

Exhibit B

Mr. Angel R. Cabrera
1517 Olive Street
Paso Robles, CA 93446

City Council
City of Paso Robles
1000 Spring Street
Paso Robles, CA 93446

September 5, 2023

Re: Angel R. Cabrera
Application for Oak Tree Removal Permit for
1517 Olive Street

Dear Ladies/Gentlemen:

The Council will soon be considering my application for a permit to remove the oak tree which abuts my residence at 1517 Olive Street here in Paso Robles. I am requesting that the Council consider the enclosed additional information in making its decision.

Having worked in the City since 1983 and having lived in Paso Robles since 1985, I am fully aware of the pride which Paso Robles takes in its oak trees. My own oak, which dates from the early 1800's, lends a certain dramatic distinction to my home.

However, sometimes esthetics must give way to more sober concerns for safety and financial security.

As to safety, a limb from the oak tree broke off and fell into my back yard on June 25, 2016. A second limb fell off more recently on September 7, 2022. (This second collapse prompted the pending application.) I hasten to add that neither collapse was the result of inclement weather. Luckily, no one was injured in either instance but the first collapse resulted in \$2,094.13 (Two Thousand Ninety-Four Dollars and Thirteen Cents) in damages and the second in \$6,346.25 (Six Thousand Three Hundred and Forty-Six Dollars and Twenty-Five Cents) in damages. (See attached photos showing the 2016 and 2022 limb collapses.)

Understandably, on October 27, 2022, , my insurance company, State Farm, sent me a letter informing me that my homeowners policy would not be renewed if the tree was not removed by the first few days of December of this year. Hence, my request for permission to remove it now.

(Periodic trimming of the tree has not avoided disaster. The tree was trimmed in May of 2017 after the 2016 collapse. It has been periodically trimmed by work crews from PG&E. But the 2022 collapse occurred nonetheless. Specifically, the arborist from A&T

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Arborist, who inspected the damage immediately after the 2022 collapse, explicitly stated that a trim would not have avoided the second collapse. Regardless, State Farm has made it clear that a trim will not be sufficient to preserve coverage. It must be removed.)

I have grave concerns about my safety and the safety of my neighbors. Winter is fast approaching. Several years ago, mild winds caused the collapse of a tree in my southern yard. The collapse demolished my patio and, literally, almost killed me. You can well understand, then, my being “gun shy” about the continuing threat posed by the oak tree.

I am afraid that another limb collapse will make its predecessors pale in comparison. Several massive limbs of the oak tree jut directly over my house. At some places there are just a few feet between the limbs and my roof line. Several smaller limbs cross the alley to the north of my house and dangle perilously closely to my neighbor's yard. (See more recent photos.)

My concerns for my physical safety are not my only concern. I also have concerns about my financial security if I cannot remove the tree.

I am semi-retired due to the loss of a considerable portion of my eyesight at the beginning of 2020. I was forced, because of my disability, to draw upon my Social Security prematurely at age 64.

If the City declines my permit, I will lose my coverage with State Farm. As you may know, our nation's insurance companies have become reluctant to write new insurance policies in California because of our mud slides, rains and wild fires. My friends and clients in the insurance industry tell me that my present premium with State Farm is fair and one which I should make every effort to hold on to.

Because my income is modest and the insurance industry is distressed, I may not be able to afford replacement coverage.

If I cannot afford coverage, then several financial disasters will follow. First, my house will be vulnerable to future damage from the tree. The arborist's report makes it clear that the collapse of further limbs from the tree is not a matter of “if” but a matter of “when”. At that point, I will have to fund any repairs to my house and/or my neighbor's house from my own savings.

If I cannot afford new coverage, then I will lose my equity line of credit. My line of credit is presently my “safety net” against unexpected expenses. As you know, insurance coverage is an essential prerequisite to the establishment and maintenance of a line of credit.

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I will be fully retiring in a few years. My present plan is to fund my retirement, in part, with a reverse mortgage. No lender will give me a reverse mortgage if I have no homeowner's insurance.

