Meeting Minutes

SAN DIEGUITO PLANNING GROUP

P.O. Box 2789, Rancho Santa Fe, CA 92067
7:02 pm, Thursday, July 9, 2026

Place of Meeting: THE SECRET GARDEN (formerly The RSF Garden Club), 17025 Avenida de Acacias (at the corner of La Granda), Rancho Santa Fe, CA 92067.

1. CALL TO ORDER at 7:02 ROLL CALL/PLEDGE OF ALLEGIANCE (Seat #):
   Don Willis (1), Sharon Fogg (2), Laurel Lemarie (4), Joe Zagara (5), Jennifer Callow (6), Lorraine Kent (8), Nicholas Christenfeld (9), Thomas Velky (10), Douglas Dill (Chair) (11), Beth Nelson (Vice-Chair) (12), Kelli Hillard (13) **Absent:** Phil Fisch (3), Susan Williams (7)

2. AGENDA REVIEW

3. APPROVAL OF MINUTES: Approval of the June 11, 2026 meeting conducted during this open meeting, and circulated to members for initials/comments. **Vote:** 10-yes, 0-No, 1-abstain due to absent

4. OPEN FORUM. **Beth Nelson** reported that the Board of Supervisors will discuss two important topics at its August 19th meeting: an ordinance regarding the separate sale of Accessory Dwelling Units (ADUs) under AB 1033 and the Social Equity Cannabis Program ordinance. If interested in attending and providing input on these topics, contact Beth. **Aida Castaneda** (community outreach representative) presented on the Social Equity Cannabis Program, followed by a lengthy discussion about individuals with past marijuana-related convictions who were affected by marijuana-related laws before legalization and could qualify for assistance and potentially receive licenses for cannabis-related businesses, including retail, cultivation, manufacturing, distribution, and business operations. Several community members expressed skepticism and opposition to the program. Questions centered on whether it was appropriate to prioritize individuals with prior marijuana convictions for cannabis business licenses, whether expungement of criminal records would be a more appropriate remedy, and whether the program could unintentionally encourage additional cannabis businesses in unincorporated communities that do not support them. Concerns were also raised about the financial viability of the cannabis industry, public safety, and the broader policy rationale behind linking past convictions to future business opportunities.

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5. GENERAL PLANNING ITEMS:

A. **NCMS Project Presentation.** County of San Diego, Department of Public Works, Environmental Services Unit (DPW ESU), to present the North County Mitigation Site (NCMS) Project. County staff to provide an updated and more detailed project presentation. DPW Planners: Kelsey Dix, 619-373-2156; Aydel Zielke; 619-361-9214.
Continue to the August 2026 SDPG Meeting

B. **RSF Roundabouts Update** - Proposed Roundabout #1 on Del Dios Highway at El Camino Del Norte is in the design and development phase. The county has removed all landscaping per Fire Department requirements. Discussion of the preliminary design and beautification options. County DPW planner: Cynthia Curtis; RSFFPD Fire Marshal: Marlene Donner, 858-756-6007; SDPG Member: Laurel Lemarie. **County planner Cynthia Curtis** presented an update on the long-planned roundabout project intended to improve traffic safety and reduce speeding at a key entrance to Rancho Santa Fe. The eastern roundabout is currently the only location with construction funding secured; construction is anticipated around 2028, after utility relocation work is completed. The County explained that recent design changes were required by the Rancho Santa Fe Fire Protection District to improve emergency evacuation capabilities. These changes include wider travel lanes, emergency shoulders, and no landscaping on the center island to provide fire and emergency vehicles with greater flexibility during evacuations. **Planning Group members and residents** expressed concern that fire safety requirements had resulted in a design that appeared overly engineered, urban, and inconsistent with Rancho Santa Fe's rural character. Several speakers objected to the idea of a largely concrete roundabout and encouraged the County to consider low landscaping, decorative paving, mountable green surfaces, and examples from communities such as Santa Barbara, Pasadena, Woodside, and Leucadia. Some residents questioned the project's overall effectiveness, arguing that traffic congestion would persist at other nearby intersections and suggesting it was an unnecessary expenditure. Others emphasized the importance of preserving the visual character of Rancho Santa Fe while still improving safety. PG members Lemarie and Nelson informed Ms. Curtis and the group of RSF Fire Marshal Marlene Donner's recent email, stating that she would allow low plantings or shrubs in the center of the roundabout rather than just concrete. Ms. Curtis will discuss this with Marlene. **ACTION:** County staff acknowledged the concerns and indicated they would continue working with landscape architects and the Fire District to find

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acceptable compromises between safety requirements and community aesthetics.

C. **RSF Hiking and Equestrian Trail Parking in County ROW**. Explore solutions to repeat parking "violators" through designation of certain trail sections in the County ROW as "No Parking/Driving" zones per CA Vehicle Code §23127. SDPG Member Beth Nelson. ***Continued to the August 2026 SDPG Meeting***

D. **Surf Cup/Polo Fields/Horse Park/Surf Del Mar Sports Complex** – Status concerning the latest Surf Cup/Polo Fields developments. Current Surf Cup (overuse) activities/status: not in compliance with property lease/deed restrictions and related developments with adjacent 22nd DAA Horse Park and proposed Del Mar Sports Complex. SDPG Member: Beth Nelson. ***Continued to the August 2026 SDPG Meeting***

E. **Silvergate RSF Senior Assisted Living Facility and Memory Care.** Initial presentation to be provided by the development team. Proposed 94 apartments, 30 cottages, and 44 memory care units, with dining, spa, pool, and pickleball courts. Four parcels totaling 28.68 acres are located at 5844 Calzada del Bosque, APN: 268-180-3900; 5708 Calzada del Bosque, APN: 268-180-0100. Applicant: Americare Health & Retirement, Matt Petree, 858-792-0696; Applicant's representative: Matt First, 619-753-5824; PDS planner: TBD. **The applicant (David Petree and sons Greg and Matt Petree) presented** a project briefing handout stating that they own 4 parcels in total, 2 of which are being developed, under RR zoning with Group Residential use type. A project fact sheet indicates that 2 parcels totaling 23 acres account for 79% of the proposed development. 28' Roof Ridges on 2-story structures, county setbacks 100' Calzada del Bosque, 15' Via de la Valle, age restrictions are 60+ years old, 328,857 buildable sq. ft. with a total of 168 units and parking for 330 spaces (220 underground, 60 in cottage garages,50 surface), Club house, ballroom, dining, theater, library, wellness & fitness center, lap pool & spa, ¾ mile walking trail, art studio, game rooms, putting green, pickleball and community garden. Silvergate described itself as a locally owned family company that owns and operates all of its retirement communities. The applicants stated that the project would require approval through a Major Use Permit (MUP) but would not require a zoning change because retirement communities are allowed within Rural Residential (RR) zoning through the MUP process. **SDPG members:** questions focused on the compatibility of a large institutional-style facility within a Rural Residential zone, whether approval could establish a precedent for additional high-density or rental developments in rural areas, and whether the project aligns with the purpose of RR zoning, which is generally intended to preserve low-density residential, agricultural,

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and equestrian uses. Additional questions on the number touted for the early interest list, as some on the list never submitted an inquiry. **Community comments:** 10 community members spoke (3 in support of the project and 7 opposed it). Additional questions/comments: wildfire evacuation and emergency access, shelter-in-place capabilities, floodplain issues, parking capacity and underground parking design, neighboring property impacts, and the project's consistency with Rancho Santa Fe's rural character. The applicants responded that the facility would provide professional evacuation planning and modern fire protection systems. They also noted that the project has undergone several revisions during Rancho Santa Fe Association review, including reductions in size, massing, and building heights. One planning group member (K. Hillard) recused herself from future discussion and voting on the project because of prior involvement in reviewing the proposal during the RSFA architectural review proceedings. **NOTE:** Because the County has not yet submitted official application materials to the Planning Group, the discussion was strictly informational. **No formal recommendation or action was taken, and additional public hearings are expected as the County review process advances.** The applicant stated that they have had one preliminary scoping meeting and another is coming up. The SDPG Chair received over 20 emails regarding the proposed project (attached).

F. **New RSF Charles Schwab office signs**. Signage approval for the new pharmacy building currently under construction at 6105 El Tordo, Rancho Santa Fe (Charles Schwab). Applicant: Jessica Elise (Permit Secured), 909-518-3707; PDS Planner: AJ Aziz, 619-987-0368; SDPG Member: Beth Nelson presented the project and provided sign details for approval. There will not be a new pharmacy in the building as expected; only Charles Schwab. Questions regarding size and color were discussed.

