact us at (415) 453-1453, extension 105.

Consultant Information

The following information is required for all project consultants.

Landscape Architect

Firm _____
Project Landscape Architect _____
Mailing Address _____
City _____ State _____ ZIP _____
Phone _____ Fax _____
Email _____
Town of Ross Business License No. _____ Expiration Date _____

Civil/ Geotechnical Engineer

Firm _____
Project Engineer _____
Mailing Address _____
City _____ State _____ ZIP _____
Phone _____ Fax _____
Email _____
Town of Ross Business License No. _____ Expiration Date _____

Arborist

Firm _____
Project Arborist _____
Mailing Address _____
City _____ State _____ ZIP _____
Phone _____ Fax _____
Email _____
Town of Ross Business License No. _____ Expiration Date _____

Other

Consultant _____
Mailing Address _____
City _____ State _____ ZIP _____
Phone _____ Fax _____
Email _____
Town of Ross Business License No. _____ Expiration Date _____

Other

Consultant _____
Mailing Address _____
City _____ State _____ ZIP _____
Phone _____ Fax _____
Email _____
Town of Ross Business License No. _____ Expiration Date _____



NOTICE OF NONRENEWAL



The Standard Fire Insurance Company

AGENT/CASE		ISSUE DATE	OFFICE
AJG RISK MGMT SERVS LLC		2/1/2024	476
EFFECTIVE DATE OF EXPIRATION	POLICY IDENTIFICATION NO.		
04/26/2024	PRODUCER'S CODE	POLICY IDENTIFICATION NO.	
	0FW505	608372255 633 1	

NAMED INSURED

MORTGAGEE

KAREN POLITE
PO BOX 1443
ROSS, CA 94957-1443

LOCATION OF PROPERTY: (if other than address of Named Insured shown above)

124 WINDING WAY
ROSS, CA 94957-9696

We wish to inform you that your **Homeowners** policy designated above will not be renewed at the expiration of its current policy term. Your policy will nonrenew on the effective date of expiration indicated above at the hour on which the policy became effective. If you have any questions regarding this notice, please contact your agent or insurance representative.

REASON FOR THIS ACTION

We are nonrenewing your policy because the risk does not meet our minimum underwriting requirements as described below:
Dwelling location has a high brushfire risk and wood siding.

ADDITIONAL INFORMATION REGARDING THE REASON(S) FOR NONRENEWAL



You have a right to a written statement containing the specific items of information that support the reasons for our action and the names and addresses of institutional sources and insurance support organizations that supplied the items of information.

In addition, you have a right to see and obtain a copy of all recorded information which we used to take this action or to be told the nature and substance of that information after properly identifying yourself.

You must make a written request within 90 days of the date of this notice to exercise these rights.

If you disagree with the accuracy of the recorded information used to take this action, you have the right to request in writing an amendment, a correction, or a deletion of the recorded information in dispute. If we refuse your request, you have the right to file a statement containing supplemental information or explaining why you disagree. We will put your statement in our file so that anyone reviewing your file will see it.

THIS NOTICE IS GIVEN ONLY BY THE COMPANY WHICH ISSUED THE POLICY.

80107000104000335 PACMTR 24032

The Standard Fire Insurance Company

Important Information About Your Wildfire Risk *

As our customer, you have more than 160 years of experience, financial stability and superior claim service behind you, so you can feel protected – especially when you need us most. For part of our policy rating, we order a wildfire risk score from a third party on your insured location. These scores can range from 0 to 30 with 0 being a Negligible exposure to wildfire and 30 being an Extreme exposure to wildfire. Your score is 6, which means you are within the High range. You were assigned this score because the location is:

- surrounded by light to moderate fuels (grass, trees or dense brush),
- located on a steep slope or grade,
- in an area with no road access problems,
- not located within a Special Hazard Interface Area.

Additional Information on the Factors used to determine your Wildfire Risk

Fuel in Surrounding Area - This is determined by the amount of fuel (grass, trees or dense brush) surrounding your property. Higher amounts of fuel form larger risks for wildfire damage.

Slope - Measures the steepness of your property location. Steeper slopes create larger wildfire risks since fire spreads faster uphill.

Road Access - Evaluates the road access to your property location. Properties with more limited road access present greater exposures for wildfire damage since emergency response vehicles and equipment will not be able to access the property quickly or easily.

Special Hazard Interface Area (SHIA) - Combines information about known climatic and wind patterns in CA with information about your property location's direction from heavy fuels, to assess the likelihood that a property would ignite due to its proximity to high heat and/or wind-borne burning embers.