As a last resort, I will have to sell my home which I've owned since 1989 and where I've lived since the end of August, 1992.

At that point, it will be ironic that my oak tree will still be "living" in Paso Robles but I may not.

Thank you for your attention to this correspondence.

Sincerely Yours,



ANGEL R. CABRERA

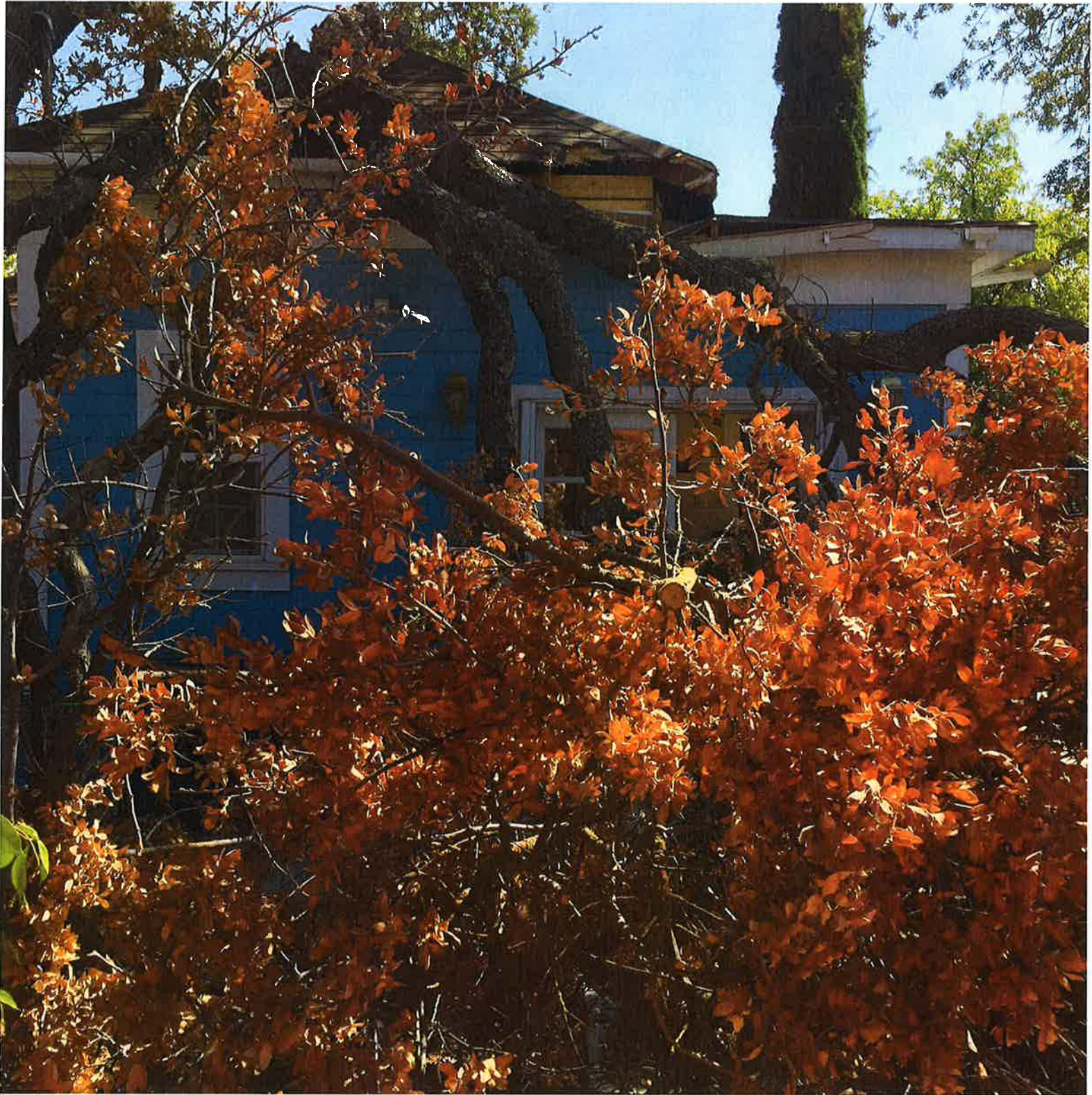
ARC:tim
cc: A&T Arborist
[Encs.: As noted]