MOTION (B. Nelson): To approve the signs as presented. (J. Zagara 2nd)

VOTE: 10-yes, 0-no, 1-abstain (Motion Passed)

G. **Legislative Updates from County and State Field Representatives.** Possible updates from:
Gonzalo Rocha-Vazquez – Field Representative for 75th District Assembly Member, Darshana R. Patel. *Gabriel Valdez* – Legislative Intern for County Supervisor Joel Anderson.

6. MAJOR PROJECTS AND LAND USE ITEMS:

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A. **PDS2025-VAR-25-056 – Front Yard Setback Variance**. Requesting the standard 100-foot front yard setback be reduced to 55 feet. Proposed 1,360 SF ADU and garage at Nasella property, including request for variance for front-yard setback. Pending Art Jury review. 16189 Los Arboles, Rancho Santa Fe CA 92067, APN: 268-162-08-00, 2.05 acres. Applicant Contact: Chandra Slaven, 858-402-8595; County PDS Planner: Andrew Holtz, 619- 458-2038; SDPG Member: Beth Nelson.
Continue to August 2026 SDPG Meeting

B. **PDS2024-STP-24-016 Rancho Diegueno Road Site Plan.** Applicant presentation of new construction of 2 story type V single family residence (15,165sf) and attached 3 car garage (965sf), and attached 8 car garage (3,515sf) on 12.46 acres. New construction of type V Horse Keeping Facility (3,345sf), Accessory Structure (1,740sf). Site scope to include connection to sewer, utilities, foundation, soil stabilization and cart path connection between upper and lower lot areas conforming to Minor Deviation from plot plan Major Use Permit P83-047WM dated 2/14/96. Location: 5872 Rancho Diegueno Road, Del Mar, CA 92014 (at Rancho Valencia Road); APN: 302-303-16-00. Applicant Name: Robert Walker and Lola Tram, 858-234-3399; Applicant Rep/Contact: Erika Gretler, (858) 232-7793; PDS Planner: Benjamin Cereceres, (619) 539-6135; SDPG Member: Joe Zagara.
Continue to August 2026 SDPG Meeting

C. **PDS2026-STP-18-020W1 HGV Emergency Communications Center**. Rancho Santa Fe Fire Protection District Emergency Communications Center. Construction of new communications facility (911 Dispatch Center) and associated site improvements to be co-located at RSFFPD Station #5. Location: Overlook Point Drive, Escondido, CA 92029; APN: 235-562-02-00. Applicant: Burgen Havens, RSFFPD Finance Manager, 858-756-5971; PDS Planner: Benjamin Cereceres, 619-539-6135; SDPG Member(s): Susan Williams, Don Willis.
Continued to August 2026 SDPG Meeting

D. **PDS2025-TM-5659 McCrink Option Property.** Development of a 53-unit single-family residential subdivision on an approximately 83.66-acre site located off Old Course Road (APN 267-060-50-00) within Planning Area III of the Santa Fe Valley Specific Plan The property is zoned Specific Plan (S88) with a density standard of 0.5 dwelling units per acre, and the Specific Plan designates the site as Open Space Area II (golf course/recreation). The site is currently vacant and undeveloped. The project would subdivide the property into a 57-lot subdivision consisting of 53 single-family detached residential lots, including three deed-restricted very-low-income affordable units (Lots 1, 11, and 32); Four homeowners association (HOA) lots for internal streets, trails, and water quality basins. Three open space lots (Lots B, C, and F) totaling approximately 54.45 acres. The development would occur on approximately 29 acres, while over 54 acres (approximately 65 percent of the site) would be preserved as permanent biological open space. Applicant Representative: Matt Simon, Consultants Collaborative, 760-471-2365; PDS Planner: Bronwyn Brown, 619-303-9949;

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SDPG Member: Nicholas Christenfeld.
Continue to August 2026 SDPG Meeting – *will table item until further direction from County*

E. **PDS2026-STP-26-009 El Camino Resident Site Plan.** New single-story, single-family residence on a vacant 5.37-acre lot. The project includes hardscape, landscaping, and grading. Main residence living area: 1400 sf with attached 603 sf garage and 584 sf covered patio. Location: 15350 El Camino Real, Del Mar, CA 92014-4122. APN: 268-230-30-00. Owner/Applicant: Drexel Trust c/o Kate Kearney; Applicant Representative: Craig Friehauf (Architect) 858-792-6116; PDS Planner: Martha Elena Sanchez, 619-495-8517; SDPG Member: Don Willis. ***Continue to August 2026 SDPG Meeting***

F. **PDS2026-ZAP-00-129W2 Elfin Forest Cell Site MUP Renewal.** Existing Verizon unmanned cell site Minor Use Permit Modification; facility includes an existing 35' monopine with concealed antennas/radios and ground-mounted equipment within a block enclosure. Located at 8250 Paseo Esplanada, Elfin Forest, CA 92024, APN: 264-060-05-00. Owner: OMWD, 760-632-4223; Operator: Verizon, 949-286-4685; Applicant Representative: Plancom, Shelly Kilbourn, 619-208-4685; PDS Planner: Enrique Aponte, 619-539-6946; SDPG Member: Doug Dill presented the project, noting it has existed for over 25 years and is surrounded by open space.

MOTION (D. Dill): Move to recommend approval and to continue maintaining and concealing radio/antennas. (N.Christenfeld 2nd)

VOTE: 11-Yes, 0-No, 0-abstain (Motion passed)

G. **PDS2026-STP-26-010 McPherson Patio Enclosure and Deck.** Site Plan Minor Deviation, enclosing a 145 sq. ft. patio cover, and the roof of the enclosed patio will double as a deck, as shown on original permitted plans. Located at 16558 Road to Rio, San Diego, CA 92127, APN: 267-210-52-00. Owner: Miles McPherson, 858-967-4834; Applicant Representative: Brent Reeder, 619-200-8912; PDS Planner: Ben Cereceres, 619-539-6135; **SDPG Member: Thomas Velky presented** the project, and the discussion on the minor deviation was discussed. Plans were presented and reviewed.

MOTION (T. Velky): Move to approve Site Plan Minor Deviation as presented. (L. Lemarie 2nd)

VOTE: 11-Yes, 0-No, 0-abstain (Motion passed)

7. ADMINISTRATIVE MATTERS:

A. Community Reports

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B. Consideration and comments on circulation e-mails
C. Future agenda items and planning
D. Prospective & returning Planning Group members:
SDPG membership is currently full
E. Supply orders and reimbursement of expenses

Motion: (K. Hillard) Motion to approve reimbursement to B.Nelson on supplies. (L. Lemarie 2nd)
Vote: 10-yes, 0-no, 1-abstain (Motion passed)

Adjourned: 9:56 PM

Submitted letters attached

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----- Forwarded Message -----
From: Stephanie Kourie <stephaniekourie@cox.net>
To: "theddills@att.net" <theddills@att.net>
Sent: Monday, July 6, 2026 at 07:45:26 AM PDT
Subject: STOP Silvergate!

To: Members of the San Dieguito Community Planning Group

Re: Support for Comprehensive Review of the Proposed Silvergate Development

Dear Chair and Members of the San Dieguito Community Planning Group,

As a resident of the Rancho Santa Fe and San Dieguito River Valley community, I respectfully urge the San Dieguito Community Planning Group to carefully review the proposed Silvergate development and recommend that no County approvals be granted until a complete Environmental Impact Report (EIR) has been prepared and the full project has been thoroughly evaluated.

The proposed Silvergate project represents one of the largest and most intensive developments ever proposed within Rancho Santa Fe. Its unprecedented scale, density, and potential impacts on traffic, wildfire evacuation, infrastructure, biological resources, flooding, water quality, and community character warrant the highest level of environmental review under the California Environmental Quality Act (CEQA).
Independent technical studies commissioned by Protect Rancho Santa Fe have identified numerous potentially significant environmental impacts that deserve careful analysis before any decisions are made. Equally important, the County application encompasses multiple parcels that function as a single integrated development. Reviewing only portions of the project would not allow for a complete understanding of its cumulative impacts.

Accordingly, I respectfully urge the San Dieguito Community Planning Group to:

Recommend that the County require a full Environmental Impact Report (EIR) before considering any project approvals.

Carefully consider the project's impacts on traffic, public safety, wildfire evacuation, infrastructure, environmental resources, and compatibility with the surrounding rural community.

