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Held this weekend.

3 **Council rejects lottery**
For airport planning.

4 **Laughing Matters**
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6 **Dining in the garden**
Pumpkin rice pudding.

smdp
Santa Monica Daily Press

Volume 22 Issue 283 THE WEEKENDER 10/20-10/22 smdp.com

The state of real estate in Santa Monica

The reality isn't good, but experts say it isn't all that bad either

MATTHEW HALL
SMDP Staff Writer

Santa Monica's real estate market may have peaked recently as local realtors say the combination of high interest rates, taxes, cost of living expenses and general instability are starting to weigh the business.

No one is predicting a real estate crash in the city by the sea but there are early signs of a softening market with an increase in the number of days homes are for sale and fewer homes selling at or above their listed price.

The root of the current market lethargy is a near record interest rate.

In its drive to tame inflation, the Fed has raised its key rate 11 times since March 2022 to about 5.4%, its highest level in 22 years. The rise in long-term rates has contributed to a jump in the average cost of a 30-year mortgage to nearly 8%.

That has driven down home sales everywhere. According to mortgage provider Freddie Mac, the total home sales for July were down 1.2% over the month and 11.8% over the year across the country. Existing home sales continued to decline 2.2% in July and 16.6% as compared to July 2022, according to the National Association of Realtors.

"If you're gonna buy a $1.375 million townhome right now, you're paying close to $9 to $10,000 per month if you include your HOA dues, taxes and insurance. That is huge. Most people typically were in the $5, $5,500 to $6,000 range a handful years ago," said Brian Maser of The Condo Experts.

Realtor Cindy Ambuehl said the rate is strangling supply as much as it is deflecting buyers.

"If I sell my house, I've been there 20 years at 3% interest rate, if I, right now, get a great offer on my house and I want to I sell my house, where am I going to go and get 3% interest rates? So why sell it and have to do that? It just doesn't make sense."

At the state level, a burgeoning insurance crisis has had an impact on home sales.

Since 2022, seven of the top 12 property insurers operating in the state have quit the market entirely or placed restrictions on policy sales due to what they say is an inability to cover the costs of insuring property in high risk areas. State Farm was the most recent player to pull out announcing in May of this year that it would no longer issue new policies in California.

Ambuehl said that has had a real impact on local sales.

"We had people back out of deals because they found out their homeowners insurance was going to be over $200,000 a year. That's not just one house, that's many up in the hills where there have been fires, knock on wood, but they don't even have to be up in the hills for it to be that outrageously expensive," she said.

There have also been L.A. specific factors pinching the market at both ends.

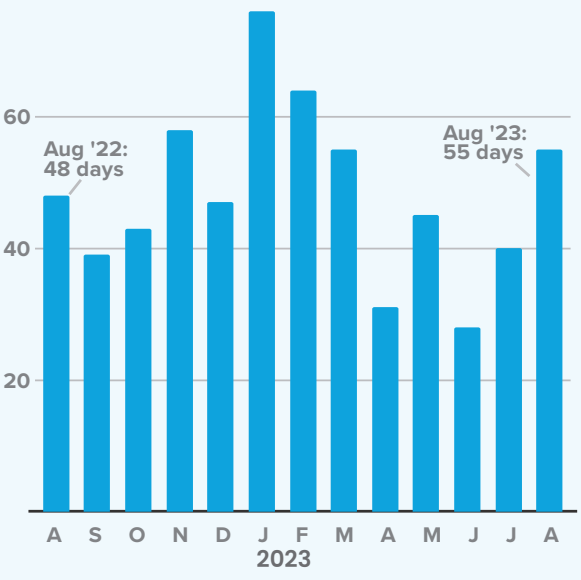
Depressing the high end has been the passage of new taxes on high end home sales. The so-called 'mansion taxes' passed in Santa Monica and Los Angeles have prompted sellers to hold onto their properties and see if they can wait out the law rather than take a hit on sale price. At the other end of the spectrum, many locals are struggling just to

SEE **REAL ESTATE** PAGE 11

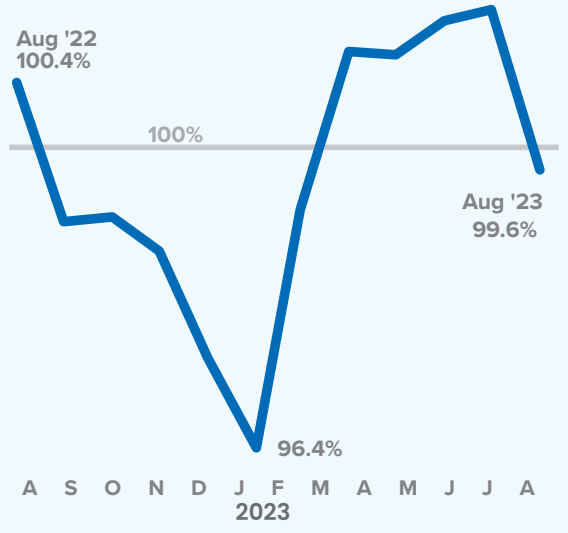
Santa Monica Real Estate Snapshot

Recent increases in interest rates and taxes has led to houses sitting for longer, selling for a greater discount to asking and caused a drop in price per foot, particularly in single family homes.

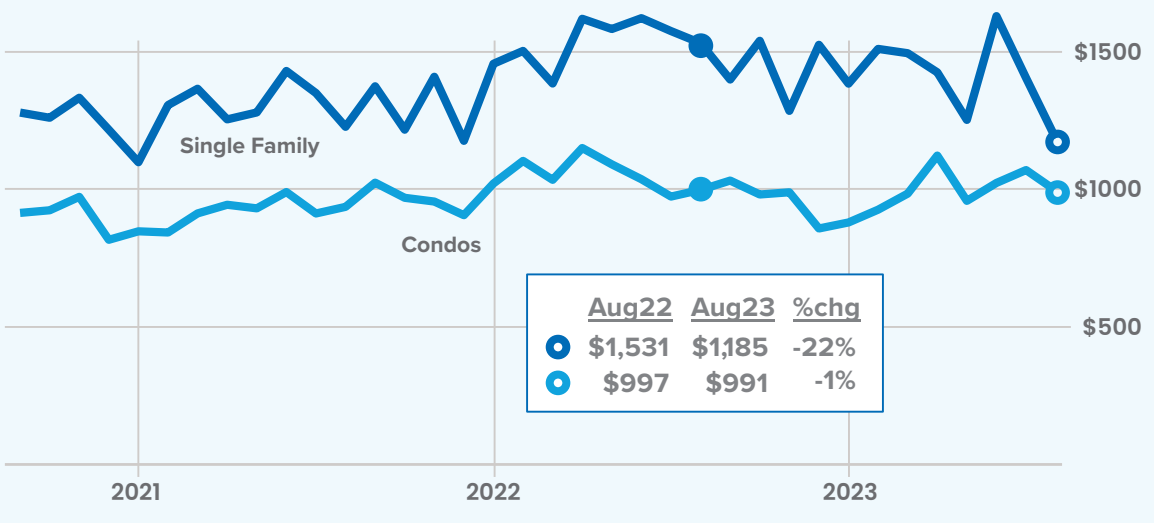
Days on Market



Sale-to-Listing Price



Price per Square Foot





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Widespread speech condition fought head-on with workshop

THOMAS LEFFLER
SMDP Staff Writer

Combatting a prevalent worldwide condition takes raising awareness, something one of the foremost authorities on speech therapy will be doing in spades this weekend.

The American Institute for Stuttering (AIS) will be holding two events this weekend to open up lines of communication for those interest in speech therapy. On Saturday, AIS will be hosting a one-day "jumpstarter" workshop at its Santa Monica clinic, located at 1250 6th Street. Sunday, the organization will be observing International Stuttering Awareness Day with an outing on the 3rd Street Promenade at the corner of Arizona Avenue, hoping to engage visitors with facts about "common misperceptions" of the condition.

Stuttering is a speech ailment that impacts 3 million people in the United States, and over 60 million people worldwide. With the cause of stuttering still being researched, AIS says that its work in therapy intervention can help successfully manage it for children and adults. This includes both physical and emotional therapy, as the affects of the condition can bring upon a range of negative emotions.

"Without proper therapy and support, people who stutter can suffer devastating emotional consequences such as shame, fear, embarrassment, anger, depression, and helplessness," an overview for the AIS states. "That often translates to difficulties in social, emotional, and employment settings. Many children and adults who stutter are bullied and taunted. Stuttering can, in fact, come to govern every aspect of a person's life."

> Without proper therapy and support, people who stutter can suffer devastating emotional consequences such as shame, fear, embarrassment, anger, depression, and helplessness
>
> - The American Institute for Stuttering

To help tackle the widespread issue, AIS uses therapy methods such as Avoidance Reduction Therapy, which works to reduce fear and avoidance of speaking, as well as Rational Emotive Behavior Therapy to alter negative thinking patterns. Learning how to reduce physical and emotional struggle while speaking, the AIS says, improves communication skills and confidence for things like public speaking and professional interviews.

"(The) techniques are revolutionary," said AIS Board of Directors member and actress Emily Blunt. "They are all about emboldenment, and accepting who you are ... once you take ownership over your stuttering, it becomes your friend rather than taking over your body."

Running the Saturday workshop will be AIS Director Dr. Heather Grossman, recognized worldwide for her work as a stuttering specialist, along with AIS Los Angeles Clinic Director Gregory Scott. Along with learning some of the therapy methods, participants can attempt "high-fearing speaking scenarios" alongside therapists such as small talk, mock job interviews and ordering menu items.

