THE Rockridge News

www.rockridge.org

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Sponsored by the Rockridge Community Planning Council (RCPC) • 4900 Shattuck Ave., PO Box 22504, Oakland 94609

Tech Neighbors Rally to Save Century-Old Oak Tree

by Skip Fogarty



Photo: Brad Newsham

The majestic oak tree that accents Oakland Tech's northern facade on 45th Street near Broadway was planted shortly after the school was built in 1914, and it's been an important part of the surrounding community ever since.

Known as a Red Oak (*Quercas rubra*), it is commonly used in urban landscaping due to its ease of transplant, relatively fast growth, and pollution tolerance. But recently, when cavities near the base of the four-foot thick trunk were noticed by a landscape contractor, it was suggested that the tree be removed. This led to a hastily approved permit by the City of Oakland's Tree Services.

Oak Tree, see page 3

Will You Sign Our Petition? RCPC

The Rockridge Community Planning Council demands that Shell Oil clean up the vacant lot at Claremont & College

The Alameda County Department of Environmental Health is reviewing Shell's request to close the case on their leaking underground storage tank in the middle of our neighborhood. Because the site has no current plans for development, they want to get off the hook for remediating the soil. However, the City of Oakland has designated the vacant lot as a potential housing site in the 2023 Housing Element and the site is already zoned for mixed-use development.

Shell was the operator of the former gas station, and therefore responsible for the proper cleanup.

Let's hold them accountable to the neighborhood.

Scan the QR code below and share with your neighbors (or find the link at Rockridge.org).

SCAN ME

The Mobile Assistance Community Responders of Oakland

Presentation by MACRO's Program Manager, Elliot Jones

•

Co-hosted by: Rockridge Community Planning Council (RCPC) & Rockridge Neighborhood Crime Prevention Council (NCPC)

At the Rockridge Library, upstairs in the conference room

This will be a hybrid meeting. For those who wish to attend remotely, please use the link at https://www.rockridgencpc.com/

Questions? Contact: chair@rockridge.org

The Mobile Assistance Community Responders of Oakland (MACRO) is a community response program for non-violent, non-emergency 911 calls.

The purpose of MACRO is to provide the community with compassionate care — a first response model grounded in empathy and service. MACRO teams respond to calls regarding behavioral or mental health issues, homelessness, noise complaints, and public intoxication (nonviolent).

MACRO's goal is to reduce calls for emergency services, including fire and police, with the intention of increasing access to community-based services and resources for impacted individuals and families — particularly for Black, indigenous, and other people of color.

To make a MACRO request, call 911 and ask for MACRO. ■

Greater Rockridge Neighborhood Crime Prevention Council (NCPC) Hosts Meeting with District 1 Representative Dan Kalb

by Carol Kasparek

Forty-five people filled the Rockridge Public Library meeting room, and 49 joined in online — more than any recent attendance for a Greater Rockridge Neighborhood Crime Prevention Council (NCPC) meeting. Community Resources Officer Nathanael Estifanos was joined by District 1 Councilmember **Dan Kalb**. Acting Police Captain **Jeff Thomason** was scheduled, but unable to attend. NCPC chair, **Mike Ubell,** used most of the evening for audience questions.

Kalb began the meeting by detailing recent budget discussions and noted that the next two-year budget cycle includes a significant shortfall in city funds due to reduced real estate transfer taxes, fewer properties being sold, the end of Federal pandemic bailouts, and reduced sales tax revenue. As a result, cuts in several agencies, hiring freezes along with reductions in Oakland Police Department overtime are being considered. Recruitment for 911 dispatchers will continue with no cuts in positions, and six police academies are still scheduled.

Kalb talked about his support for more police officers and the three police academy classes on the calendar this coming fiscal year. He also cited positive changes in police assignments including a focus on retail centers and areas of violent crimes. Attendees acknowledged that police have been more visible recently. Although he has yet to meet with District Attorney **Pamela Price** in person, he intends to write to her about her dismissal of cases against the juveniles accused of recent mid-day assaults.