Support a transparent public process that allows residents and decision-makers to fully understand the long-term consequences of a project of this magnitude.

The decisions made on this project will have lasting implications not only for Rancho Santa Fe, but for the surrounding San Dieguito community as well. I respectfully ask that the Planning Group recommend a comprehensive, transparent, and evidence-based review before any approvals are considered.

Thank you for your time and thoughtful consideration.
Respectfully,

Dr Stephanie Kourie

PO Box 8730
Rancho Santa Fe
CA
92067

Phone: 8583426446

Sent from my iPhone
From: Jennifer Bock <jenniferbock5@gmail.com>
To: "theddills@att.net" <theddills@att.net>
Sent: Monday, July 6, 2026 at 11:21:16 AM PDT
Subject: Silver gate opposition

Email- Doug Dill at theddills@att.net

To: Members of the San Dieguito Community Planning Group

Re: Support for Comprehensive Review of the Proposed Silvergate Development

Dear Chair and Members of the San Dieguito Community Planning Group,

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Thank you for your time and thoughtful consideration.
Respectfully,

Jennifer Williams
Fairbanks Ranch home owner

Begin forwarded message:

From: Ken <kwdydo@msn.com>
Date: June 27, 2026 at 2:25:20 PM PDT
To: memberinput@rsfassociation.org
Subject: Silvergate

I'm not anti business but this proposed facility would be opposed by Lillian Rice for obvious reasons, it wasn't in the original intended living arrangements in the covenant. She didn't intend the covenant to be just like every other place to live. It's a great place to live a 100 years after her vision. Belmont has already invaded the Crosby, how many more high end facilities are we going to litter the landscape with? Why don't the owners build customs homes and retain the beauty and serenity of the Ranch? I'm shocked and dismayed they've gotten this far and besides the developers, who really wants this? Apartments and a pickleball court for memory care patients and others? Laughable. I'm not aware of anyone is RSF that can't afford to stay in their home with active care coming to them. We're literally surrounded by facilities like this all around us, why here now? All the developers know the Ranch is off limits and now he wants to brag he's the first to break the mold? If he doesn't like the rules then why does he live here? Outrageous. Because a developer wants to break the mold in RSF? The developer who lives in the covenant wants to change it for his own benefit to the detriment of all his neighbors? Unbelievable. What makes him so special as to break that bond of diminishing a place to live? Sounds selfish and self serving. So the developer who lives in the Ranch will be gone and leave the rest of us with an unwanted facility, that he himself won't subject himself to, in perpetuity? And by the way he's making my point of residents I was referring to that can afford to have medical assistance come to him at his private residence. Why not build somewhere else? How about Del Mar, La Jolla, Cardiff? They're littered all over so do we really need or want another facility? Lillian Rice would be outraged and she would be correct. Go somewhere else.

Respectfully,
Kenneth Dydo
Sent from my iPad

----- Forwarded Message -----
From: Alan Cone <alancone@protonmail.com>
To: Doug Dills <theddills@att.net>
Sent: Monday, July 6, 2026 at 09:14:09 AM PDT
Subject: Silvergate Development

To: Members of the San Dieguito Community Planning Group

Re: Support for Comprehensive Review of the Proposed Silvergate Development

Dear Chair and Members of the San Dieguito Community Planning Group,

As an owner/resident of Rancho Santa Fe for 43 years and the San Dieguito River Valley community, I respectfully urge the San Dieguito Community Planning Group to carefully review the proposed Silvergate development, and recommend that no County approvals be granted until a complete Environmental Impact Report (EIR) has been prepared and the full project has been thoroughly evaluated.

The proposed Silvergate project represents one of the largest and most intensive developments ever proposed within Rancho Santa Fe. Its unprecedented scale, density, and potential impacts on traffic, wildfire evacuation, infrastructure, biological resources, flooding, water quality, and community character warrant the highest level of environmental review under the California Environmental Quality Act (CEQA).

Independent technical studies commissioned by Protect Rancho Santa Fe have identified numerous potentially significant environmental impacts that deserve careful analysis before any decisions are made. Equally important, the County application encompasses multiple parcels that function as a single integrated development. Reviewing only portions of the project would not allow for a complete understanding of its cumulative impacts.

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Support a transparent public process that allows residents and decision-makers to fully understand the long-term consequences of a project of this magnitude.

The decisions made on this project will have lasting implications not only for Rancho Santa Fe, but for the surrounding San Dieguito community as well. I respectfully ask that the Planning Group recommend a comprehensive, transparent, and evidence-based review before any approvals are considered.

Thank you for your time and thoughtful consideration.

Respectfully,

Alan C. Cone
Post Office Box 8681
Rancho Santa Fe, California 92067
alancone@protonmail.com
858-759-3311

----- Forwarded Message -----
From: Wendell Wierenga <wierengawendell@gmail.com>
To: "theddills@att.net" <theddills@att.net>
Sent: Tuesday, July 7, 2026 at 03:08:03 PM PDT
Subject: Silvergate

Dear Mr. Dills,

I live in The Bridges, Rancho Santa Fe, and would like to voice my support for this project in RSF. Thank you for your consideration.

Wendell Wierenga

Sent from my iPad

----- Forwarded Message -----
From: Bill & Becky Hensel <b-hensel@sbcglobal.net>
To: "theddills@att.net" <theddills@att.net>
Sent: Tuesday, July 7, 2026 at 02:56:16 PM PDT
Subject: Silvergate

The Silvergate project in the covenant of Rancho Santa Fe should be rejected by the planning commission. The density is not consistent with the historical value of open space in the community.

Traffic is much worse in RSF from all the new communities built east of it already. All the apartments, memory building residents and employees and visitors would greatly impact the traffic on 2 small two lane roads.

Fire evacuation could be catastrophic.

This area should have been developed as estate homes that are prevalent in that area and not a large commercial development.

We have lived in RSF 42 years and very much value the wonderful quality of life.

There is no sense in adding so much density to areas that will only create a bigger traffic or fire evacuation hazard.

Thank you for your consideration.

Becky Hensel

Sent from my iPhone

----- Forwarded Message -----

From: Yahoo Mail <mehgolf@yahoo.com>

To: theddills@att.net <theddills@att.net>

Cc: William Miller <wfmgolf1@yahoo.com>

Sent: Tuesday, July 7, 2026 at 03:14:02 PM PDT

Subject: San Dieguito Community Planning Group July 9th at the Secret Garden

Dear Mr. Dill,

I am writing to you to show my support for the Silvergate community in Rancho Santa Fe. I can not make the meeting Thursday but I thought is was very important to contact you. I attended the Art Jury meeting and Silvergate has done everything the Art Jury has requested to beautiful landscaping design and the characters of all the building coincide with the architecture of the community.

Before my mother died I was with her in obtaining care at independent living then assisted and eventually full time. I truly understand the needs of seniors and especially for those of us who would like to stay in our community where all our friends and families reside.

Please assist Silvergate in getting their final permits and make this a wonderful possibility for my husband and me (who is cc on this email as well.)

Respectively,

Margaret Miller
mehgolf@yahoo.com
775-843-8458

----- Forwarded Message -----
From: Sally Seitz <salseitz@gmail.com>
To: "theddills@att.net" <theddills@att.net>
Sent: Tuesday, July 7, 2026 at 12:45:51 PM PDT
Subject: Silvergate - San Dieguito Planning Group

Dear Chair Dill and Members of the San Dieguito Planning Group,

As a longtime resident of Rancho Santa Fe, I urge you to oppose the Silvergate development proposal. As I'm sure you've seen, this development is a massive construction effort; with underground parking proposed in a well known prone to flood area and on a busy, already dangerous intersection. As we

know, once a development like this is constructed, it opens the flood gates to even more large-scale endeavors that change a region's character permanently.

I respectfully ask you to take a stand on behalf of this region, its environment and residents, present and future, and oppose such development efforts.

Best,
Sally Seitz (16449 La Via Feliz)

----- Forwarded Message -----
From: Robert Hill <rjh7062@gmail.com>
To: theddills@att.net <theddills@att.net>
Sent: Thursday, July 9, 2026 at 04:45:14 PM PDT
Subject: Subject: Silvergate Project

Dear Doug and Members of the San Dieguito Community Planning Group,

Thank you for your service to the community. Regarding the proposed Silvergate development, three things matter to me.

First, **compatibility**. A 168-unit senior rental complex operating around the clock—with residents, employees, visitors, deliveries, maintenance, and emergency activity—is not comparable to the surrounding low-density estate pattern.