Those attending the Sunday outing on the Promenade will also be invited to an after-party at the Santa Monica office. Those interested in either the workshop or Promenade event can email Scott at gscott@stutteringtreatment.org.

thomas@smdp.com



Courtesy Photo

AMERICAN INSTITUTE FOR STUTTERING: American Institute for Stuttering Director Dr. Heather Grossman will be co-hosting a therapy workshop on Saturday.

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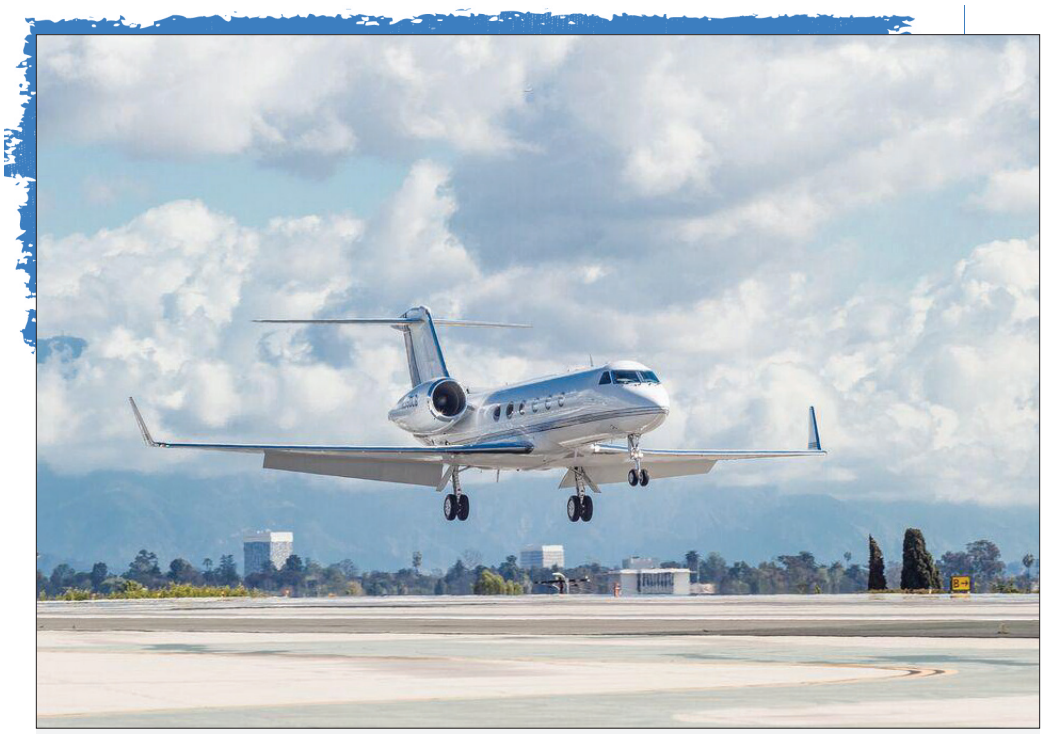
RSVP for an upcoming virtual workshop: 1-866-909-DOCS (3627) (TTY/TDD 711)
More dates available at Providence.org/MedicareCA

10 a.m. Wednesday, October, 25th
By West LA Baby Boomers Insurance Services (Broker-Multiple Plans Presented)

5 p.m. Monday, October 30th
By Seymour Insurance Services (Broker-Multiple Plans Presented)

Enrollment in a plan may be limited to certain times of the year unless you qualify for a special election/enrollment period or you are in your Medicare Initial Election Period. Not all plans offer all benefits mentioned. This ad is not from the government. It's from eHealth, an insurance agency selling plans from many insurance companies. For accommodations of persons with special needs at workshops, call 1-866-909-3627 (TTY/TDD 711). A licensed insurance agent will be present with information and applications. CHM Insurance Services, West LA Baby Boomer Insurance Services, Clear Financial Insurance Services, AGA, Avanti Insurance Solutions, Inc., and Paul Davis Insurance Services represent various Medicare Advantage (MA) and Prescription Drug Plans (PDPs) with Medicare contracts. Workshops are provided by the entities noted and are not affiliated with eHealth.

Council rejects proposal for lottery form of outreach regarding future use of airport land



City of Santa Monica

AIRPORT: The facility is scheduled to close in 2028.

SCOTT SNOWDEN
SMDP Staff Writer

City Councilmembers rejected a public lottery form of public outreach to determine the future use of the land currently at Santa Monica Airport last week in a meeting that inexorably inched toward 4 o'clock in the morning.

In a 4-3 vote, Council instead opted to ask Sasaki, the Boston-based company originally selected by staff to undertake the technical design work for the land, to include a standard public outreach element when they present their proposal to Council in November.

The rejected system would have involved a panel chosen through a randomized lottery-based system that's designed to draw in a broader range of potential participants and to help remove many of the barriers from participation present in the traditional land-use planning community outreach processes.

Panelists would have been everyday people who live in Santa Monica and reflect the demographics of the city. Given that most panelists would not have prior experience with the policy topic, the idea was that they would have a unique capacity for identifying common ground solutions in the public's best interest.

The idea grew out of previous council instruction to look into more innovative and unique community outreach efforts. However, public comment was against the lottery proposal.

"There cannot be a more inappropriate public engagement process than a lottery, but the fact that is not self-evident to the staff and to the council is inexplicable," said Marc Verville.

Critics opposed both the process itself and the company (Healthy Democracy) that would run it saying the process would disenfranchise residents most impacted by the issue while amounting to a stealth effort to add housing to the land.

"City staff should not be allowed to introduce co-governance to Santa Monica and the council should certainly not approve such a departure from our rules of governance without clear, unambiguous voter consent," said John Murdock.

Councilmember Phil Brock directly addressed the staff proposal criticizing the push for Health Democracy's participation.

"It seems that you're trying to do a real sales job for Healthy Democracy ... I'm just concerned because I don't always see a study session or city report, where there's such hard advocacy for an organization ... And I can guarantee what it sounds like is really an attempt to subvert democracy," Brock said, adding that he personally would call the company "Unhealthy Democracy."

"I would add that staff is not advocating for any particular outcome. All we're advocating for is a process and a process that we were directed by counsel to ... It's not silencing voices, we are adding voices," Amber Richane, Acting Chief Operating Officer said.

The proposal did have some support on Council.

Councilmember Jesse Zwick said, "What's going on here is that there are certain groups which together, while they constitute a tiny percentage of people in our city, are used to being the primary voice in our town. And when confronted with a system that aims to broaden and diversify the representation on his panel, they oppose it. Not because it will fail to do that, but because it will succeed and actually weaken their own monopoly of power that they're so accustomed to welding. And I just think we should be real about who's opposing this and why, and what our goal is as a council," he said.

However, Councilmember Christine

SEE **AIRPORT** PAGE 7



Surf report

WATER TEMP: **65.8**

FRIDAY
FAIR
SURF: 2-3ft
Thigh to waist

Good size for October -- Strong, long period WNW swell continues, showing more energy than Thursday. Nice run of SW/SSW swell helps shape at the combo exposures west of Dume and keeps fun surf in the water for the points.

SATURDAY
FAIR
SURF: 2-3ft
Waist to shoulder

Day to watch, potential for a decent combo. WNW swell starts to come down, still offering up nice size as fresh SSW swell also tops out. Tides aren't great but wind at least looks decent for the morning.

Weather

Friday: Patchy dense fog before 11am. Otherwise, mostly cloudy, then gradually becoming sunny, with a high near 77.
Friday Night: Patchy fog after 11pm. Otherwise, increasing clouds, with a low around 64.
Saturday: Patchy fog before 11am. Otherwise, mostly sunny, with a high near 73.
Saturday Night: Patchy fog after 11pm. Otherwise, mostly cloudy, with a low around 58.

Date	Day	Time (LST/LDT)	Predicted (ft)	High/Low
2023/10/20	Fri	12:49 PM	5.28	H
2023/10/20	Fri	9:26 PM	0.39	L
2023/10/21	Sat	2:17 PM	5.01	H
2023/10/21	Sat	10:49 PM	0.20	L
2023/10/22	Sun	06:30 AM	3.80	H
2023/10/22	Sun	10:16 AM	3.42	L
2023/10/22	Sun	4:05 PM	4.96	H
2023/10/22	Sun	11:48 PM	-0.02	L
2023/10/23	Mon	06:50 AM	4.24	H
2023/10/23	Mon	11:48 AM	2.79	L
2023/10/23	Mon	5:29 PM	5.11	H
2023/10/24	Tue	12:35 AM	-0.15	L
2023/10/24	Tue	07:15 AM	4.74	H
2023/10/24	Tue	12:47 PM	1.99	L
2023/10/24	Tue	6:35 PM	5.28	H
2023/10/25	Wed	01:15 AM	-0.13	L
2023/10/25	Wed	07:42 AM	5.27	H
2023/10/25	Wed	1:37 PM	1.16	L

Daily Lottery

Although every effort is made to ensure the accuracy of the winning number information, mistakes can occur. In the event of any discrepancies, California State laws and California Lottery regulations will prevail. Complete game information and prize claiming instructions are available at California Lottery retailers. Visit the California State Lottery web site at http://www.calottery.com

Powerball
Draw Date: 10/18
1 4 13 35 58
Power#: 24
Jackpot: 70 M

Mega Millions
Draw Date: 10/17
5 6 29 32 61
Mega#: 20
Jackpot: 91 M

SuperLotto Plus
Draw Date: 10/18
12 16 29 31 44
Mega#: 20
Jackpot: 7 M

Fantasy 5
Draw Date: 10/18
10 12 24 27 36

Daily 3
Draw Date: 10/18
EVENING: 7 1 8
Draw Date: 10/18
MIDDAY: 7 5 7

Daily Derby
Draw Date: 10/18
1st: 01 - Gold Rush
2nd: 05 - California Classic
3rd: 07 - Eureka
Race Time: 1:48.51

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The Santa Monica Daily Press publishes Monday - Saturday with a circulation of 8,200 on weekdays and 8,000 on the weekend. The Daily Press is adjudicated as a newspaper of general circulation in the County of Los Angeles and covers news relevant to the City of Santa Monica. The Daily Press is a member of the California Newspaper Publisher's Association, the National Newspaper Association and the Santa Monica Chamber of Commerce. The paper you're reading this on is composed of 100% post consumer content and the ink used to print these words is soy based. We are proud recipients of multiple honors for outstanding news coverage from the California Newspaper Publishers Association as well as a Santa Monica Sustainable Quality Award.