Mark Aaronson, an RCPC board member and recent victim of a home break-in, was in attendance. In response to Kalb's statements, he stated, "I agree that more police officers are needed, that budgetary and logistical issues make reaching an optimal level of police staffing

NCPC, see page 4



Rockridge Community Planning Council's Land Use Committee Meeting

RCPC's Land Use Committee Meeting will be held:

Wednesday, July 26, 2023, at 7:30pm, via Zoom.

The meeting is open to the public.

Use Zoom link: bit.ly/3c0r6X0
or email: landuse@rockridge.org.

The RockridgeNews

The Rockridge News was founded in March 1986 by **Don Kinkead** and is published monthly (except August). It is sponsored by the Rockridge Community Planning Council (RCPC), a nonprofit public benefit organization founded to: preserve and enhance the unique character of the Rockridge neighborhood; promote the health, safety and quality of life of its residents; furnish a forum for community involvement; and provide leadership and representation of neighborhood interests.

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Contacting the Rockidge News

Are there community issues you'd like to see covered in the *Rockridge News*? Have questions about newsletter distribution? Want to volunteer to be a *Rockridge News* block captain? Want to write a letter to the Editor? We'd love to hear from you.

All letters must be limited to 350 words and are published at the discretion of the RCPC. Send them to: editor@rockridge.org. Please be sure to include your name, email address, and city and street of residence. **All submissions accepted for publication are subject to editing for clarity and brevity.**

The Rockridge News reserves the right to refuse any articles, letters, display ads, or classified ads.

Newsletter Subscriptions

To subscribe to *The Rockridge News*, send your check for $20, payable to *RCPC* with "Rockridge News" noted on the memo line.

Mail payment to: **RCPC,** 4900 Shattuck Avenue, PO Box 22504, Oakland, CA, 94609

Display Ad Deadline for SEPTEMBER 2023: August 17, 2023

Advertising rates are $28/column inch. Six-month pre-pay rate available. For display ads, call Jo Ellis at 510-653-3210 (**after noon**), or email joellis1@hotmail.com. Email Susan Montauk at smontauk@gmail.com for information regarding classified ads.

Views expressed in published articles do not necessarily reflect those of The Rockridge News, *its editor, or the board of directors of the Rockridge Community Planning Council.*

Oak Tree, from front page

Ominous red "condemned" tags were then posted on the tree.

Louis Segal, who raised his family in the neighborhood and was once a Tech parent, said he and his wife "were flabbergasted by the take-down signs. The school building is so stately and one of the main reasons is fine trees like this on 45th."

Dan Fourie, a "green-tech" engineer who lives near the school, took a lead role in organizing neighbors against removing the oak. It started with a petition on Nextdoor, which eventually garnered 600 signatures in favor of saving the landmark tree. Racing against a very short, five-day public comment deadline, a neighborhood rally was organized at the site, and a GoFundMe campaign quickly raised the $1,000 fee required to appeal the removal.

Objecting to the permit, **Misti Schmidt**, a neighbor and land conservation attorney, worked with Fourie on communications with the City, the Oakland Unified School District (OUSD), school administration, and Councilmember **Dan Kalb**'s office. In response, the district sent a second arborist to perform a visual inspection of the tree.

The overall assessment of the tree's health was encouraging. The cavities were found to be non-life threatening and likely due to overwatering and years of mowing and weed-trimming injuries. The arborist suggested the voids could be filled with expanding foam to prevent further water intrusion and he also prescribed some safety pruning of one or two compromised limbs.

In response to this report, OUSD indicated a willingness to keep the tree — but the City's tree department nonetheless decided to keep the removal permit active. So, Schmidt, Fourie, and several other neighbors worked to draft a comprehensive 45-page appeal document over a single weekend.

The appeal outlined the arborist's findings and listed the many benefits of urban trees for wildlife, the environment, students' health, and historic value. After the document was submitted, OUSD formally withdrew their removal application and the City permit was finally voided.



Photo: Brad Newsham

Threatened with removal, an iconic oak tree on the Oakland Tech campus spurred a rally of concerned neighbors.