Second, **traffic, safety, and infrastructure**. The question is whether a project of this scale can be safely supported without imposing unreasonable impacts on nearby roads, wildfire evacuation, emergency access, drainage, utilities, lighting, and noise.

Third, **precedent**. Allowing commercial-scale density at this location would make it substantially harder to resist similar projects elsewhere in the area.

At this stage, I ask the Planning Group to place these concerns clearly in the public record and require the applicant to address them. When the project is formally before the Group for action, I respectfully ask that you recommend denial and transmit that recommendation, with supporting findings, to the County.

Kind Regards

Robert Hill
858.353.2678

----- Forwarded Message -----
From: Sally Koblinsky <sallykoblinsky@gmail.com>
To: "theddills@att.net" <theddills@att.net>
Sent: Thursday, July 9, 2026 at 03:10:34 PM PDT
Subject: Letter Opposing Silvergate RSF Senior Assisted Living Facility

Dear Chair Dill,

Please accept this letter to the San Dieguito Planning Group opposing the proposed Silvergate RSF Senior Assisted Living and Memory Care Facility.

Thank you for your consideration.

Respectfully,
Sally and Chet Koblinsky
6212 La Fremontia, Rancho Santa Fe 92067

July 9. 2026

Dear Members of the San Dieguito Planning Group:

We write to express our opposition to the proposed Silvergate Rancho Santa Fe Senior Living and Memory Care Facility. Having grown up in the Covenant and visited Rancho Santa Fe frequently before retiring here in 2016, we urge you to preserve the unique rural character that defines our community. Like countless other residents, we believe this massive, high-density project poses serious risks to the integrity, beauty, safety, and long-term sustainability of the Covenant. We respectfully ask the San Dieguito Planning Group to consider the following member concerns in your future meetings and decision-making regarding Silvergate.

Preserving the Covenant's Rural Character

The Rancho Santa Fe Covenant was established to protect the open space, rural character, and environmental integrity that distinguish our community. Established lot sizes, restrictions on lighting, and thoughtful land-use planning have long shielded us from the traffic congestion, wildfire risk, noise, and urbanization that often accompany high-density developments. The majority of residents who have viewed the Silvergate story poles and plans agree that the height, bulk and visual intrusion of this massive project—positioned just off the road near the entrance to Rancho Santa Fe—disrupt the harmony and aesthetic appeal our Art Jury has worked diligently to preserve for nearly a century. Approving this project would not only violate the spirit of the Protective Covenant and RSF Regulatory Code—it would set a troubling precedent for further erosion of our rural ambiance.

Existing Options for Aging in Place

Rancho Santa Fe already offers a range of smaller properties near the village core, allowing residents to downsize while remaining within walking distance of essential amenities such as the post office, retail shops, banks, medical offices, pharmacy, restaurants, golf, and tennis. Additionally, nearby non-Covenant retirement communities—including Whispering Palms, Loma Santa Fe, and La Costa Glen—provide ample options for senior-oriented housing without compromising RSF's land-use protections. A previous survey of RSF seniors revealed a strong preference for owning (not renting) casita-style homes within walking distance of the village. Silvergate does not meet these criteria.

Risks of High-Density Senior Communities

Research and case studies from other regions have documented numerous unintended consequences of high-density senior developments, including:

• Traffic and noise pollution from staff shift changes, vendor deliveries, and visits from personal trainers, physical therapists, caregivers, maintenance workers, and emergency

vehicles. The proposed project would exacerbate existing traffic issues on Paseo Delicias, Via de la Valle, Via de Santa Fe, and Calzada del Bosque.

• Strain on local services and infrastructure, including increased water rates, shortages, and restrictions; threats to wastewater capacity; reduced air quality; future flood risk; diminished views; and loss of open space, trails, and wildlife central to our rural culture.
• Light pollution observed at other Americare senior housing developments, undermining our Covenant's dark-sky policy.

• Wildfire vulnerability and evacuation challenges due to increased infrastructure and human activity—especially concerning given that eastern RSF lies in a "Very High Fire Severity" zone, and many residents from eastern RSF and neighboring communities (e.g., Cielo, Hacienda Santa Fe, Del Dios) would evacuate on Via de la Valle with horse trailers.

• Economic and governance concerns, such as high entry fees; mandatory monthly service fees regardless of amenity usage (e.g., pickleball, pool, classes); annual fee increases; restrictive rules on visitors and pets; curfews; and limited ability to customize rental units.

• Future relocation needs when residents require skilled nursing care. Memory care staff are only trained to assist with activities of daily living (ADLs) like bathing, dressing, and basic mobility. They are not qualified to handle more complex medical needs.

• Loss of intergenerational homeownership, as residents who sell their homes to rent in senior communities cannot pass them on to younger family members.

• Legal precedent for overriding RSF's zoning and design regulations, opening the door to further high-density development throughout the Covenant.

While we recognize that 55+ communities offer benefits for some, it is essential to weigh the broader impacts of introducing a housing model that may conflict with Rancho Santa Fe's land use planning principles and residents' values. Numerous homeowners and realtors believe that Silvergate will threaten property values in its surrounding area and diminish the future desirability of our entire community.

A Call for Thoughtful Stewardship

We urge the San Dieguito Planning Group to uphold the Covenant's protections and oppose the proposed Silvergate project. Rancho Santa Fe is not just a place—it is a legacy of stewardship, rural character, and community connection. Let us preserve it for future generations.

Sincerely,

Sally and Chet Koblinsky

6212 La Fremontia, Rancho Santa Fe 92067

----- Forwarded Message -----
From: Lori Conger <lkgconger@gmail.com>
To: "theddills@att.net" <theddills@att.net>
Sent: Thursday, July 9, 2026 at 07:20:33 AM PDT
Subject: Chair, Doug Dill-Silvergate

Attention: Chair, Doug Dill

To Whom It May Concern,

I am writing to express serious concerns regarding the proposed Silvergate senior living development. While I recognize the need for quality senior housing, the fundamental question is whether a project of this size, density, and operational intensity is appropriate and, most importantly, safe at this particular location.

My greatest concern is public safety.

Public Safety, Lake Hodges Dam, Flood Risk, Fire Risk and Emergency Evacuation

The proposed project site is located in an area subject to significant flood concerns. Of even greater concern, the location must be evaluated in the context of a potential Lake Hodges Dam failure and the established downstream dam-inundation area.

The possibility of a dam failure resulting from a major earthquake, structural failure, severe flooding, or another natural event cannot simply be dismissed because it is considered a low-frequency event. Emergency planning exists precisely because catastrophic events are difficult to predict.

The proposed project also includes underground parking. Placing vehicles and critical access infrastructure below grade in a flood-risk area raises serious questions regarding inundation, emergency access, vehicle retrieval, power failure, drainage and pumping systems, and the ability to evacuate residents and employees during a rapidly developing emergency.

These concerns become significantly more serious because Silvergate is intended to serve a senior population.

Some residents may require mobility assistance, medical support, staff coordination, or specialized transportation. Many may not be able to independently evacuate. In an emergency, staff may be responsible for simultaneously assisting residents, coordinating medical needs, accessing transportation, and attempting to move vehicles from underground parking.

What is the evacuation plan if a major earthquake damages Lake Hodges Dam?

What happens if a dam emergency occurs simultaneously with regional power loss?

How are vehicles accessed if underground parking is flooded or inaccessible?

How quickly can residents requiring mobility or medical assistance be evacuated?

Where will hundreds of residents, employees, and emergency vehicles go when the surrounding road system is already being used by neighboring communities attempting to evacuate?

These are public-safety questions, not development preferences.

Wildfire and Cumulative Evacuation Risk

Flood and dam-inundation risks cannot be evaluated separately from wildfire and regional evacuation risks.

Fairbanks Ranch and the surrounding Rancho Santa Fe communities rely on a limited network of primarily narrow, two-lane roads. During a wildfire or other regional emergency, these same roads must simultaneously accommodate residents attempting to evacuate while fire engines, ambulances, law enforcement, and other emergency personnel are attempting to enter.

Development throughout the surrounding area has continued to increase at high rates East yet the fundamental roadway and evacuation infrastructure remains substantially the same.

Silvergate would be a 24-hour operating facility. It would add residents, employees, visitors, deliveries, service providers, medical transportation, and emergency vehicles to an already constrained roadway system.

During a regional emergency, the issue is not ordinary traffic congestion.