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Santa Monica Daily Press

City of Santa Monica

CITY OF SANTA MONICA
NOTICE INVITING BIDS

NOTICE IS HEREBY GIVEN that bids will be received by the City of Santa Monica until 3:00 p.m. on the date indicated at which time they will be opened and posted for:

BID # 4470 POOL CHEMICALS

Submission Deadline is November 7, 2023 at 3:00 PM Pacific Time.

Bids must be submitted on forms supplied by the City of Santa Monica. Bid packages containing all forms, specifications, terms and conditions may be obtained on the **City's Online Vendor Portal.** The website for this Notice of Inviting Bids and related documents is: OpenGov (https://secure.procurenow.com/portal/santa-monica-ca). There is no charge for bid package and specifications.

BLACH CONSTRUCTION

INVITATION FOR SUBCONTRACTOR BIDS

Pursuant to California Education Code 17406, notice is hereby given that subcontractor bids will be received by Blach Construction – 3090 Bristol Street, Costa Mesa 92626. Bids must be received in accordance with Blach Construction's instructions by **Thursday, November 16th, 2023 at 2PM.** It is the bidder's responsibility to ensure timely delivery via Building Connected.

SMASH-Muir ES Water Intrusion Repairs
Bids Due: Thursday, November 16th, 2023
at 2PM

Project Scope:
Heating, Ventilating and Air Conditioning, Exterior and Interior Painting, Rough Carpentry, Cast-in-Place Concrete, Structural Steel Framing, Miscellaneous Metals, Flashings, and Railings, Exterior and Interior Finish Carpentry, Architectural Cabinetry, Roofing, Sheet Metal Flashing, Traffic Coatings, Insulation, Waterproofing, Fire Protection, Window Frames and Glazing, Doors, Frames and Hardware, Lath and Plaster, Drywall, Signage, Tiling, Acoustical Ceilings, Flooring, Signage, Wheelchair Lift, Plumbing, Electrical, Landscaping, Earthwork, Final Cleaning

Subcontractors Required:
C-2 Insulation and Acoustical, C-5 Framing and Rough Carpentry, C-6 Cabinet, Finish and Millwork Carpentry, C-7 Low Voltage Systems, C-8 Concrete, C-9 Drywall, C-10 Electrical, C- 11 Elevator, C-12 Earthwork and Paving, C-15 Flooring and Floor Covering, C-16 Fire Protection, C-17 Glazing, C-20 Warm-Air Heating, Ventilating and Air Conditioning, C-27 Landscaping, C-33 Painting and Decorating, C-35 Lathing and Plastering, C-36 Plumbing, C-39 Roofing, C-43 Sheet Metal, C-45 Sign, C-50 Reinforcing Steel, C-51 Structural Steel

Job Walk (Non-Mandatory): TBD. Information on the job walk to be provided through Building Connected. The job walk to be held at John Muir Elementary School located at 2526 6th St. Santa Monica, CA 90405.

Requests for Information (RFI's): Pre-bid requests for information for this project due date is TBD. Information to be provided through Building Connected. Bidders are required to indicate the project name in the title of your request submission. Submit all requests for information to Justin Gilbert at justin.gilbert@blach.com

Contract Bid Documents: Copies of the bid & contract documents including drawings and specifications are available through Building Connected. Contractors are required to submit Blach Construction prequalification questionnaire in order to be selected for the project. Please reach out to Justin Gilbert with Blach Construction at (209) 505- 2551 or justin.gilbert@blach.com for access as needed**.**

Prevailing Wage and Skilled & Trained Workforce Requirements: Per Public Contract Code 2601 and 2602 as well as Senate Bill 693, all subcontractors at every tier must adhere to Skilled & Trained Workforce Requirements. Additionally, prevailing wage is required on this project. Additional information is provided in Blach Construction's Bid Documents.

The Contractor and all Subcontractors under the Contractor shall pay all workers on all work performed pursuant to this Contract not less than the general prevailing rate of per diem wages and the general prevailing rate for holiday and overtime work as determined by the Director of the Department of Industrial Relations, State of California, for the type of work performed and the locality in which the work is to be performed within the boundaries of the District, pursuant to sections 1770 et seq. of the California Labor Code. Prevailing wage rates are also available from the District or on the Internet at: <http://www.dir.ca.gov>.

The successful bidder will be required to have the appropriate State of California Contractor's License to perform the work current at the time of submission to bid.



OPINION **LAUGHING MATTERS**

Jack Neworth

Send comments to editor@smdp.com

Laughing Matters

It feels like every fourteen years and four months I review a book by Santa Monica folk journalist Hank Rosenfeld from whom I sometimes get the feeling he thinks he's funnier than I am. The problem is, he's right.

So it was in June, 2009 I reviewed The Wicked Wit of the West, "an as-told-to" book Hank wrote with 94-year-old Irving Brecher a Marx Brothers screenwriter. But it turns out Rosenfeld also has radio chops as revealed in The Jive 95, his new book overflowing with outrageous stories from the first hippie-run radio station, KSAN in San Francisco, where he worked in the 1970s.

Music writer Joel Selvin called KSAN, "An FM station full of stoned hippies and crazed idealists." Roger Steffens, host of "Reggae Beat" on KCRW remembers KSAN as, "The absolute efflorescence of American radio."

Steffens listened to KSAN while serving in Vietnam aided by a listener who sent him broadcast tapes. Steffens depended on Jive 95 radical reporters to reveal what was really happening as there was no believing what Armed Forces Radio was feeding the troops. Steffens dubbed the reels and spread cassette copies to fellow grunts.

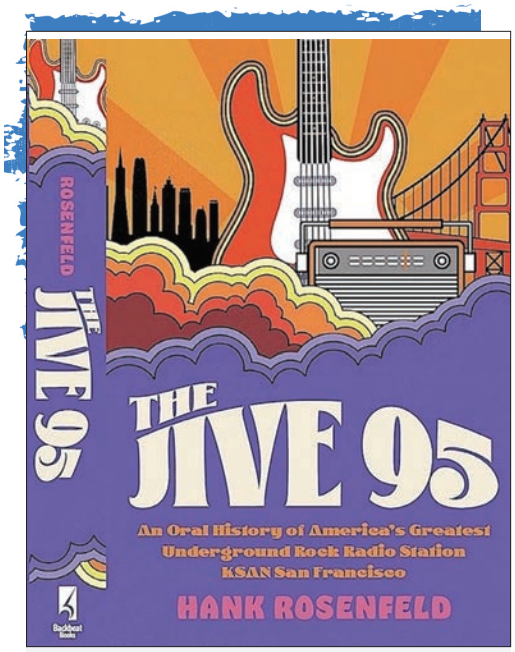
The Jiver DJ's played whatever they wanted to, including the first records of Jefferson Airplane, Santana, Janis, Sly, Creedence, Van Morrison, Dan Hicks and Tower of Power! They even played complete LP sides from psychedelic pioneers like the Dead and Quicksilver Messenger Service!

One of the main heroes of KSANS was large Tom Donahue, aka "Big Daddy," who was the hippie-est of west coast hipsters. Among his many amazing accomplishments took place on August 29, 1966 at San Francisco's Candlestick Park when he produced the Beatles' last concert in America! (The warm friendship between Lennon and Donahue can be felt just reading their conversations.)

Just ahead of the summer of love in 1967, maybe Donahue's most influential feat was inventing 24/7 free form FM radio which opened the gates for revolutionary radio. Inspired by Big Daddy's KSAN and his sister station in Pasadena, KPPC, which stood for Pasadena Presbyterian Church where he broadcast from in the basement and suddenly radio heads from coast to coast started up their own versions.

I was a 1st year law student when I got hooked to the new sounds. After classes and studying as little as I could get by with, my nightly ritual included some weed, tuning into KMET, or putting Crosby, Stills,Nash & Young or Dylan or the Beatles on the turntable and headphones over my ears and just drifted off.

TheJive95 includes interviews with Jerry Garcia; Frank Zappa; Elvis Costello; and the Sex Pistols. KSAN broadcast the Pistols last concert as they broke up the following morning. An all-star cast from various fields logged time in the Jive 95 studio including: Howard Hesseman, DJ Johnny Fever on TV's "WKRP"; Jaws author, Carl Gottlieb; gurus Ram Dass and Alan Watts; beat poet Allen Ginsberg; co-founder of the Yippies, Paul Krassner; and Harry Shearer who would become a legend from his satirical radio "Le Show" since 1983 and "The Simpsons" since 1987. (If only Harry could find steady work.)



Courtesy image
JIVE 95: The new book is worth a read.

Photographer Annie Liebowitz was a music intern; comedian Bobby Slayton got his start on Terry McGovern's show; and Ken Kesey has a free-flowing mind-blowing conversation, from tapes Hank "liberated" from the station's basement. Unfortunately, Rosenfeld was canned in 1980 by, as he affectionately called them, "The Goons from "Metromeaningless Corporation" who flipped KSAN's format to country. Can you say, "Here came the Reagan years?"