"For now, it looks like we've saved the tree," Fourie exclaimed in an email to the petitioners. "Let's use this success to catalyze change to help the rest of the dwindling canopy in Oakland."

"I'm glad that the students of Oakland Tech and neighbors around the school will continue to benefit from this tree," said Kalb. "This however, is just one tree and I hope that the city will focus on saving more of them."

One of the tree activists, Gabriel Ho, summed up the group's motives and hopes: "Oak trees are a part of our city's history and identity, and we should make all reasonable efforts to protect and nurture them for future generations."

To track this story, visit: https://savethetechoaktree.eo.page/tggcm.

Skip Fogarty is a freelance writer who has lived in Rockridge for 25 years. Got a story idea for Skip? Email editor@rockridgenews.org. ■



NCPC Meeting, from page 2

difficult, and that more needs to be known about how the district attorney is responding to increases in crime in Oakland neighborhoods. But within policing and law enforcement, there are also additional issues of quality of training, officer acculturation on-the-job, leadership, deployment including alternative staffing, coordination with numerous agencies, and underlying structural issues that are at the root of crime and figuring out how to attain and maintain public safety."

Attendees questioned the inadequate response to increasingly violent crimes by juveniles and the apparent lack of consequences they face when apprehended. DA Pamela Price was frequently the subject of such complaints. Kalb was not clear about the status of such cases nor about the standards being used by the DA's office. NCPC Chair Ubell said he would look into having the DA attend their next meeting on August 10th. NCPC Secretary Karen Ivey directed folks to the NCPC website for updated meeting information.

Many in attendance reported multiple instances where they received little or no response from the police or Kalb to their concerns or attempts to provide evidence. Others were concerned that police presence was not necessarily helpful in "marginalized communities," and wanted more harm prevention programs and services. "I want to feel safe in my community …I want everyone to feel safe," declared one participant.

Officer Estifanos noted that break-ins and assaults have been occurring all over the city due to thin coverage in business districts. He explained that some officers often have to travel across town to respond to a call.

Several people asked that the community seek the help of third-party organizations like the Lighthouse Beacon Project (see article on page 13), or participation from the Anti-Police Terror Project.

The meeting went overtime, and folks exited into the dark expressing frustration at the uncertainty of how these issues would be addressed by city leaders and what they would do to make the neighborhood safer.

"It would have been good to have left the NCPC meeting knowing that Councilmember Kalb had more developed thoughts and policy ideas about how to approach the multiple and interrelated issues affecting police responsiveness and accountability in Oakland," said Aaronson. ■

Rockridge Resident Receives "OUTstanding Voice" Recognition

Rockridge resident **Melissa Berg** has received the *San Francisco Business Times* "Business of Pride" award as one of the OUTstanding Voices in 2023.

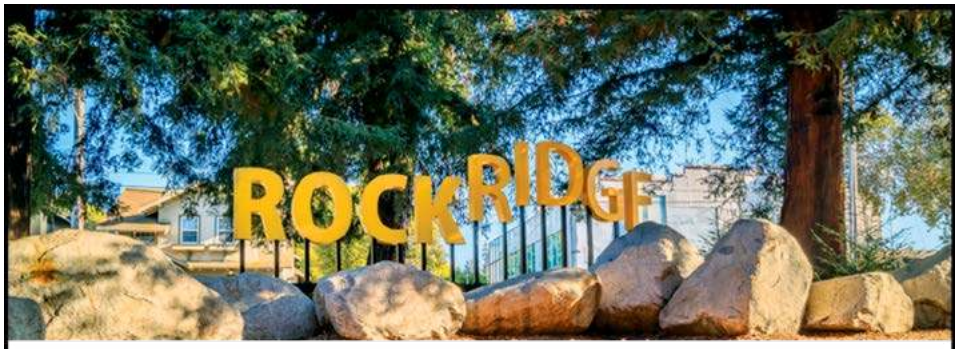


As Director of Inclusion, Culture, and Engagement at Dome Construction, Berg has brought her experience as a 20-year construction veteran to build diversity within the industry. Dome is a General Contractor that specializes in biotech, healthcare, and tenant improvements. Berg began the program in 2018 to create an environment where everyone at the company has a voice, sees opportunity, can be who they are, and thrive.