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2016

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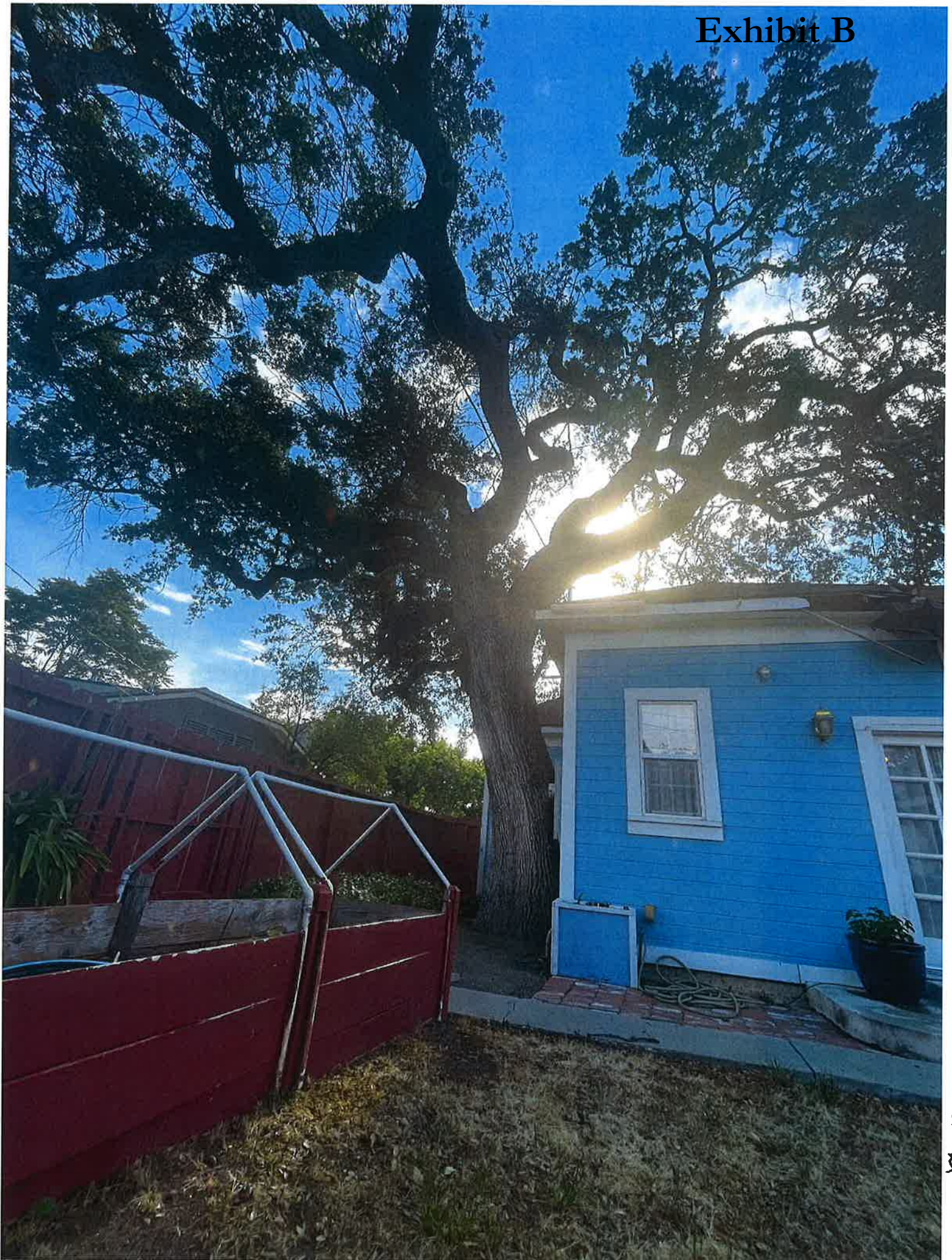
2022