The issue is whether a vulnerable senior population can be safely evacuated while surrounding communities are simultaneously evacuating and emergency responders are attempting to gain access.

Public safety analysis must consider cumulative development throughout the entire area. Silvergate cannot be studied as though it exists in isolation.

The combination of a dam-inundation area, flood risk, proposed underground parking, a vulnerable senior population, wildfire exposure, and limited evacuation routes should require the highest level of independent public-safety review.

Before this project moves forward, there should be independent hydrology, dam-inundation, floodplain, geotechnical, seismic, fire, traffic, and comprehensive emergency evacuation studies.

Most importantly, there should be a coordinated evacuation analysis involving the appropriate fire, law enforcement, emergency management, flood-control, and dam-safety agencies.

The question is not whether each individual risk can theoretically be mitigated on paper.

The question is whether placing a development of this size, density, and vulnerable resident population at this particular location creates an unacceptable cumulative public-safety risk to the surrounfing community residents.

Once an emergency occurs, it is too late to discover that our roads, evacuation plans, drainage systems, emergency infrastructure, or underground parking design were inadequate.

Noise Pollution and 24-Hour Operations

The proposed development is not comparable to a traditional residential community. A senior living facility operates 24 hours a day, seven days a week.

Employees arrive and depart throughout multiple shifts. Deliveries, maintenance operations, waste services, food services, medical transportation, emergency vehicles, visitors, and mechanical systems create ongoing operational activity.

The surrounding communities were developed as low-density, rural residential estate communities. The introduction of a large institutional operation creates a fundamentally different noise environment.

Noise impacts should be evaluated based on actual 24-hour operations, including nighttime activity, shift changes, emergency vehicles, mechanical equipment, loading and service areas, and cumulative traffic noise.

The surrounding mature tree canopy and open space currently help minimize sight and noise pollution. Removal of mature vegetation and significant grading could further increase the transmission of sound into surrounding residential areas.

Light Pollution and the Rural Environment

Light pollution is another significant concern.

Rancho Santa Fe and Fairbanks Ranch are distinguished by their rural character, mature tree canopy, open space, and limited nighttime lighting. These characteristics are fundamental to the identity and environmental quality of the area.

A large senior living facility requires exterior, parking, walkway, security, emergency, and operational lighting. A 24-hour facility with memory care, ADA tequirements will naturally generate significantly more nighttime illumination than low-density residential development.

The cumulative impact of lighting should be evaluated from surrounding homes and roadways, particularly after mature trees and vegetation are removed.

Once trees are cleared and large-scale lighting infrastructure is installed, the existing dark-sky environment cannot simply be recreated.

Traffic and Cumulative Development

Traffic analysis must consider the cumulative effect of surrounding development.

The project will generate employee traffic, resident transportation, visitors, deliveries, vendors, medical transportation, emergency vehicles, and service providers throughout the day and night.

The surrounding road system was developed for a rural and low-density environment. Continued approval of higher-density projects without corresponding roadway and evacuation infrastructure places an increasing burden on the entire region.

Traffic studies should evaluate current conditions, projects already approved, projects under construction, and reasonably foreseeable future development.

Most importantly, traffic analysis must include emergency evacuation modeling.

Normal weekday traffic counts do not adequately measure the risk created when multiple communities attempt to evacuate simultaneously.

Protecting the Character of Rancho Santa Fe

Rancho Santa Fe and Fairbanks Ranch are unique because they were intentionally developed around the natural landscape.

The mature tree canopy, open space, rural roads, limited lighting, and low-density development create a nature-focused, semi-rural environment that is increasingly rare in Southern California.

These communities offer a nature-driven lifestyle rooted in privacy, open space, and environmental stewardship.

Development decisions should recognize that once these defining characteristics are removed, they cannot easily be restored.

Once the trees are cleared, the lights are on, the traffic begins, and a 24-hour institutional operation is established, it cannot be undone.

Why erase what makes this area special?

Rancho Santa Fe should not become just another overbuilt Southern California community.

Conclusion

This is not an argument against senior housing. It is a question of responsible land-use planning and public safety.

Is this the appropriate location for a large, 24-hour senior living facility serving a potentially vulnerable population within an area subject to flood and dam-inundation concerns?

Has a Lake Hodges Dam failure scenario been specifically evaluated in connection with this project's underground parking and emergency evacuation plan?

Can senior residents requiring assistance be safely evacuated during a major earthquake, flood, wildfire, or regional emergency?

Can emergency responders enter while Silvergate residents and surrounding communities are simultaneously attempting to evacuate?

These questions deserve clear, independent, fact-based answers before irreversible development decisions are made.

Public safety must come first.

The burden should not be on surrounding communities to prove the danger after an emergency occurs. The project and reviewing agencies should demonstrate, through independent and comprehensive analysis, that this location is safe and that the cumulative risks can be responsibly managed.

Once this development is approved and built, there is no going back.

Respectfully,

Lori Conger

Fairbanks Ranch
PO Box 9374
RSF, Ca 92067

----- Forwarded Message -----
From: Sue Swenson <sswenson88@gmail.com>
To: "theddills@att.net" <theddills@att.net>
Sent: Wednesday, July 8, 2026 at 09:02:34 PM PDT
Subject: The Silvergate Project
July 8, 2026

To: Members of the San Dieguito Community Planning Group
Attention: Doug Dill(Chair)
theddills@att.net

From: Sue Swenson
16432 La Gracia
Rancho Santa Fe, CA 92067
213.219.4031(mobile)
sswenson88@gmail.com

Subject: Support for a Comprehensive Review of the Proposed Silvergate Development Project

Dear Chair Dill and Members of the San Dieguito Community Planning Group

As a 19 year resident of the Rancho Santa Fe and San Dieguito River Valley community, I respectfully urge the San Dieguito Community Planning Group to carefully review the proposed Silvergate development and recommend that no County approvals be granted until a complete Environmental Impact Report(EIR) has been been prepared and the full project has been thoroughly evaluated.

The proposed Silvergate project represents one of the largest and most intensive developments ever proposed within Rancho Santa Fe. Its unprecedented scale, density as well as the potential impacts on traffic, wildfire evacuation, infrastructure, biological resources, flooding, water quality, and community character warrant the highest level of environmental review under the California Environmental Quality Act(CEQA).

Recently commissioned Protect Rancho Santa Fe independent technical studies have identified numerous significant environmental impacts that deserve attention and careful analysis before any decisions are made. As important is the fact that the County application encompasses multiple parcels that function as a single integrated development. If only portions of this project are reviewed, it limits a complete understanding of the cumulative impacts this project represents.

As a result, I respectfully request the San Dieguito Community Planning Group to:

1. Recommend that the County require a full EIR(Environmental Impact Report) before considering any project approvals.
2. Rigorously consider the impact on public safety, emergency evacuation(i.e. wildfire), traffic, infrastructure requirements and impacts, and overall compatibility with the surrounding rural community.
3. Support a transparent public process that enables residents and decision-makers to completely understand the long-term consequences of such a project.

I am sure you recognize that any decisions made on this project will have implications not only for Rancho Santa Fe but for the surrounding San Dieguito community as well.

Therefore, I am respectfully asking the Planning Group to recommend a comprehensive, transparent and evidence-based review before any approvals are even considered.

Thank you for your service on this planning group and for your consideration of this important matter for our community.

Sue Swenson

----- Forwarded Message -----

From: Cindy Burns <cindyjburns@gmail.com>

To: "theddills@att.net" <theddills@att.net>

Sent: Thursday, July 9, 2026 at 11:10:27 AM PDT

Subject: Support of Silvergate RSF

Dear Mr. Dill,

Unfortunately, I can't attend tonight's meeting due to prior commitments. My parents, Bruce and Betty Liska, who are on the waiting list for Silvergate RSF, are out of town, and also can't attend live. I wanted to send a message on both of our behalfs for the Silvergate RSF project.

As a born-and-raised San Diegan and only child, I have spent my entire life close to my parents. Both, fortunately, are still alive and both are turning 84 this year. In 1976, my parents moved from University City, where I was born, to Solana Beach, where they had just built homes in the Lomas Santa Fe Hills area. We moved into 1152 Santa Luisa Dr., where I would live until I graduated from college. My senior year of college, my parents moved into the house they've been in for over 30 years in the gated community of Del Rayo Downs, Rancho Santa Fe. My Dad also served as Chair of the San Dieguito Community Planning Group for several years.