Berg has lived on Armanino Court since 2000, and loves her "really friendly neighbors." ■

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It's Time to Organize Your Block Party for National Night Out 2023

by Angela Moore

Research shows that when neighbors know each other, their neighborhood is safer. Sponsored by the National Association of Town Watch, now is the time to reconnect with neighbors and friends by organizing your block for National Night Out (NNO). Build spirit, unity, and security with a block party, barbeque, ice cream social, or other outdoor event on Tuesday, **August 1, 2023, from 6pm to 8pm**.

The City of Oakland has established a new portal called Oakapps, where you can register your event. You'll need to set up an account before filling out the registration form.

Register your event online by July 21, 2023 at:

https://apps.oaklandca.gov/oakappsreactive/

Once you log in, you'll receive a Host Packet with additional materials and guidance.

Volunteers Wanted

The City of Oakland is seeking dedicated individuals to help assemble Host Packets to be distributed at NNO. These packets, containing important safety tips, emergency contact information, and resources relevant to our community, will be assembled on **July 13, from 10am-2pm**, at 250 Frank H. Ogawa Plaza. Breakfast and lunch will be provided.

Volunteers will work in a collaborative environment where they will meet like-minded individuals, contribute to a meaningful cause, and have a positive impact on our community. By volunteering your time and skills, you will play a crucial role in empowering our community members to stay safe and connected.

For information, call (510) 238-3102 or email ljue@oaklandca.gov. ■



Boba started her life in China, but was adopted into her Rockridge family in 2017. She is often seen shopping at Eddie's, walking on College Avenue, or sunbathing in front of her home on Taft with her feline friend, Ninja. She likes getting her hair done at Spago Dog Grooming on Broadway, her treats from Pet Vet, and her health care at Claremont Vet.

editor@rockridge.org







LETTER TO THE EDITOR

Unleashing the Full Potential of Rockridge BART Station through Housing

The Rockridge BART station is a gem that lies within the heart of Oakland's flourishing residential Rockridge district, a stone's throw away from an array of local amenities that create a thriving community atmosphere. Sharing Rockridge with more neighbors is both direly needed amidst our housing crisis and will enhance the neighborhood for all

Rockridge is already an idyllic spot for young families since it is a high-opportunity area boasting a variety of small businesses, grocery stores, and highly-rated schools in close proximity. Building more affordable and market-rate housing at the BART station would attract more families to the area, who would give back to the community by supporting our local merchants, generate more foot traffic to make the community safer, and foster a more vibrant community culture.

Transit-Oriented Development (TOD) is a sustainable urban planning strategy that concentrates on housing and jobs around public transportation hubs. By constructing more housing at the Rockridge BART station, we can significantly reduce vehicle miles traveled, curbing greenhouse gas emissions and contributing to the broader fight against climate change.

The schools and grocery stores necessary for a healthy community are within walking distance, and other needs are just a BART ride away. This approach aligns with the goals of the Bay Area's Regional Housing Needs Allocation (RHNA), which emphasizes the need for housing in close proximity to high-quality transit and in high-opportunity areas.

Contrary to common misconceptions, building near the freeway, as is the case with the Rockridge BART station, is not only safe but advantageous. Recent advancements in architectural design and construction technology make new buildings more fire and earthquake-resistant than most existing homes in the area. This feature is particularly critical given the Bay Area's vulnerability to seismic activity and fires but also allows for more people to live in safe homes when disasters occur.

Increased housing development would also provide a much-needed boost to the City's coffers, which must deal with a multi-million deficit. More residents mean more tax revenue, which can be used to maintain and improve essential city services, from infrastructure to education, benefiting Rockridge residents.

In conclusion, maximizing the amount of housing at the Rockridge BART station is an opportunity we cannot afford to miss. It promises a more vibrant community, a more resilient local economy, a safer, more sustainable living environment, and a stronger City budget. This is a win-win situation for Oakland and a model for the Bay Area on how to build housing right. I say we come together as Rockridgers to be part of the solution and say YES to housing at Rockridge BART.