Before the clampdown, Rosenfeld worked in the "Gnus" Department, and produced "Coyote," Stephen Capen's "The Morning Product," 6-10 am. Always the trickster, Capen's only contribution to this book is his annotated resume of more than two-dozen rock stations from which he'd been fired.

One of Rosenfeld's KSAN closest mentors had been Wes "Scoop" Nisker who got his nickname from Abbie Hoffman while covering the Chicago 8 trial. Scoop was determined to stop the war and enlighten the universe. He advised listeners, "If you don't like the news, go

SEE **LAUGHING MATTERS** PAGE 7

GUEST COMMENTARY

Send comments to editor@smdp.com

California's widening housing gap defies state efforts to jump-start construction

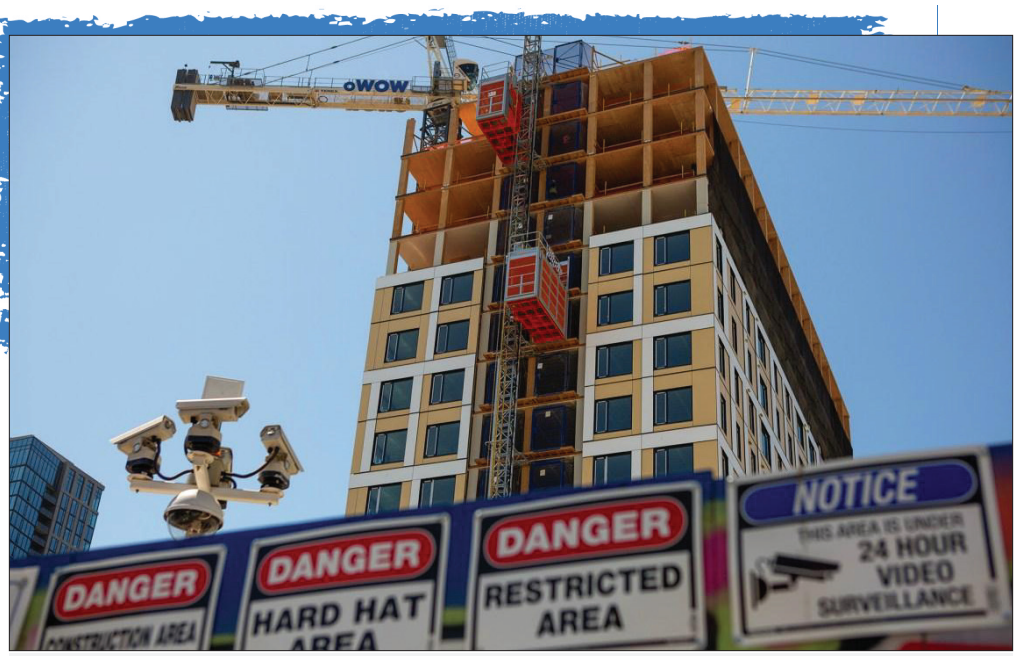


Photo by Semantha Norris, CalMatters

HOMES: Construction of what will be one of the largest mass timber towers in the world at 1510 Webster St. in downtown Oakland on Aug 7, 2023. Of the 222 units 35 are designated affordable housing for households earning around 80% of the Area Median Income.

DAN WALTERS

Every recent legislative session has produced at least one effort to ameliorate California's chronic shortage of housing – and sometimes several.

They generally make it easier for developers to navigate through the often obtuse permitting process and thus more difficult for local opponents of housing projects to block construction.

This year's session was typical, its most prominent product being Senate Bill 423, which extends an earlier permit streamlining effort for affordable housing known as Senate Bill 35 and – of particular note – makes it applicable to the state's coastal zone. The latter provision is important because it reduces opportunities for NIMBYs to use the California Coastal Commission's land use powers to block developments.

Earlier streamlining measures had exempted the coastal zone but the pro-housing movement prevailed, arguing that affluent elites living along the coast should share their space with those who need shelter.

"With the strengthened SB 35's streamlining provisions, we're bringing California's ambitious housing goals within reach," said state Sen. Scott Wiener, a San Francisco Democrat who carried both bills. "SB 35 has proven one of the strongest tools in our toolbox for driving affordable housing development."

Wiener says that since 2017, SB 35 has helped develop more than 18,000

SEE **GUEST COMMENTARY** PAGE 11

City of Santa Monica

CITY OF SANTA MONICA
NOTICE INVITING BIDS

NOTICE IS HEREBY GIVEN that bids will be received by the City of Santa Monica until 3:00 p.m. on the date indicated at which time they will be opened and posted for:

BID #4469 SECURITY SERVICES DOT FACILITIES AND ONBOARD BUSES

Submission Deadline is November 2, 2023 at 3:00 PM Pacific Time.

Bids must be submitted on forms supplied by the City of Santa Monica. Bid packages containing all forms, specifications, terms and conditions may be obtained on the **CITY'S ONLINE VENDOR PORTAL.** The website for this Notice of Inviting Bids and related documents is: OpenGov (https://secure.procurenow.com/portal/santa-monica-ca). There is no charge for bid package and specifications.

City of Santa Monica

City of Santa Monica
Ordinance Number 2760 (CCS)
(City Council Series)

AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF SANTA MONICA AMENDING SANTA MONICA MUNICIPAL CHAPTER 6.49 ON TAXICABS TO TRANSITION FROM TAXICAB FRANCHISES TO TAXICAB PERMITS

The following is a summary of Ordinance Number 2760 (CCS) prepared by the Office of the City Attorney:

With the changing nature of the taxicab industry due in part to the rise in the use of Transportation Network Companies for ride-hailing services, City of Santa Monica ("City") staff recommended to the City Council that the City shift from a franchise program for regulating taxicabs to a permit-based system. One operator meets the requirement of being "substantially located" within the City, as required by California state law AB 1069 (Local Government Taxicab Transportation Services). Being "substantially located" within a jurisdiction is defined as where the taxicab company or driver is located. Under the permitting system, any company that meets the criteria under AB 1069 may seek a permit. The Ordinance amends Santa Monica Municipal Code Chapter 6.49 to (1) eliminate the annual franchise fee and (2) delete references to franchise and replace them with references to a permitting system.

The Ordinance takes effect 30 days after adoption.

The full text of the above Ordinance is available upon request from the office of the City Clerk, located at 1685 Main Street, Room 102, Santa Monica. Phone: (310) 458-8211.

City of Santa Monica

City of Santa Monica
Ordinance Number 2761 (CCS)
(City Council Series)

AN INTERIM ZONING ORDINANCE OF THE CITY COUNCIL OF THE CITY OF SANTA MONICA EXTENDING INTERIM ZONING ORDINANCE NUMBER 2754 (CCS) PROMOTING ECONOMIC RECOVERY IN THE CITY'S DOWNTOWN AREA, INCLUDING THE THIRD STREET PROMENADE AREA AND SANTA MONICA PLACE, AND PROVIDING OTHER MINOR AND CLERICAL AMENDMENTS TO THE ZONING ORDINANCE RELATED TO ECONOMIC RECOVERY

The following is a summary of Ordinance Number 2761 (CCS) prepared by the Office of the City Attorney:

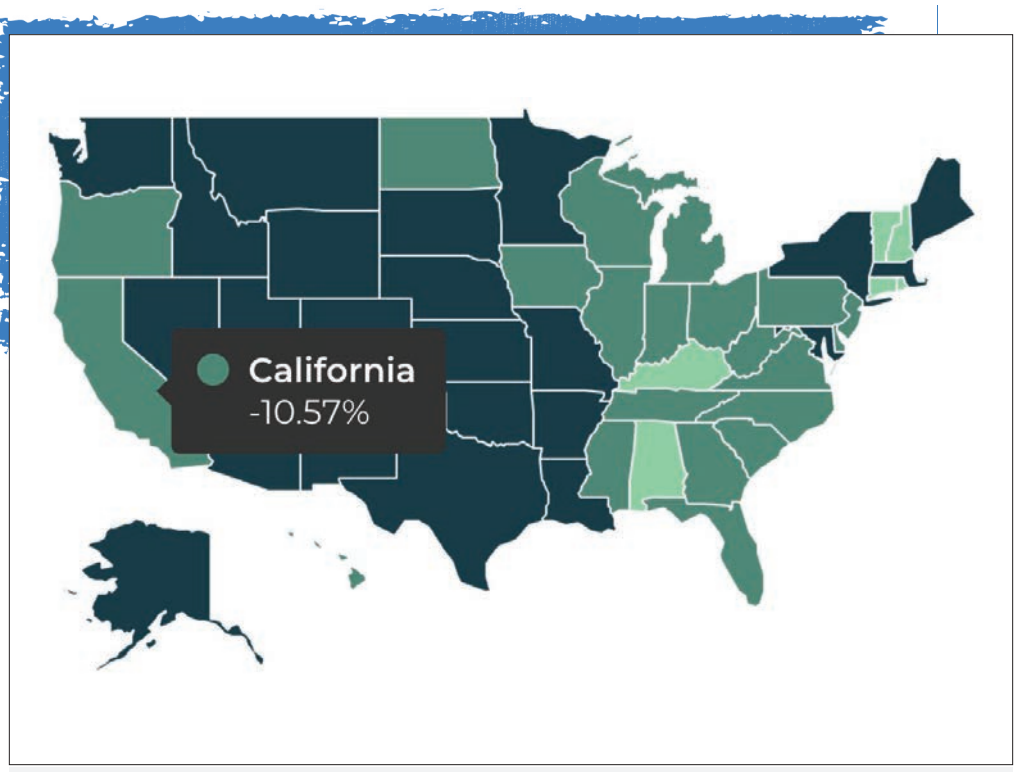
Santa Monica Municipal Code (SMMC) Article 9 establishes particular uses in the Downtown and Third Street Promenade areas of the City. Due to the continued economic uncertainty arising out of the COVID-19 pandemic, and the high vacancy rate along the Promenade in the Downtown area, this Interim Zoning Ordinance ("IZO") extends IZO Ordinance Number 2754 for 60 months until November 22, 2028 in accordance with SMMC 9.46.090(C). The IZO amends SMMC Chapters 9.04, 9.10, 9.21, 9.28, 9.31, and 9.44 to: (1) provide greater flexibility for restaurants that provide entertainment within the Third Street Promenade Area District; (2) expand Alcohol Exemption (AE) permits to additional uses to further streamline the review of alcohol permits while also correcting and refining existing AE permit conditions; (3) enable the Director of Planning to consider commercial uses that are not clearly defined in the Zoning Code; (4) extend terms for Temporary Use Permits; and (5) allow outdoor rooftop commercial uses on public parking structures owned by the City. It also makes other minor updates to ensure consistency with other SMMC provisions and further clarifies certain Alcohol Exemption operational standards.