They moved into the house that was previously the developer's own. It's a beautiful one-story home on Pimlico Corte that looks down on what used to be active horse farms. My parents, especially my mom, have poured hours of time and upkeep into making this a showcase house from the inside-out. They both love their home and their neighborhood community, which has included other seniors that chose to stay in their homes and have care brought in because there was no elderly care facility in RSF.

As my parents age, the upkeep and needed updates for both the inside and outside are getting more and more challenging to maintain. In 2021, they were thrilled to hear about the Silvergate RSF project. This would be a place in their community that they've been in over 30 years and would allow them to finally be able to truly relax and enjoy their twilight years in a familiar place.

My parents and I have known the Petree family since 1977. Jennifer, the oldest daughter of Maryanne and Dave, was in second grade when I met her. To this day we remain close childhood friends. Maryanne was our Girl Scout leader and during all my years growing up the Petree home which included Greg and Matt of course, was my second home away from home. The Petrees represented all that was good in not just parenting, friendship and fun but everyone in that family gave back to their local Solana Beach and San Diego community in numerous ways.

This family business of Silvergate couldn't be a better fit for the RSF community and the people, like my parents, who have called it home for years.

I struggle to understand any of the pushback on what is such a well-thought-out and beautiful way to allow the people of RSF to thrive in their later years when they unfortunately can't keep up with the upkeep of their existing homes. The continued delay in launch is only hurting people like my parents who don't have the time/energy to wait.

As an only child, I can't tell you the stress relief it would bring knowing that Silvergate RSF is approved to move forward. Knowing my parents will be able to be in their same community and in a place that allows them to enjoy their remaining years is priceless.

Please be the voice of reason and support the Silvergate RSF project.
I appreciate your time.
Sincerely,
Cindy (Liska) Burns

----- Forwarded Message -----
From: Bill Mcgee <wmarblaw@aol.com>
To: "theddills@att.net" <theddills@att.net>
Sent: Thursday, July 9, 2026 at 03:53:40 PM PDT
Subject: Silvergate

We just wanted to express our enthusiasm and support for the proposed senior community to be built in RSF. The country needs such beautifully planned and quality living arrangements for our senior citizens and my wife and i hope that the proposal will blossom soon into an actual structural reality in keeping with the environmental beauty and serenity of your wonderful town . As a retired environmental lawyer and state official (Connecticut) I know it would be an honor to be able to reside in such a community in our sunset years . I hope your group agrees .
William McGee and Sandy Curtis
Vista Ca

----- Forwarded Message -----
From: David J. Lenny <davidjlenny.rsf@gmail.com>
To: "theddills@att.net" <theddills@att.net>
Sent: Wednesday, July 8, 2026 at 10:49:47 PM PDT
Subject: Please Deny the Silvergate Project

Dear Members of the San Diego County Planning Group,

I am writing to oppose the proposed Silvergate development in Rancho Santa Fe.

This project is not compatible with the surrounding area. Rancho Santa Fe is a rural residential community, and a development of this size and commercial nature is inconsistent with both the existing neighborhood and the long-term planning goals for our community.

The project would also place additional strain on infrastructure that is already at or above capacity. Traffic on our local roads is a daily problem, particularly during school hours and peak travel times. It often takes many minutes for our family to be able to safely exit our cul de sac. The roads serving this area were not designed to accommodate the level of traffic this development would generate, and increased congestion will really impede parents taking their children to and from the several local schools nearby and after-school activities in different parts of the neighborhood, and also negatively impact residents' needs in every other way, visitors, and emergency responders alike.

Another important concern is emergency evacuation. Our community has a limited road network, and wildfire is an ongoing reality in Southern California (with an especially high risk in the RSF area with its large spaces of dry vegetation fuel) where there have been recent disasters, including the Palisades Fire and the Camp Fire, reminding us why evacuation planning must be a priority when considering new development.

Adding significant density to an area with limited evacuation routes is simply not a responsible planning decision, and in adverse natural weather conditions could potentially result in tragedy on a massive scale given the substantially increased amount of time it would take for families to navigate out of this area to safety.

The County's General Plan is intended to ensure that new development fits its surroundings and that public infrastructure can safely support growth. In my opinion, the Silvergate proposal does neither. It is out of scale with the surrounding neighborhood, would worsen the clear existing traffic problems, and raises legitimate public safety concerns.

For these reasons, I respectfully ask you to recommend denial of the Silvergate project which is under a mile from our residence, and situated in a strategic crossroads between two of the three exit routes to the nearest freeway in an evacuation necessity.

Thank you for your time and consideration.

Sincerely,

David J. Lenny
PO Box 333
Rancho Santa Fe | CA 92067
davidjlenny.rsf@gmail.com

----- Forwarded Message -----
From: Joan Caratan Lenny <joaniebird@gmail.com>
To: "theddills@att.net" <theddills@att.net>
Sent: Wednesday, July 8, 2026 at 10:03:10 PM PDT

Subject: Silvergate Opposition

Dear Members of the San Diego County Planning Group,

I urge you to recommend denial of the proposed Silvergate development.

This project is inconsistent with the County General Plan and the long-standing vision for Rancho Santa Fe. Our community was planned as a rural, low-density residential area. A project of this size and commercial intensity does not fit the surrounding neighborhood and is incompatible with the existing land uses. Approving it would undermine the very planning policies that have protected the character of Rancho Santa Fe for generations.

The County should not approve a project that clearly exceeds the capacity of the surrounding infrastructure. Our roads are already congested during school hours, peak commute times, and weekends. They are narrow, winding, and have limited opportunities for expansion. Silvergate would add substantial daily traffic to a road network that is already overburdened, making travel less safe and increasing delays for residents and emergency responders alike.

The project's greatest flaw, however, is its impact on emergency evacuation. Wildfire is an unavoidable reality in our region. It is not a question of if, but when, Rancho Santa Fe will face another major wildfire or other large-scale emergency. The devastating lessons from the Palisades Fire and the Camp Fire in Paradise made one thing painfully clear: communities with limited evacuation routes cannot afford to add more density without putting lives at risk. Every additional resident, employee, visitor, and vehicle increases the burden on an already constrained road system when every minute counts.

The County cannot reasonably conclude that this project is consistent with sound land-use planning while ignoring its impacts on traffic, public safety, and emergency evacuation. Those impacts fall not only on future occupants but on every existing resident who depends on these same roads to reach safety during a disaster.

The General Plan exists to ensure that growth occurs in the right places and at the right scale. Silvergate is neither. It is incompatible with the surrounding community, inconsistent with the area's rural residential character, and dependent on infrastructure that is already inadequate. Once approved, these impacts cannot be reversed.

For these reasons, I respectfully ask the Planning Group to recommend denial of the Silvergate project and uphold the policies that have guided responsible planning in Rancho Santa Fe for decades.

Thank you for your consideration.

Sincerely,

Joan Caratan

6458 El Sicomoro

Nearby Neighbor

----- Forwarded Message -----
From: Kathi Mallick <kathimrsf@gmail.com>
To: "theddills@att.net" <theddills@att.net>
Sent: Wednesday, July 8, 2026 at 11:26:17 AM PDT
Subject: Silvergate Project

Dear Doug,

Thank you and the San Dieguito Planning Committee for considering Silvergate Retirement Community in Rancho Santa Fe.

I have been a resident in the Covenant since 1990. I am 110% in favor of this facility for our community. Rancho Santa Fe is a wealthy, desirable community. We look after our neighbors of all ages, taking pride in our school, golf club and tennis facility, but we do nothing to help and support our elderly who call Rancho Santa Fe home. Because of the size of our properties, staying here as we age, becomes particularly challenging.

I just lost my husband 18 months ago, he was 88 years old. Without me, there is no way after his stroke, that he could have managed our large home and 4 acres of land. Mike wanted to die at home, which we honored, but dying at home is a very lonely and isolated way to leave this earth, when you can no longer drive or get out on your own. A community like Silvergate will give our senior citizens a chance to stay active with friends, while staying in their community that they have called home.

The ”anti” Silvergate residents complain of density. When we were building a school for our children, no one complained about density. When remodeling the golf club, no one complains about density. So, why when looking after our elderly neighbors, does density become an issue. This is a project that I view with my heart, and not just numbers. These are our neighbors and friends who will occupy Silvergate.

This location has been an eyesore the entire 36 years I have lived here. It is a perfect location to build a retirement community.

I hope that you will consider approving Silvergate Retirement Community.

Thank you for your time and service.