If you are interested in discussing housing in Rockridge and its impact on our community, I will be outside McNally's on July 17th at 6 pm wearing a blue jacket — and available to grab a drink.

Muhammad T. Alameldin
Bryant Avenue ■

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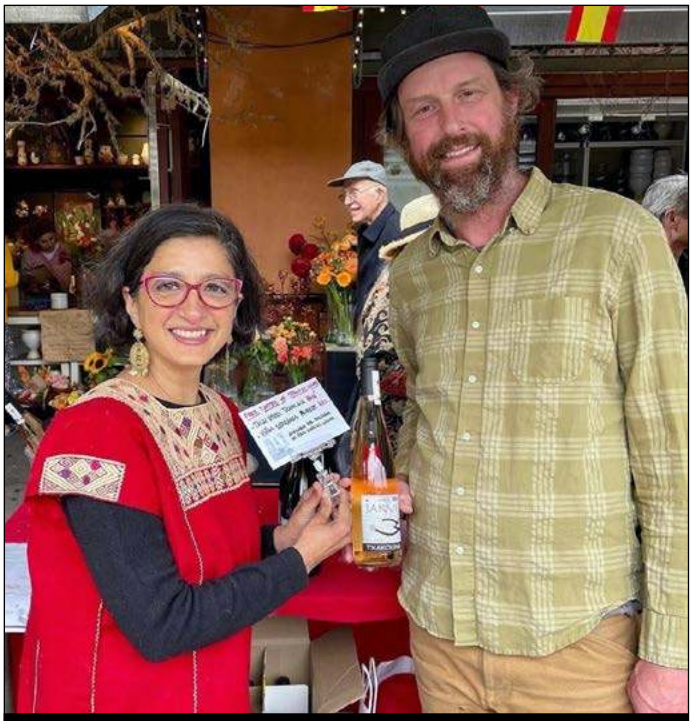
Rockridge Rock-N-Stroll Presents "Art Bizarre"

by Jody Coley, Rockridge District Association

On **Saturday, July 8th, from noon to 4pm**, Rock-N-Stroll features an "Art Bizarre" with over 25 Rockridge and other local artists showcasing their works at select business locations. College Avenue retailers, restaurants, and service providers will host live music, sidewalk and in-store sales, pop-up vendors, food tastings, and kids' activities for locals and guests. Attendees can rock along with free outdoor musical performances as they stroll the avenue looking for exclusive offers.

The Art Bizarre theme is the brainchild of Rockridge resident **Marcy Reed**. While living in St. Louis, Reed helped organize a similar event that attracted hundreds of residents in support of neighborhood artists. It was such a fond memory that she was eager to replicate the concept here.

Artists had the opportunity to apply for free tabling, and, once accepted, they were partnered with a business that aligned with their mission and vibe. For instance, you'll find child-oriented art outside of **Goldenbug Kids** (5520 College Ave).



Strollers enjoy tasting Spanish wines at Paul Marcus Wines.

The **Re-Up Refill Shop**, whose mission is to reduce waste, will host **Angela Phan** with her vintage clothing line.

Over the years, Rockridge merchants have supported many local artists. Many hair salons, for instance, display art made by their clients. **Vero for Hair** (6052 College Ave) hosts artwork on their walls and profiles each artist on their website. **Vanessa Farmer** of **elizabeth H** (5431 College Ave) curates shows for the LGBTQ art community, which currently consists of an amazing photographer **Christina Sun** (ChristinaSun.org) and a very talented mixed media painter, **Jasper Wilde** (IG@paintwilde).

For the past year, **Germany's Best** (5291 College Ave) began showcasing local artists in the space adjacent to their auto shop. And now, this makeshift gallery has further transformed into **Soma Art + Space**, which will focus on African contemporary art. Of course, Rockridge is on the map with **Thelma Harris Art Gallery** (5940 College Ave), which has hosted museum-quality exhibitions spotlighting contemporary African American artists since 2005.