The Ordinance will take effect thirty days after its adoption.

The full text of the above Ordinance is available upon request from the office of the City Clerk, located at 1685 Main Street, Room 102, Santa Monica. Phone: (310) 458-8211.

GET IT DAILY...

U.S. Permits & Housing Starts Drop Year-Over-Year; Only 90 of 384 U.S. Metros See Increases



Point2

CALIFORNIA: Housing construction has slowed down.

ANDRA HOPULELE
Special to the Daily Press

At the beginning of 2022, residential construction was humming along as demand was still fueled by the pandemic buying frenzy. But, that's changing: During the first six months of 2023, both permits and started units recorded significant year-over-year drops.

Residential construction data for the first half of the year shows that homebuyers are going through one of the most difficult times — but their plight might get even worse. While mortgage rates make home seekers shudder, falling permit and housing start numbers could add insult to injury. It's likely that potential buyers will be looking at even tighter inventory in the not-so-distant future.

A trend that started taking shape when analyzing historical data for the 2012-2022 decade appears to be deepening this year. Completed units (unlike permits and starts) kept increasing during the first two quarters of 2023. However, shortages of materials and higher borrowing costs — which were already plaguing developers — might eventually derail this segment, as well, delaying homeownership for even more aspiring buyers.

HERE ARE THE REPORT'S MAIN TAKEAWAYS:

National Level: The number of permits dropped in the first half of 2023 compared to the same period in 2022. At -22.2%, the West recorded the biggest drop, followed by the Northeast with -21.7%.

Similarly, both across the country and in each region, the number of total started units decreased in the first half of 2023. The West saw the biggest drop (-21.89%).

Total completed units, on the other hand, recorded a significant jump: The Northeast and Midwest led the way, with increases of more than 25% and 13%, respectively.

State Level: The total number of new housing permits dropped in all states with only six exceptions: Alabama, Connecticut, Kentucky, New Hampshire, Rhode Island, and Vermont.

However, permits for single-family units dropped almost across the board and the increases were due to multi-family issuances.

Hawaii was the only state with a significant increase in the number of single-family permits issued (21.4%). The only other state with a positive change was New Jersey, where permits rose by a modest 0.3%.

Metro Level: The total number of permits dropped in the majority of U.S. metros, with only 90 of the 384 metro areas (most of them small or mid-sized) recording increases.

Single-family permits went up in 52 of the 384 (13.5%) metros, with Trenton-Princeton, NJ; Boulder, CO; Walla Walla, WA; and Michigan City-La Porte, IN doubling the number of permits compared to the first six months of 2022.

From Nearly 900,000 to 742,500, Permits Fall 17.5% in the 1st Half of 2023 Compared to Same Period Last Year

Whether we're analyzing single-family units, two- to four-unit buildings or multi-family projects, the number of permits fell almost uniformly across the country, with a few exceptions at the state and metro levels.

It seems that multiple factors are at play here, creating a web of opposing forces that have transformed the housing market in a complex game of tug-of-war. Initially, historically high (and increasing) mortgage rates forced home sellers out of the market and into their famous golden handcuffs, making the inventory of existing

SEE **HOUSING** PAGE 9

DINING IN THE GARDEN

Send comments to editor@smdp.com

"Pumpkin Rice Pudding"



Fran Lyness

GARDEN: The seasonal vegetable is good for more than just decorating.

SALIMA SAUNDERS

Chillier mornings are upon us here in Santa Monica! I can't help but get into the fall spirit. When visiting the garden recently, I found, tucked into a tangle of vines and leaves, a large dusty orange pumpkin. Inconspicuous against the riot of bright color of the other flowering vegetables, the humble pumpkin deserves a spotlight today, just in time for Halloween!

When you are ready to harvest your pumpkins, look for fruit (pumpkins are indeed a fruit) that has a deep, solid orange and has a hard stem. If you tap on the pumpkin, you will hear a hollow sound, and the skin will be firm. Grab a knife or pruners to cut the pumpkin off the vine. Pumpkins are more fragile than they look; they can bruise easily and tend to tear if you hold them by the stem. According to the Farmer's Almanac, pumpkins have grown in North America for 5,000 years. The flesh of the pumpkin can be roasted and eaten, as can the seeds, and it is a great source of fiber and potassium, which aids in maintaining an even blood pressure and supporting muscle health.

I drew inspiration for this recipe from a favorite Indian sweet of mine: kheer. Kheer is a nutty, rich rice pudding flavored with saffron that is served chilled. As a kid, I would race through my main meal and be armed and ready with my spoon when the kheer hit the table. I love the contrast of the crunchy nuts, plump raisins, and soft rice, and I wanted to keep those elements in this recipe. I changed the spice profile to compliment the pumpkin, and it feels like eating the filling of a pumpkin pie. This is one cozy bowl of pumpkin perfection for the fall. I hope you enjoy it!

PUMPKIN RICE PUDDING RECIPE:

¼ cup basmati rice
3.5 cups of milk of choice
½ cup pumpkin puree
5 TBS brown sugar
1 TBS sliced almonds
1 TBS chopped pecans
1 TBS chopped walnuts
1 TBS golden raisins
½ tsp cinnamon powder
½ tsp cardamom powder
¼ tsp ginger powder
¼ tsp salt

METHOD:

1. Soak the rice for 15 minutes and then rinse the rice. Put the rice in a bowl and set aside for now.
2. In a medium saucepan, add the milk and pumpkin and bring up the mixture to a boil, stirring frequently
3. Add the rice to the milk and pumpkin mixture
4. Lower the heat and simmer the rice for 10 minutes, stirring occasionally
5. Add the brown sugar and cook the rice for another 8 minutes
6. Add in the spices, salt, raisins, and nuts and cook for another 2-3 minutes until the rice is thick and soft to chew
7. Serve right away for a warm pudding or store in the fridge for at least 4 hours to enjoy cold
8. Top with extra nuts before serving and dig in

HOA HOMEFRONT

Send comments to editor@smdp.com

Reader Questions: Who Watches the Managers?

KELLY G. RICHARDSON, ESQ.

Hello Mr Richardson: What entity oversees/regulates HOA management companies in California?

Thank You, C.W., Santa Barbara

Kelly: What state agency oversees management companies? The management company manager refuses to speak to any of the other board members except the president. D.S., Escondido.

Dear C.W., and D.S.: There is no state agency in California overseeing HOA management companies or managers. Basically, the only requirement to begin managing HOAs is to obtain a local business license and then start soliciting clients. California has so many HOAs and many managers that it would probably take a major piece of legislation (and budget allocations) to initiate some sort of licensing, and, at least at present, the idea is not on the immediate horizon.

California has a voluntary designation, the "Certified Common Interest Development Manager," under Business and Professions Code Section 11500-11506. The state does not oversee or issue this designation. A manager may call themselves "Certified" after completing 30 hours of instruction on specified topics from an education provider meeting certain criteria. Presently, the Community Associations Institute (CAI) and the California Association of Community Managers (CACM) are the main organizations providing education sufficient so a manager may call themselves "Certified" under this statute. The certification applies only to the individual and not to the entire company or other managers within the company.

This underscores why HOAs boards should not only look at the price quoted by a management company, but should ask about the credentials and background of the proposed manager for the HOA. Are they "Certified," and do they hold any CAI or CACM designations?

Who watches the manager? The HOA board does.

Sincerely, Kelly

Dear Kelly: An insurance agent HOA member, out of the blue, advised me this is not a good time to change management companies, because recent government regulations have caused many insurers to go out of business. He said some HOAs now cannot find insurance or a company to manage them. My limited research does not appear to bear this out. Kelly, what is your opinion on this? Is this member misinforming me for some unknown reason? D.A., Poway.

Dear D.A.: HOAs in 2023 are in a tough market regarding property damage insurance. Three of the largest carriers have withdrawn from writing California HOA property insurance polices, and rates have

SEE **HOA** PAGE 12

AIRPORT

FROM PAGE 3

Parra said she'd personally experienced the impacts when priority wasn't given to residents most impacted by decisions citing the placement of the Metro train depot in the Pico neighborhood.

"By the time my neighbors and I were able to even advocate and get involved, the decision was already made," she said in opposing the lottery system. "So I feel very strongly that regardless of what process we develop, the voices of those living directly adjacent [to the airport] have to be strong and mighty."