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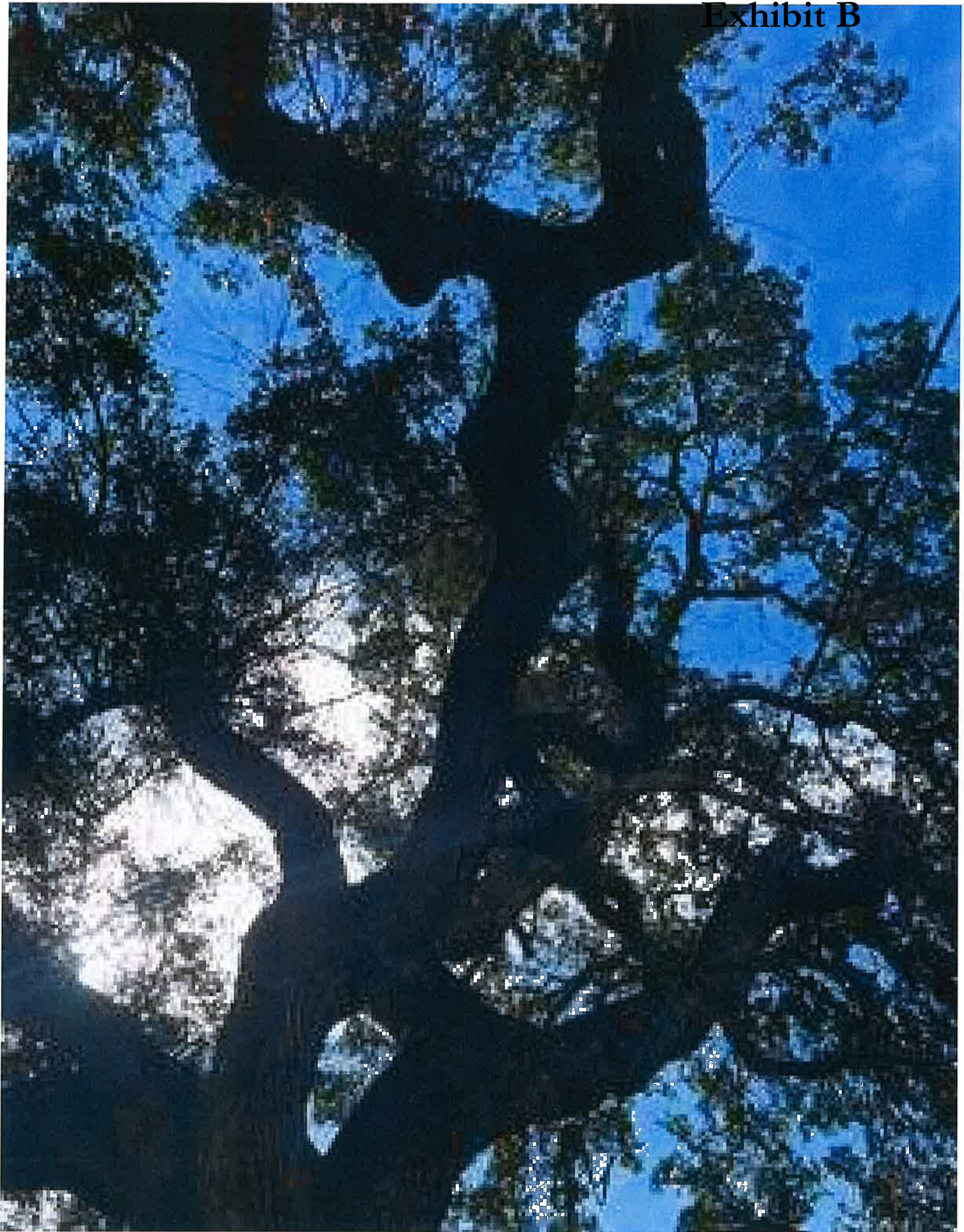
2022

