

✓ **Summit** *EARTHQUAKE '89* **residents** *San Lorenzo / SUMMIT* **despair**

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SUMMIT — With the prospect of a long, cold and worrisome winter staring them in the face, some Santa Cruz Mountains residents have discussed the possibility of withholding property tax and mortgage payments to protest what they see as the county's condemnation of their land.

In the Villa del Monte neighborhood near Summit Road, homes have been without water since the Oct. 17 earthquake, and many beautiful residences sit vacant because of earthquake damage. Fissures in the earth slice through lush lawns, landscaped gardens and swimming pools.

But three weeks after the quake there is little evidence of rebuilding.

Geologists fear the expensive mountain neighborhood may be sitting atop a huge landslide, and the county will not give residents permits to repair severe damage or rebuild doomed homes. Several other mountain neighborhoods have been tagged with similar restrictions.

Residents who do repair their homes run the risk of losing their repair investment, and everything else, if the suspect areas slide this winter, geologists warn.

The situation has left lots of people wondering what to do, and two recent meetings with county officials have convinced some people that government solutions will come too slow to help.

A meeting of Villa del Monte residents has been set for 3 p.m. Saturday at the Loma Prieta Community Center, located at C.T. English Middle School.

"We have to discuss what to do with our water system," said resi-

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dent Neil Wiley. "Then there's the landslide risk, and whether we should fund our own geological study."

Residents will also discuss whether to hire a full-time security guard to prevent burglary of unattended homes, Wiley said.

The inclusion of Villa del Monte in an area of "critical concern" has reduced the value of resident Don Raymond's house from \$600,000 to zero, he was told by an appraiser.

"There's no market for it, no power and no permits (for re-

pairs)," Raymond said. "People are considering refusing to pay their property taxes if their value is zero."

Nearby homeowner Harold Lee has stopped payments on his first mortgage and his property taxes. Lee's home was destroyed in the quake, and the county has told him he cannot rebuild, he said.

"There's going to have to be a banker moratorium until spring" when the county hopes to complete a geological study of the area, Lee said.