Councilmember Caroline Torosis, Mayor Davis and Zwick voted to approve the proposal, while Councilmember Oscar de la Torre, Parra, Brock and Mayor Pro Tempore Lana Negrete voted to reject it. The item is expected to return for consideration before the end of the year and other remaining items from this meeting that weren't discussed will be moved to the next meeting slated for Tuesday, October 24.

scott.snowden@smdp.com

LAUGHING MATTERS

FROM PAGE 4

out and make some of your own!" His 1969 interview with John & Yoko from their hotel "Bed-In For Peace" is a delight.

An inventive feature of The Jive 95 is its QR codes. Readers decades younger than I can simply point their phones and hear KSAN characters from a half century ago turning on a "peace & luv" generation!

Here's a thought. Jive95 could make an enlightening gift for the grandkids. As Hank says "They need to know you're not just a boring geezer! You were a brother and a sister to a community of kids trying to change the world." Or, as comedian Darryl Henriques puts it as KSAN character The Swami from Miami,"All is one, and more's the pity. Om shalom." The Jive 95 lives!

Jack is at: jackdailypress@aol.com

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Santa Monica Daily Press **editor@smdp.com**

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HOUSING

FROM PAGE 6

homes for sale plummet. This then created opportunities for developers, as homebuyers became increasingly interested in new builds.

But now, following a new rate hike and the prospect of falling interest in multi-family housing, a slow-down in permitting activity seems only natural. According to a Reuters report:

The biggest drop was recorded by permits for units in two- to four-unit buildings. This type of housing saw a 36% Y-o-Y decrease in permits, going from 26,800 in the first six months of 2022 to 17,200 permits in the first half of this year. Single-family building permits fell 21%, while multi-family permits declined 12.7%.

With drops of 22.2% and 21.7%, respectively, it was the West and the Northeast that saw the most significant contractions in their numbers of building permits. Housing starts lost the most ground again in the West. Coupled with the fact that completed units here saw one of the smallest increases, it seems as though buyers in the area have the cards stacked against them.

At the same time, the densely populated South recorded the smallest drop in permits, as well as the smallest decline in starts for housing projects. And, although it had the smallest year-over-year increase in completed units, these numbers show that housing development in the South is more resilient.

Number of Permits Rises Only in Connecticut, New Hampshire, Kentucky, Rhode Island, Vermont & Alabama

In the first half of 2022, an impressive 30 states saw year-over-year increases in their numbers of permits. Sustained by the strong, pandemic-fueled demand for housing, developers were eager to cover the gap between supply and demand.

However, this year, worsening financial conditions and the volume of existing new builds that developers have not unloaded yet have weakened the pace of both permitting activity and housing starts.

Connecticut led the group with a 31% jump in its total number of permits. But, like in the other five states that saw increases in permitting activity, its growth came exclusively from the positive change in multi-family permits. More precisely, in Connecticut, single-family permits dropped 28.4% and permits for two- to four-unit buildings fell 26.2%. Even so, the 140% jump in multi-family was more than enough to turn things around.

Meanwhile, permits for single-family homes decreased almost across the board, with only two states breaking the trend. Hawaii was the only state with a significant increase in the number of single-family permits issued (21.4%). The only other state where permits for single-family homes didn't fall was New Jersey, which saw a much more modest 0.3% increase.

Alaska (-60%), followed by Wyoming (-44%), Utah (-41%) and Washington D.C. (-40%) recorded the biggest drops in permits for single-family homes.

Most Metros Record Year-Over-Year Drops in Housing Permits

In the first half of 2022, only 22 of the 56 large U.S. metros had recorded Y-o-Y drops in their numbers of housing permits. What's more, the number of large metros with contracting permits had always hovered between 20 and 30 in the previous (full) years, going back as far as 2015.

But, the first half of 2023 was a game changer: Of the large metros, most (43 out of 56) recorded drops in permits in the first half of 2023 compared to the same period in 2022.

This supports what the data at the national, regional and state levels also shows: Increasing borrowing costs and mortgage rates — coupled with many more homeowners holding on to their homes (and their low rates) and an all-encompassing financial insecurity — cause the housing market to lose its momentum.

Of the metros that did see their number of permits increase, most were small metros where permits for a couple of hundred units or even several dozen units in multi-family buildings led to impressive, eye-catching year-over-year jumps. That said, this makes the few large markets where permits increased really stand out.

The large metro with the biggest increase in permits was San Jose-Sunnyvale-Santa Clara, CA. Here, the total number of permits increased 38.5% in the first half of 2023 compared to the first six months of 2022. Not to be outdone, Louisville-Jefferson County, KY-IN was the only other large metro with an increase higher than 30%.

Similar to numbers at the national level, the numbers of permits for single-family homes fell in most metros, regardless of size. Permits rose in only 52 metros, with small markets like Trenton-Princeton, NJ; Boulder, CO; Walla Walla, WA; and Michigan City-La Porte, IN seeing the number of permits double compared to the first six months of 2022.

Andra Hopulele is a Senior Real Estate Writer at Point2.

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REAL ESTATE

FROM PAGE 1

make ends meet as the result of the ongoing Hollywood strikes and the trickle down from those wage losses pushes homeownership further out of reach for those workers.

Maser said despite the headwinds, the local market isn't actually bad. It's just not as good as it was during the recent heyday and that given some time, the markets will adjust.

"What people don't realize is that it's not necessarily a prime situation. Most of those sellers are trying to still get the next level price per square foot. So they're just, they're pushing it and they're sitting and the markets going 'we're not going to give you that next level value.' You've got to come down to reality but what happens is more inventory sits, that causes properties to kind of slowly get the perception of values falling and then people start chasing them down. So that's usually the beginning of that trend, that's what we're seeing."

Maser said he thought he could sell any property within seven days if it were priced appropriately and sellers who are willing to take regular profit rather than demand record profit are still finding buyers.

Ambuehl said she thought the current malaise would last up to next year's election when officials eager for reelection would be more motivated to address the interest rate problem. At that point, she said the local market will likely rebound significantly.

"So, what we're very positive about, and we're very optimistic about, is LA," she said. "There is no place like where we live. We're all blessed to live here … And so people still come here, they still want to come here. They'll face these challenges just to be here. We sell this lifestyle. We're not selling a home with four walls. We're selling the lifestyle. We're selling the experience. Get up and go walk on the beach every day and then take a drive up the coast, like where else can you live like this? So I'm very optimistic because we have so much to offer as a lifestyle and a community."

editor@smdp.com

GUEST COMMENTARY

FROM PAGE 5

units of affordable housing, which sounds impressive. Every bit helps, but 18,000 units over five years is merely a fraction of new housing construction the state housing agency says is needed every year.

To enforce its housing goals, the state has assigned quotas to each region, later translated into goals for each city, for land to be designated for housing. It also prohibits arbitrary conditions on proposed developments and sues cities that don't meet its standards. In recent years, the statewide goal was 180,000 units a year, but with recent population declines the state has lowered the goal to 148,000.

Nevertheless, California is still falling well short with the 2023-24 budget's estimate of 109,000 units being built in 2023. The budget directly and indirectly allocates nearly $15 billion to housing production, but the state needs at least $90 billion a year in private and public investment to meet its 148,000-unit goal – assuming there is land and other resources adequate to support that level of construction.

California's housing shortfall is dramatically illustrated by a new state-by-state report.

RubyHome Luxury Real Estate, a residential real estate broker, used the Census Bureau's American Community Survey to determine how much of each state's housing stock has been constructed since 2010, thus revealing differences in development vigor.

Texas came out on top, with 22.5% of its 11.1 million units of housing having been built between 2010 and 2022, followed by other states with fast-growing populations, including No. 7 Nevada. Rhode Island was dead last at 4.9% and most of the others in the bottom tier were eastern or midwestern states with little or no population growth, including No. 47 New York.

And California? It's also one of the laggards at No. 41, with just 1.1 million or 8.1% of its 13.6 million units of housing having been built since 2010.

"Decades of housing underproduction have contributed to a supply and demand imbalance, resulting in limited housing options available for renters and homeowners, and contributing to millions of households paying a disproportionate share of their income toward housing," the state budget declares. "These issues contribute to growing numbers of people who are either experiencing or are at risk of homelessness."

That's a succinct summary of the state's housing dilemma. Legislation such as SB 423 and the state's multibillion-dollar commitment are positive steps but the "supply and demand imbalance" has so far defied official efforts to jump-start construction and continues to widen.

This article was originally published by CalMatters.





FRIDAY | OCTOBER 20

FEAR OF HEIGHTS
Odyssey Theatre Ensemble presents the West Coast premiere of a hilarious and heartwarming story about an Irish American kid's phobias, family life and the meaning of success. Odyssey Theatre, 2055 S. Sepulveda Blvd. Los Angeles, $30, boxoffice@odysseytheatre.com, (310) 477-2055

DISCOVERIES FROM THE TAR PITS
Drop by to learn some of the lesser known stories of the Tar Pits, including research and recent discoveries. Topics change daily. La Brea Tar Pits and Museum, 5801 Wilshire Blvd. Los Angeles, (213) 763-6300, https://tarpits.org/calendar/discoveries-tar-pits-0

THE CULVER STEPS 'MOVIES AT THE STEPS' — MATILDA
Each movie will begin at sunset and will be shown outdoors (weather permitting) at the center's iconic steps; attendees are encouraged to bring blankets to sit on. Complimentary one-hour parking at The Culver Steps as well as complimentary popcorn and water (while supplies last) will be provided. THE CULVER STEPS, 9300 Culver Boulevard, Culver City.