Kathi Mallick

17534 Los Morros

858-735-9708

----- Forwarded Message -----
From: JUDITH BELINSKY <jtens10@aol.com>
To: "theddills@att.net" <theddills@att.net>
Cc: Larry Belinsky <larrybelinsky@gmail.com>
Sent: Wednesday, July 8, 2026 at 08:41:48 AM PDT
Subject: Opposition to Silvergate by adjacent neighbor and request for Comprehensive Review

Dear Chair and Members of the San Dieguito Community Planning Group,

Our names are Judy & Larry Belinsky and we are the owners of 16168 Valle de Oro in Rancho Santa Fe, directly adjacent to the proposed Silvergate property located at Casa de Bosque and Via De La Valle. As a resident of the Rancho Santa Fe and San Dieguito River Valley community, we respectfully urge the San Dieguito Community Planning Group to carefully review the proposed Silvergate development and recommend that no County approvals be granted until a complete Environmental Impact Report (EIR) has been prepared and the full project has been thoroughly evaluated.
We have lived in Rancho Santa Fe since 1987 and just purchased our current home in the Covenant in 2024. We purchased our property because we appreciate the unique character of our community.
The proposed Silvergate project represents one of the largest and most intensive developments ever proposed within Rancho Santa Fe. Its unprecedented scale, density, and potential impacts on traffic, wildfire evacuation, infrastructure, biological resources, flooding, water quality, and community character warrant the highest level of environmental review under the California Environmental Quality Act (CEQA).

Independent technical studies commissioned by Protect Rancho Santa Fe have identified numerous potentially significant environmental impacts that deserve careful analysis before any decisions are made. Equally important, the County application encompasses multiple parcels that function as a single integrated development. Reviewing only portions of the project would not allow for a complete understanding of its cumulative impacts.

Accordingly, we respectfully urge the San Dieguito Community Planning Group to:

1. Recommend that the County require a full Environmental Impact Report (EIR) before considering any project approvals.
2. Carefully consider the project's impacts on traffic, public safety, wildfire evacuation, infrastructure, environmental resources, and compatibility with the surrounding rural community.
3. Support a transparent public process that allows residents and decision-makers to fully understand the long-term consequences of a project of this magnitude.

The decisions made on this project will have lasting implications not only for Rancho Santa Fe, but for the surrounding San Dieguito community as well. We respectfully ask that the Planning Group recommend a comprehensive, transparent, and evidence-based review before any approvals are considered.

As committed members of this community, we want to express our firm opposition to this project and its associated density. The residents are deeply invested in maintaining the tranquility and character of our neighborhood.
We urge you to consider the character of this community and to preserve the values that make this such a desirable place to reside.
Thank you for your attention to this urgent matter. We look forward to your response.

Sincerely,
Judy and Larry Belinsky
16168 Valle de Oro
Rancho Santa Fe, CA
----- Forwarded Message -----
From: Jevon F [redacted]
To: "theddills@att.net" <theddills@att.net>
Sent: Thursday, July 9, 2026 at 10:52:39 AM PDT
Subject: Written Comments – Opposition to Silvergate Development, Request for Full EIR
Dear Chair Dill and Members of the San Dieguito Planning Group,

Attached is my written opposition to the proposed Silvergate development. I urge you to recommend that the County require a full Environmental Impact Report under CEQA and evaluate the complete four-parcel project together before considering any approvals.

Thank you for logging these comments into the official record.

Sincerely, John Feinblatt

Attachment:

To: Members of the San Dieguito Community Planning Group

Doug Dill at theddills@att.net

Re: Support for Comprehensive Review of the Proposed Silvergate Development

Dear Chair and Members of the San Dieguito Community Planning Group,

I respectfully urge the San Dieguito Community Planning Group to carefully review the proposed Silvergate development and recommend that no County approvals be granted until a complete Environmental Impact Report (EIR) has been prepared and the full project has been thoroughly evaluated.

The proposed Silvergate project represents one of the largest and most intensive developments ever proposed within Rancho Santa Fe. Its unprecedented scale, density, and potential impacts on tralic, wildfire evacuation, infrastructure, biological

resources, flooding, water quality, and community character warrant the highest level of environmental review under the California Environmental Quality Act (CEQA).

Independent technical studies commissioned by Protect Rancho Santa Fe have identified numerous potentially significant environmental impacts that deserve careful analysis before any decisions are made. Equally important, the County application encompasses multiple parcels that function as a single integrated development. Reviewing only portions of the project would not allow for a complete understanding of its cumulative impacts.

Accordingly, I respectfully urge the San Dieguito Community Planning Group to:

1. Recommend that the County require a full Environmental Impact Report (EIR) before considering any project approvals.
2. Carefully consider the project's impacts on tralic, public safety, wildfire evacuation, infrastructure, environmental resources, and compatibility with the surrounding rural community.
3. Support a transparent public process that allows residents and decision-makers to fully understand the long-term consequences of a project of this magnitude.

The decisions made on this project will have lasting implications not only for Rancho Santa Fe, but for the surrounding San Dieguito community as well. I respectfully ask that the Planning Group recommend a comprehensive, transparent, and evidence-based review before any approvals are considered.
Thank you for your time and thoughtful consideration.

Respectfully,

John Feinblatt
[redacted]

From: Karen Sparks <karenannesparks@gmail.com>
Date: July 10, 2026 at 12:28:48 PM PDT
To: theddills@att.net
Subject: NO SILVERGATE - Not a great facility for our rural residential community

Dear Chair and Members of the San Dieguito Community Planning Group,

As a resident of the Rancho Santa Fe and San Dieguito River Valley community for the past 35 years, I respectfully urge the San Dieguito Community Planning Group to carefully review the proposed Silvergate development and recommend that NO County approvals be granted until a COMPLETE Environmental Impact Report (EIR) has been prepared and the full project has been thoroughly evaluated.

I attended the meeting on the evening of July 9 at 7:00 p.m. at the Garden Club. After listening to Silvergate's presentation, I wanted to share my feedback as a longtime resident who will be directly affected by this proposed project. My home is located approximately one-third of a mile, as the crow flies, from Silvergate's property line.

My family has lived on Via de Santa Fe for approximately 35 years, just around the corner from the proposed Silvergate project. During that time, traffic has become increasingly congested to the point where, after approximately 2:00 p.m., it is often extremely difficult to turn out of our driveway. Traffic on Calzada de Bosque is equally problematic. Making either a left or right turn at the intersection of Via de Santa Fe and Calzada de Bosque frequently takes five to seven minutes because of backed-up traffic.

During the presentation, Silvergate stated that the facility would operate with three employee shift changes scheduled during periods of lower traffic, in addition to daytime staff who would manage the community's amenities. However, this assessment does not account for the significant additional traffic generated by resident visitors, family and friends, maintenance and service vehicles, deliveries, rideshare services, and the constant flow of package deliveries. Collectively, these trips will add substantial congestion to an already overburdened roadway system.

Traffic congestion begins as early as 7:00 a.m. due to commuter traffic and the presence of three schools on El Apajo, located just around the corner from this intersection. I worked as a teacher at one of these schools for 13 years, and staff were required to arrive by 7:30 a.m., so I experienced these traffic conditions firsthand. In addition, traffic traveling from Interstate 5 to El Camino Real has increased dramatically over the past five years.

It is also important to recognize that it can already take 10 minutes or more to travel from Interstate 5 to the intersection of Via de la Valle and El Camino Real because of existing congestion. On weekends, delays are even greater when Surf Sports Park hosts tournaments and other large events. Given these existing conditions, I strongly recommend that a comprehensive traffic study be conducted for Via de la Valle, Calzada de Bosque, and Via de Santa Fe before this project moves forward. I also have serious concerns about emergency evacuation. It is difficult to imagine how residents could safely evacuate this area during a wildfire or other disaster if hundreds of additional residents and vehicles are added to an already congested road network.

I was particularly concerned by Silvergate's response regarding emergency evacuation planning. The presentation suggested there is no clear evacuation plan and that residents might be safer remaining at the facility because the building would be newer and constructed to modern safety standards. That is a significant assumption to make about the health, mobility, and individual circumstances of future residents. It also places considerable faith in the facility's ability to protect occupants during an emergency rather than providing a clear plan for evacuation. Given the high cost of living at Silvergate, many prospective residents may very well be capable of maintaining their own homes and preparing for emergencies, where they may feel more secure than relying solely on the facility during a disaster.