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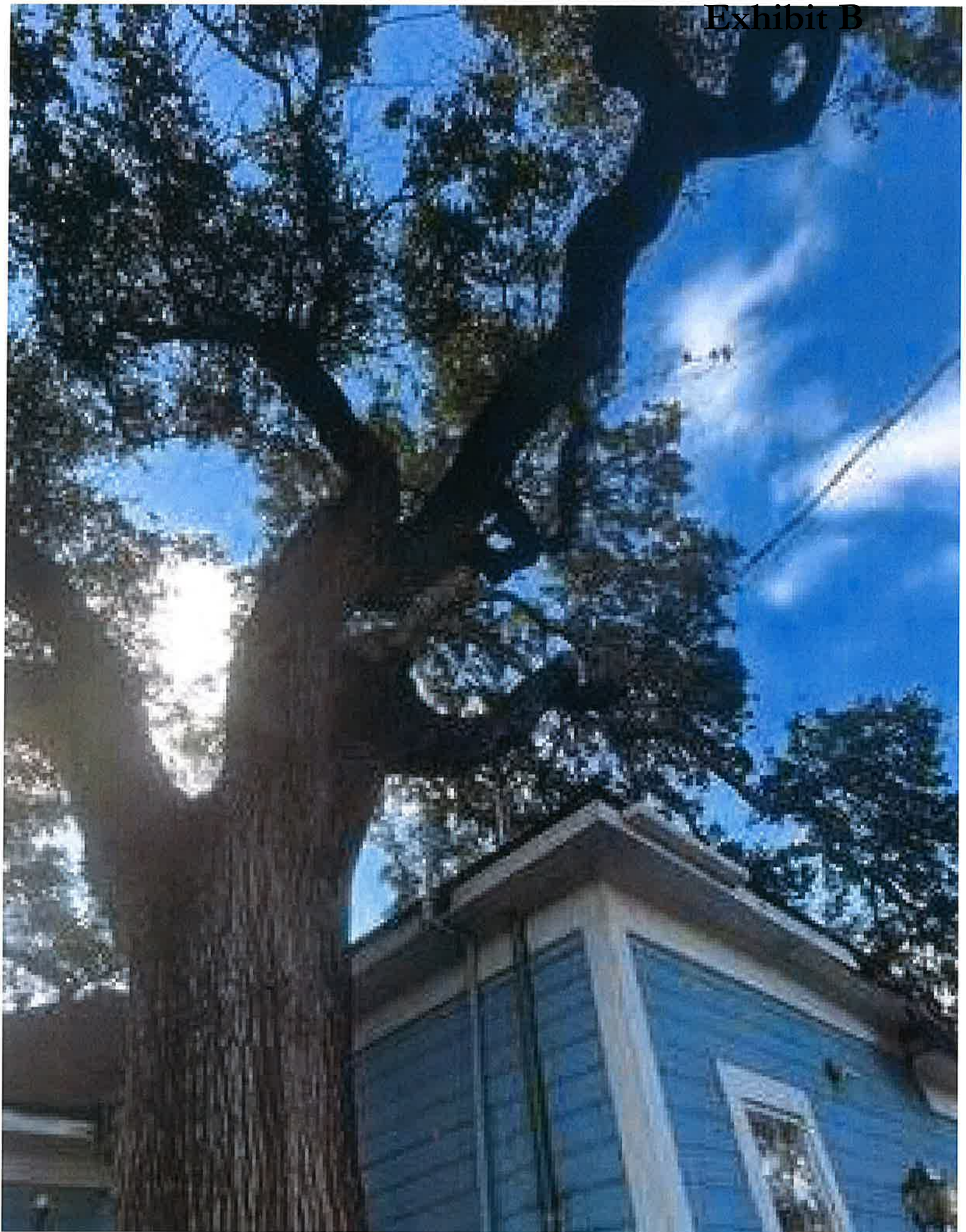
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