SATURDAY | OCTOBER 21

OUT OF THE DARKNESS WALK
The Out of the Darkness Community Walk is a journey of remembrance, hope, and support. It unites our communities and provides an opportunity to acknowledge the ways in which suicide and mental health conditions have affected our lives and the lives of those we care about and love. Come and participate in the walk or our many activities. Santa Monica Pier, 200 Santa Monica Pier, 9 -10 a.m.
https://supporting.afsp.org/index.cfm

COMMUNITY GARDEN OPEN HOUSE
Coinciding with the Open Streets Festival.. Ask a gardener a question that's been "bugging" you, or just enjoy the unique habitat. 2318 Main Street, 12 - 2 p.m.

NOTABLE FICTION BOOK DISCUSSION GROUP
Join a community-led discussion of award-winning current and classic fiction, held via Zoom. Contact library@santamonica.gov for the link. October's selection is 10 Minutes, 38 Seconds in This Strange World by Elif Shafak. 11 a.m. - 12 p.m.

COUNTDOWN TO KINDER: SHAPES
Explore shapes and the possibilities of bubbles with Bubblemania! For ages 2-5. Limited space; registration required. To register, email: library@santamonica.gov. Main Library, 601 Santa Monica Blvd. 10:30 - 11 a.m.

UC MASTER GARDENERS AT PICO FARMERS MARKET
Visit with the UC Master Gardeners at the Saturday Pico Farmers Market. he booth is filled with free advice on how to care for plants, how to troubleshoot a gardening problem, and much more. Free seeds and seedlings are available on a limited basis. Market attendance is subject to change based on weather and holidays. 10 a.m. - 12:30 p.m.

GOURDS AND GHOULS
Oh my gourd is this going to be a fun day. Art Activities for kids, pumpkin pancakes on the griddle, and decorating the garden in preparation for Halloween. Ishihara Park, 2909 Exposition Blvd. 9 - 11 a.m.

SUNDAY | OCTOBER 22

SANTA MONICA AIRPORT ANTIQUE MARKET
Noted as One of the Top Ten "Flea Markets' in America, visit the Santa Monica Airport Antique Market, a fun outdoor (and dog-friendly!) market full of many great dealers with furniture, antiques, collectibles, art, vintage clothes, jewelry, rugs and much more. Santa Monica Airport, 2800-3200 Airport Ave, 7 a.m. - 3 p.m.

26TH ANNUAL L.A. CANCER CHALLENGE 5K WALK/RUN
Runners and walkers are lacing up for the 26th Annual L.A. Cancer Challenge 5K Walk/Run (LACC) held a UCLA. The Halloween-themed charity race is hosted and produced by the Hirshberg Foundation for Pancreatic Cancer Research who continues the fight to advance much-needed pancreatic cancer research. UCLA, 405 Hilgard Avenue. $45. http://www.lacancerchallenge.com/

FISHERMAN'S VILLAGE WEEKEND CONCERTS
Enjoy free live music on the plaza at Fisherman's Village. Select Saturdays and Sundays year-round, weather depending. Summer hours are 2-5 p.m.; winter hours are 1–4 p.m. Free admission. 1 - 4 p.m. Moving in Stereo (Cars Tribute band). 13755 Fiji Way, Marina del Rey.

MONDAY | OCTOBER 23

SANTA MONICA ARTS COMMISSION
Santa Monica Arts Commission meeting starts at 6:30pm. Public Art Committee meeting commences 5:30pm. Main Library Community Meeting Room on the second floor - 601 Santa Monica Blvd.

BABY TIME
Introduce your child to storytime with interactive books, bounces, and more! Free tickets are available at 10:15 a.m. For ages 0-17 months. Main Library, 601 Santa Monica Blvd.

AIRPORT COMMISSION
The Commission acts in an advisory capacity to the City Council in matters pertaining to the administration of Santa Monica Municipal Airport and other aviation matters affecting the City. 7 p.m. Santa Monica City Hall, 1685 Main St.

TUESDAY | OCTOBER 24

TUESDAY TALES: A TRAVELING STORYTIME
This fun and engaging weekly series, featuring stories, songs and rhymes travels to different library locations every week. Limited space; free tickets available at 10:15 a.m. For ages 2-5. 10:30 - 11 a.m. Pico Branch Library, 2201 Pico Blvd.

CITY COUNCIL MEETING
The City Council is made up of seven members elected at-large for staggered four-year terms. Every two years, after each election, the City Council selects one of its members to serve as Mayor and another to serve as Mayor Pro Tempore. 5:30 p.m. Santa Monica City Hall, 1685 Main St.

HOA

FROM PAGE 7

skyrocketed for those still offering such insurance. I am not an insurance broker, but I mainly see my clients hurt by three factors:

1. The overall tightening of the property insurance market
2. Expanded designated wildfire risk areas
3. Past history of claims

I have never heard that switching management to a different manager or company has an effect on the ability to obtain damage insurance.

Currently, the greatest management industry challenge is high demand and a shortage of qualified managers. Unfortunately, even though the HOA housing model in California continues to grow, the management profession ranks have not kept pace – making good managers hard to find.

Your HOA should not hold on to poor management service just because of the fear that it might impact your HOA's insurability, but make sure that you have a solid alternative before abandoning current management. – Insist that the board meet the manager who would be assigned to the account before signing on a new management contract.

Best, Kelly

Kelly G. Richardson, Esq. is a Fellow of the College of Community Association Lawyers and Partner of Richardson Ober LLP, a California law firm known for community association advice. Submit column questions to kelly@roattorneys.com. Past columns at www.HOAHomefront.com. All rights reserved®.

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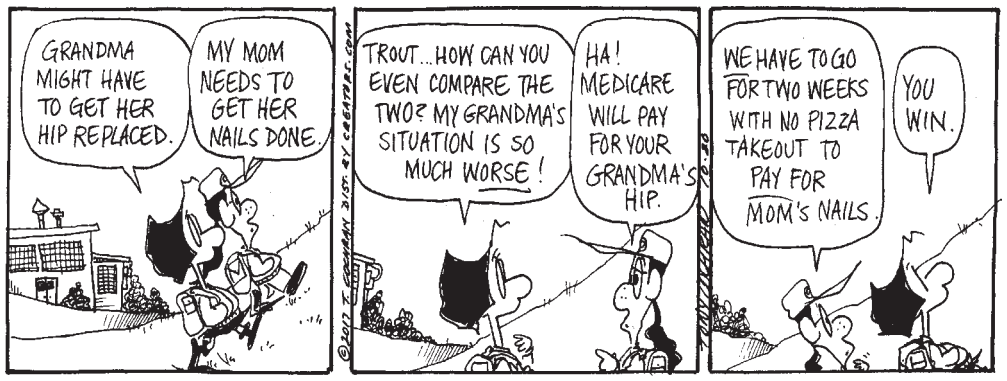
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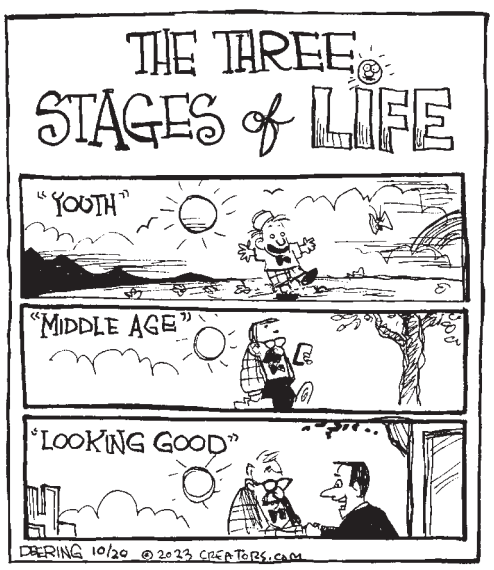
Heathcliff

By PETER GALLAGHER



Strange Brew

By JOHN DEERING



FIND THE WORDS

This is a theme puzzle with the subject stated below. Find the listed words in the grid. (They may run in any direction but always in a straight line. Some letters are used more than once.) Ring each word as you find it and when you have completed the puzzle, there will be 15 letters left over. They spell out the alternative theme of the puzzle.

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Building a home

A	T	B	I	E	V	R	E	S	E	R	O	O	L	F
B	N	D	R	A	O	B	R	E	H	T	A	E	W	S
L	E	T	A	C	C	E	S	S	O	R	I	E	S	A
I	I	U	E	H	G	E	U	G	U	L	A	F	O	S
N	C	D	V	A	M	C	T	U	S	V	A	G	N	H
D	I	O	A	I	D	U	O	R	E	X	T	R	A	S
S	F	R	S	R	P	A	O	S	M	E	I	A	U	T
L	F	R	E	N	T	W	E	N	Y	A	L	N	I	R
R	E	D	I	T	A	W	M	I	T	R	E	D	E	U
O	Y	W	E	I	V	L	O	A	N	N	S	B	G	C
O	G	S	O	S	T	E	P	R	A	C	M	T	U	T
F	R	A	T	D	I	K	S	M	K	U	O	I	A	U
N	E	V	O	Y	N	G	E	A	L	O	C	K	G	R
T	N	I	O	J	L	L	N	P	L	O	U	N	G	E
S	E	L	L	E	R	E	G	S	R	E	B	A	T	E

Accessories
Artwork
Beam
Blinds
Carpet
Chair
Cosy
Decor
Design
Dowel
Eaves
Energy efficient
Enamel
Extras
Floor
Gauge
Grand
House
Inlay
Input
Joint
Loan
Lock
Lounge
Mitre
New
Oven
Plans
Plumber
Rebate
Reserve
Roof
Rugs
Rural
Sale
Sash
Seller
Semi
Soap
Sofa
Structure
Style
Tiles
Tools
Tudor
Vase
View
Weatherboard

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TODAY'S BIRTHDAY (Oct. 20)

Nonconformity will be the theme this year. You are capable, confident and creative. You'll arrange your days with artfulness and own your status as its designer. More highlights: You'll embark on a treasure hunt of sorts. After some early luck, there will be a decision to make. Love is always worth it. Gemini and Capricorn adore you. Your lucky numbers are: 5, 8, 10, 30 and 21.