Finally, I ask whether there are any plans to expand fire protection and emergency medical services within Rancho Santa Fe if this project is approved. Adding hundreds of senior residents to the community will inevitably increase demand for emergency response services. Potential impacts on fire protection, EMT response times, and emergency preparedness should be thoroughly evaluated when determining whether a project of this size is appropriate for our rural residential community.

The proposed Silvergate project represents one of the largest and most intensive developments ever proposed within Rancho Santa Fe. Its unprecedented scale, density, and potential impacts on traffic, wildfire evacuation, infrastructure, biological resources, flooding, water quality, and

community character warrant the highest level of environmental review under the California Environmental Quality Act (CEQA).

Independent technical studies commissioned by Protect Rancho Santa Fe have identified numerous potentially significant environmental impacts that deserve careful analysis before any decisions are made. Equally important, the County application encompasses multiple parcels that function as a single integrated development. Reviewing only portions of the project would not allow for a complete understanding of its cumulative impacts.

Accordingly, I respectfully urge the San Dieguito Community Planning Group to:

1. Recommend that the County require a full Environmental Impact Report (EIR) before considering any project approvals.
2. Carefully consider the project's impacts on traffic, public safety, wildfire evacuation, infrastructure, environmental resources, and compatibility with the surrounding rural community.
3. Support a transparent public process that allows residents and decision-makers to fully understand the long-term consequences of a project of this magnitude.

The decisions made on this project will have lasting implications not only for Rancho Santa Fe, but for the surrounding San Dieguito community as well. I respectfully ask that the Planning Group recommend a comprehensive, transparent, and evidence-based review before any approvals are considered.

Thank you for your time and thoughtful consideration.

Respectfully,

Karen Dodds Sparks
16417 Via de Santa Fe Rancho Santa Fe, CA 92067
karenannesparks@gmail.com
760-484-8969

---------- Forwarded message ---------
From: **Robert Hill** <rjh7062@gmail.com>
Date: Thu, Jul 16, 2026 at 5:20 PM
Subject: Subject: Silvergate — Seven Facts for the Planning Group
To: Joe Zagara <joe@zagaramanagement.com>, <theddills@att.net>

Dear Doug and Members of the San Dieguito Community Planning Group,

Thank you for your service to the community. My name is Robert Hill, and I am a Rancho Santa Fe resident. I attended the Planning Group's July 9, 2026 community meeting but was unable to remain for public comment. I am therefore submitting the following information for your consideration.

Doug, would you please forward this to the other Planning Group members?

I believe the developer's presentation did not fully address several important facts that are material to the project's scale, safety, compatibility, and precedent:

1. **The RSF Art Jury and The San Dieguito Community Planning Group are reviewing different projects.** Silvergate began as a four-parcel proposal to the RSF Art Jury covering APNs 268-180-5000, 268-180-5100, 268-180-3900, and 268-180-0100. During the RSF review, two parcels were removed because of annexation and jurisdictional issues, and the Art Jury is now considering a two-parcel project of approximately 23 acres. The developer, however, submitted the original four-parcel, approximately 28.68-acre project to the Planning Group. Because the parcel configuration, acreage, and potentially the planning impacts differ, conclusions reached by one reviewing body should not automatically be applied to the other project version. The developer should clearly explain why different governing bodies are being asked to evaluate different versions of the same development.
2. **RSF has not approved or endorsed the current project.** The developer represented to the Planning Group that it has the support of the RSF Board and Art Jury and has complied with their feedback. That characterization is not accurate. The RSF Board issued a zoning interpretation, not project approval or endorsement. The Art Jury advanced only the two-parcel concept for further review and repeatedly directed the developer to reduce bulk, mass, height, and density. A materially smaller project was not achieved. Community opposition also remains substantial, as demonstrated by packed meetings, petitions, organized resident groups, and multiple town halls—including one attended by more than 125 residents. Procedural advancement should not be represented as RSF approval, Art Jury support, compliance with all feedback, or community consensus.
3. **While additional senior-living options are desirable, Rancho Santa Fe does not need a 168-unit rental apartment project.** The Covenant contains roughly 1,600 residences. Assuming that 20%–25% of those households include seniors who may eventually consider downsizing, that represents approximately 320–400 households. If roughly 10% of that group would choose a local rental senior community—rather than remain at home, move to an equity-based casita or cottage, relocate near family, or choose another community—the resulting local demand would be approximately 30–40 units. This indicates that a 168-unit project would depend primarily on regional demand rather than Rancho Santa Fe residents. Many RSF homeowners also have substantial home equity and will choose equity-based, step-up casitas or cottages rather than rental apartments. The Petree organization's apartment-

based model (based on two other locations) is poorly aligned with the community's economics, preferences, and actual scale of need.

4. **RSF Covenant Class C zoning may allow multi-unit housing, but it does not justify density at this scale.** The proposal—168 units, roughly 294,000 square feet, and approximately 6–7 units per acre—is unprecedented in Rancho Santa Fe's nearly 100-year history. The RSF Board and Art Jury are responsible for exercising the broader judgment that zoning alone cannot provide: protecting compatibility, safety, architecture, drainage, neighborhood character, and the integrity of the Covenant. They should require a materially smaller, lower-density project or reject the proposal.
5. **Wildfire evacuation is a material planning risk.** During the 2007 Witch Creek Fire, the fire reached the immediate Silvergate area and evacuation traffic along Via de la Valle became heavily congested. A 168-unit senior-living facility would place hundreds of residents, employees, visitors, and emergency responders on that same constrained road network during a fast-moving wildfire. Many residents could require assisted evacuation because of mobility, medical, or cognitive limitations. The County should evaluate realistic evacuation times, staffing and transportation requirements, emergency-access conflicts, and roadway capacity under actual wildfire conditions—not merely whether the project satisfies minimum fire-code requirements.

6. **The project is being proposed in a location with recurring flood exposure and potential dam-inundation risk.** The San Dieguito River corridor floods periodically during major storms, and portions of the proposal are affected by the 100-year floodplain. Flood concerns were serious enough that two parcels were removed from the version presented to Rancho Santa Fe, yet those same parcels remain part of the four-parcel County proposal. The project also includes substantial grading and underground parking, which increase the consequences of drainage failure, groundwater intrusion, and extreme-storm flooding. In addition, the site must be evaluated within the applicable Lake Hodges dam-inundation area. Concentrating 168 senior units—many occupied by residents who may need assistance evacuating—in a flood- and inundation-exposed location is not simply a technical drainage issue; it is a fundamental land-use and public-safety concern. The County should require the developer to demonstrate that the entire project can remain safe and accessible during a 100-year flood, major San Dieguito River flooding, and a Lake Hodges inundation event—or conclude that this is the wrong site for a development of this scale.
7. **Approval would reset the development standard for the entire area.** Silvergate is not an isolated project; it is a test case. Approving 168 units, roughly 294,000 square feet, and continuous commercial-scale operations would give future applicants a clear precedent for seeking similar density and intensity on other Class C, Class L, and edge-of-Covenant parcels. Once that standard is established, it will be far harder for the Planning Group, County, RSF Board, or Art Jury to reject the next comparable project as too large, too dense, or incompatible with Rancho Santa Fe. The decision is therefore not simply whether Silvergate should be built. It is whether Rancho Santa Fe's rural land-use standard should be permanently changed.
8. **Summary**

Silvergate is being presented as a community-serving senior project, but the four-parcel proposal before the Planning Group is materially different from the two-parcel version under review in Rancho Santa Fe. It has not been approved or endorsed by the RSF Board or Art Jury, and its 168 rental units appear far greater than likely local demand. At approximately 294,000 square feet, the project would introduce unprecedented density while placing a vulnerable senior population in an area with demonstrated wildfire-evacuation constraints, recurring flood exposure, and potential Lake Hodges inundation risk. The Planning Group's eventual recommendation will therefore concern not only this project, but the development standard it could establish for Rancho Santa Fe and surrounding edge-of-Covenant parcels.

Conclusion

This was an initial informational presentation, and the developer will return before the Planning Group makes its nonbinding recommendation to the County. At that stage, I respectfully ask the Planning Group to evaluate the four-parcel proposal on its own merits and not treat the separate RSF process as evidence of approval, endorsement, or compliance with all requested changes.

The developer should be required to address the project's scale, local need, wildfire evacuation, flood and inundation exposure, compatibility, and long-term precedent. Unless the returning proposal is materially smaller, lower density, demonstrably safe, and better aligned with Rancho Santa Fe's actual needs and rural character, the Planning Group should recommend that the County not approve the project in its current form.

Respectfully,

Robert Hill