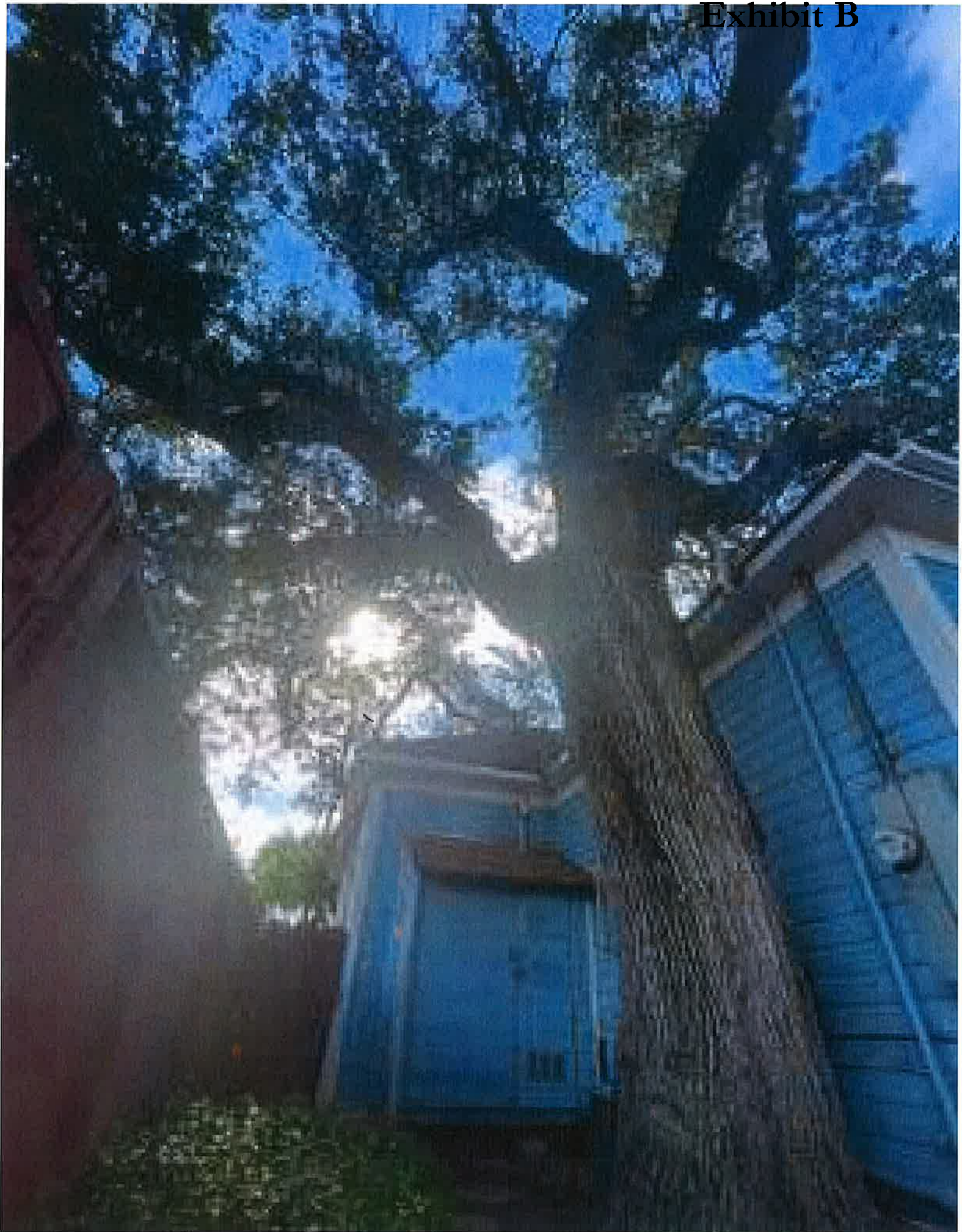


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