HOROSCOPES

ARIES (March 21-April 19). Try and see the beauty and poetry in your immediate environment to whatever extent you can. The more you appreciate, the more you'll find to appreciate. The magic you seek is also desperate to find you.

TAURUS (April 20-May 20). While it's nice to be treated like someone special, you also don't want people to think you're showing off or feeling superior in any way. So, order up special treatment for everyone -- problem solved.

GEMINI (May 21-June 21). A critical voice may chime in your head, but you can quiet it easily by taking hold of your thoughts. Internally saying "shhh" may be enough. It's like stopping a ringing bell. With one swift gesture the resonance ends.

CANCER (June 22-July 22). Your impact is real. After you've left, people consider and discuss what you've presented. Don't worry about their impressions, as you have no control over it. What matters is that you're being taken seriously and you're making a difference.

LEO (July 23-Aug. 22). You're amongst smart, capable individuals. You don't set out to flatter, but it's what happens because you're fascinated by what you learn about people. The quality of attention you give is a compliment in and of itself.

VIRGO (Aug. 23-Sept. 22). The ego lives by the energy of its own requirements and demands. It generally thinks more things are necessary than really are. To keep the ego from running things, ask your higher self frequently, "Is this necessary?"

LIBRA (Sept. 23-Oct. 23). You're well-liked. Today that translates into invitations, conversations and interesting developments. You can be counted on to pick up the social slack and keep the good vibes circulating.

SCORPIO (Oct. 24-Nov. 21). Your confidence comes from a wellspring of integrity. You know what you've done, what you have, and who you are. You don't require constant reminders of your greatness or tons of reinforcement to feel good.

SAGITTARIUS (Nov. 22-Dec. 21). Native American wisdom states, "The soul would have no rainbow if the eyes had no tears." You'll deeply appreciate the colors that arch through your world today because you've weathered a dark night of the soul.

CAPRICORN (Dec. 22-Jan. 19). Your imagination is aglow. Keep track of as many of these ideas as you possibly can. While there are too many to possibly follow through on them all, there will be one or two obvious standouts worth acting on now.

AQUARIUS (Jan. 20-Feb. 18). No one is born knowing. Ignorance is acceptable when it is naive, but you're feeling too sophisticated to go on without knowledge of certain topics. You'll pursue them now with an open heart and mind.

PISCES (Feb. 19-March 20). You'll truly feel the equality of all people and you've an affinity for everyone. That's why your choice will be a real dilemma. Someone has to stay, and someone has to go. Don't vacillate. Choose fast.

SOLUTIONS TO YESTERDAY'S CROSSWORD

E	C	O	N	O	■	J	A	V	A	■	B	R	I	M
L	A	T	E	N	■	E	R	A	S	■	L	I	T	E
B	R	I	A	R	P	A	T	C	H	■	I	P	A	D
A	B	S	T	A	I	N	S	■	C	A	N	A	L	S
■	■	■	H	M	S	■	■	S	A	N	D	■	■	■
S	H	E	■	P	A	R	T	I	N	G	S	H	O	T
C	O	L	D	S	■	E	R	G	S	■	P	U	Z	O
O	V	E	R	■	■	M	E	N	■	■	O	M	A	N
L	E	N	A	■	S	A	N	E	■	S	T	O	W	E
D	R	A	G	A	N	D	D	R	O	P	■	R	A	D
■	■	■	O	B	O	E	■	■	M	I	T	■	■	■
A	L	L	N	E	W	■	M	A	I	N	A	C	T	S
L	E	A	F	■	C	L	A	Y	T	A	B	L	E	T
P	A	I	L	■	A	I	R	E	■	C	L	A	R	A
S	P	R	Y	■	P	E	T	S	■	H	A	M	M	Y

Sudoku

Fill in the blank cells using numbers 1 to 9. Each number can appear only once in each row, column, and 3x3 block. Use logic and process of elimination to solve the puzzle.

SOLUTIONS TO YESTERDAY'S SUDOKU

9	4	2	7	3	6	8	1	5
5	1	3	8	4	2	7	9	6
7	8	6	9	5	1	2	4	3
3	5	9	4	6	8	1	2	7
4	7	8	1	2	3	6	5	9
6	2	1	5	7	9	3	8	4
8	3	4	6	1	5	9	7	2
2	9	5	3	8	7	4	6	1
1	6	7	2	9	4	5	3	8

1			3				4	5
2	3		5		4		6	
		4		2		1		
	6			5			1	4
		8	7		2	6		
5	4			6			2	
		1		9		4		
	2		4		7		9	1
4	8				1			2

Newsday Crossword

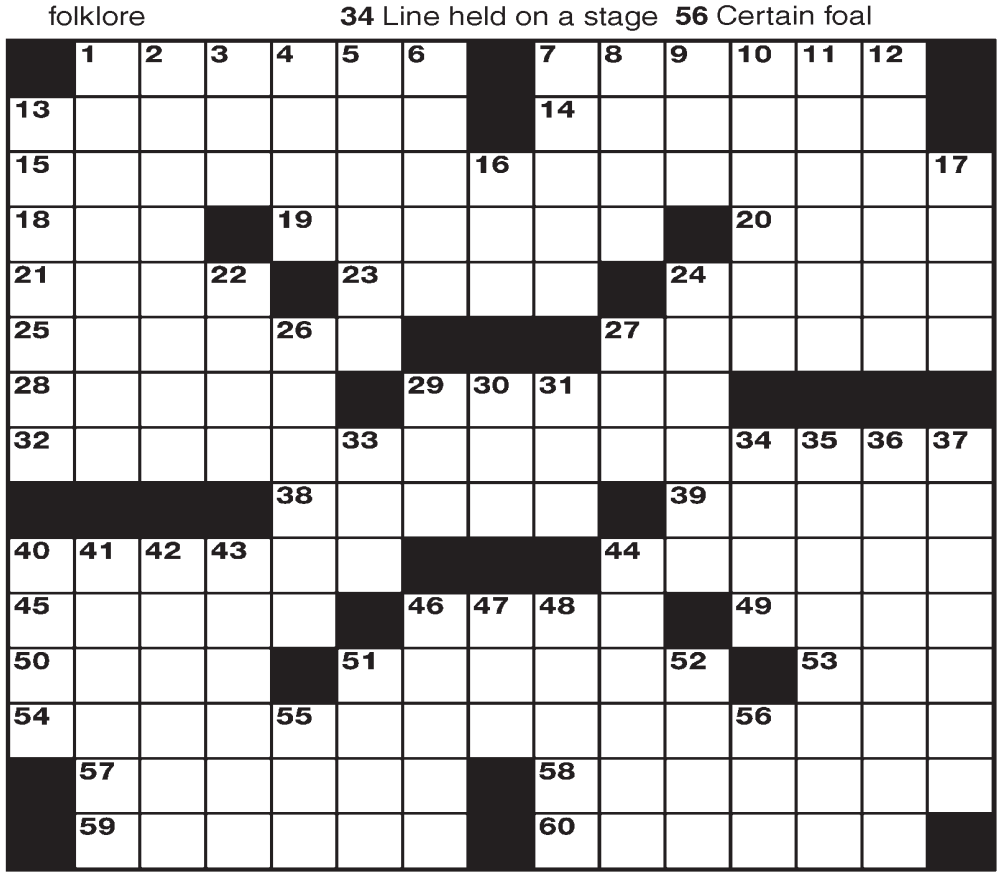
COUNTRY QUARTET by S.N.
Edited by Stanley Newman
www.stanxwords.com

ACROSS

1 Intensify
7 Dumpling of Indian cuisine
13 Remorseful feeling
14 Video game face
15 NORTHERNMOST TWO
18 Setting for the PGA Tour's first major of the year
19 *Wind in the Willows* character
20 Hopkins, in Marvel films
21 Sign of healing
23 Pen name of Danish lit
24 Barely visible stars
25 Legendary
27 Faster than allegro
28 "The religion of Abraham"
29 Much-honored designer
32 What 15 and 54 Across comprise
38 Invigorant
39 1000 hours
40 Really let have it
44 Self-appraisal query
45 Telecast
46 Icy obstacle
49 Certain breaks
50 Casual wear
51 Poker pair
53 Horse opera heroine
54 SOUTHERNMOST TWO
57 Pouch with a string
58 Parting words of a sort
59 Think much of
60 Zeus in Marvel films

DOWN

1 What checks aren't
2 Ready to amend
3 Small six-footer
4 What something is called
5 Net name
6 Jrs.' exams
7 TV retiree of 2024
8 Zestful
9 Fairy queen of folklore
10 Priam in Marvel films
11 Gulf War allies
12 Moses, as a nonagenarian
13 Feels like it
16 ___ job on (deceive)
17 8 Down about
22 Uninspired
24 Implied intents
26 Melodramatized
27 Prankster's projectile
29 Someplace to stop
30 Query of mock innocence
31 Ft. Riley trainee
33 "Hot" wheels
34 Line held on a stage
35 Engraved gem
36 Stump, say
37 Fingerspelling skill
40 Wide acclamation
41 Joe Jackson in *Field of Dreams*
42 What soles are
43 Affirmative answer
44 Tune out
46 Earth tone
47 All time, in texts
48 Sappy stuff
51 Trade barbs
52 Hook helper
55 Japanese band
56 Certain foal



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