While we encourage you to mitigate your property against wildfire risk, it is unlikely to impact your wildfire risk score. However, please note that the California Department of Insurance has adopted new requirements for insurance companies to reflect wildfire safety and mitigation efforts taken by their policyholders in their rating plans. We have submitted a proposed rating plan incorporating these requirements and, once it is approved by the California Department of Insurance, this Important Notice and applicable rates will be updated to reflect the types of wildfire safety and mitigation efforts included in our rating plan as well as the associated policy credit for each.

Although your wildfire risk score impacted your prior policy term, your Travelers policy is being non-renewed and therefore will no longer have an impact on your premium upon expiration of your policy with us.

If you disagree with your wildfire risk score you have the right to appeal it. You may contact us in one of the following ways to submit an appeal:

- Email us at: consumeraffairs@travelers.com.
- Write to us at: Travelers
Attn: Consumer Affairs
One Towers Square, 8MS
Hartford, CT 06183
- Call us at: 1-888-596-2250.

For all other questions, please contact your agent or Travelers representative at 1-877-872-8737.

Thank you for choosing Travelers to help you protect what matters most.



From: Karen Polite karenpolite@gmail.com
Subject: Exterior Work
Date: Mar 16, 2024 at 11:30:34 AM
To: Ryan Kelly rkells9@gmail.com, John Shalavi
john@bcpartnersinc.com, David Nasaw dnasaw@met-
advisors.com, Carla Roth croth@met-advisors.com,
Randi Kelly randilkelly@gmail.com, Sheri Shalavi
sshalavi@gmail.com

Hi Neighbors,

I'd like to keep you in the loop regarding the current project on my house. Unfortunately, I recently received notice from the insurance carrier that they would not be renewing the homeowner's policy unless I remove the current wood siding and replace with a more fire resistant material (cement fiber siding or stucco). As part of the Town of Ross permit process, I'm required to send neighbor outreach notification. I plan to replace the siding with a fine to medium texture grade stucco. There will be no structural changes to the existing property. Color will be neutral-beige, gray or off white.

Please feel free to let me know if this is agreeable to you and if you have questions.

Hope all are well!

Karen Polite
124 Winding Way #1443
Ross, CA 94957

Hi Karen

I hope you have been well.

We have no objection to the improvements. When do you expect to do it and how long will it take?

Best regards,

John

Sent from my iPhone

3

072-031-22

LUNGARNO REVOC TRUST ETAL

PO BOX 1468

ROSS, CA 94957

On Mar 16, 2024, at 8:30 AM, Karen Polite

<karenpolite@gmail.com> wrote:

Hi Neighbors,

I'd like to keep you in the loop regarding the current project on my house. Unfortunately, I recently received notice from the insurance carrier that they would not be renewing the homeowner's policy unless I remove the current wood siding and replace with a more fire resistant material (cement fiber siding or stucco). As part of the Town of Ross permit process, I'm required to send neighbor outreach notification. I plan to replace the siding with a fine to medium texture grade stucco. There will be no structural changes to the existing property. Color will be neutral-beige, gray or off white.

Please feel free to let me know if this is agreeable to you and if you have questions.

From: Randi Kelly randilkelly@gmail.com
Subject: Re: Exterior Work
Date: Mar 16, 2024 at 1:35:54 PM
To: Karen Polite karenpolite@gmail.com
Cc: Ryan rkells9@gmail.com

Hi Karen,

I am sorry you are having to replace your siding. I'm sure was not in the plan when you bought the house.

We are ok with the proposed changes. Good luck and I hope they can finish quickly.

Thank you for letting us know.

Randi Kelly

646-785-6662

randiLkelly@gmail.com

(be sure to include the "L" in my email)

② 072-031-47
KELLY RYAN &
PO BOX 976
ROSS, CA 94957

On Mar 16, 2024, at 11:30 AM, Karen Polite
<karenpolite@gmail.com> wrote:

Hi Neighbors,

I'd like to keep you in the loop regarding the current project on my house. Unfortunately, I recently received notice from the

From: Carla Roth croth@met-advisors.com
Subject: exterior
Date: Mar 16, 2024 at 4:34:56 PM
To: karenpolite@gmail.com

Sounds like FUN! (not)
but you have our support
Carla



072-031-24

ROTH CARLA REVOC TRUST OF 2
PO BOX 1449
ROSS, CA 94957