Visitors strolling College Avenue will find ceramic works, paintings, photography, prints, jewelry, henna tattoos, and more. Sidewalk popups will be accompanied with live outdoor music by performers such as **Frances Ancheta, Sterno & Moonshine, and The Curiosities Jazz Band.**

In addition to art, there will be a host of other activities, including Rockridge **Market Hall's** (5655 College Ave) annual Bastille Day Soirée, where they will offer samplings of White Fish Cakes with Espelette Aioli from their Bastille Day weekend menu, Mariage Frères iced tea, and French pantry ingredients. Their cheesemongers will crack into an 80-lb. wheel of Comté cheese and share samples. **Market Hall Bakery** will whip up Cannelés, Pissaladière, Gâteau Basque with Cherries and Crème Caramel. **Marin Sun Farms** will be selling their Toulouse sausages and Pork Brandy and Fig Pâté.

For more information and a full schedule of Rock-N-Stroll activities, visit www.RockridgeDistrict.com. ■

Save the date for
August 12th Rock-N-Stroll's

PUP PROMENADE

Bring your furry friends and enjoy a dog-day afternoon in Rockridge.

September 9: *Scavenger Hunt*

October 14: *Fall Fest*

All events are free, all ages are welcome. Visit RockridgeDistrict.com for schedule.



Oakland Tech Grads Achieve College-Bound Dreams

by Judith Doner Berne

Despite losing more than a year of in-person high school due to the recent pandemic, 87 percent of Oakland Technical High School's Class of 2023 is reportedly college-bound.

Sixty-six percent of the 460 graduates are headed to four-year colleges and universities. Twenty-one percent will attend two-year community colleges. (All statistics are based on a self-reporting survey of the class, provided by Oakland Tech.)

Of the four-year colleges, the highest number of graduates, 112, will go to schools within the University of California (UC) system. Next comes California State Universities (CSU) with 101.

Forty-three students chose out-of-state schools, and 20 will go to Historically Black Colleges or Universities (HBCUs) including Howard and Morgan State universities. Nine said yes to private colleges and universities within California such as the University of Southern California (USC), Stanford University, Loyola Marymount University, and St. Mary's College. Several are taking gap years.

Harvard, Yale, Brown, New York University, Boston University, American University, Vassar, Wesleyan, Reed, Grinnell, Hunter, Middlebury, DePaul, and the Universities of Alaska, Arizona, Michigan, Oregon, and Washington are among out-of-state universities and private college destinations. The bulk of students who plan to attend two-year schools will be going to Berkeley City College and Laney College — some with the stated goal of transferring to four-year schools, especially Cal Berkeley.

Most students had help in deciding where to apply, filling out applications, and answering essay questions.



Graduates Going to UC

University	No.
UC San Diego	25
UC Santa Cruz	18
UC Irvine	17
Campus Unspecified	13
UC Berkeley	12
UCLA	9
UC Davis	7
UC Merced	6
UC Riverside	3
UC Santa Barbara	2
TOTAL	112

Graduates Going to Cal State

University	No.
CSU San Francisco	26
CSU San Jose	18
Campus Unspecified	17
Cal Poly San Luis Obispo	10
CSU East Bay	8
Cal Poly Pomona	5
CSU Sacramento	4
CSU San Diego	4
CSU Fullerton	3
CSU Sonoma	2
CSU Long Beach	1
CSU Maritime Academy	1
CSU Fresno	1
CSU Northridge	1
TOTAL 101	

Resources include Tech's College and Career Center, school and private counselors, and the Oakland Tech College Essay Mentors.

"This was our biggest year," said **Hilary Zaid**, one of 16 working writers, editors, and experienced educators who volunteers in the seven-year-old parent-driven essay mentor program. The group worked over Zoom with 190 students, each for 20 minutes at a time, for a total of 450 appointments.

"It's an equity program," said Zaid, the parent of two earlier Tech graduates, a published author, and the winner of the 2018 Publishers' Book Awards in LGBT+ Fiction. About 40 percent of the program's students are immigrants or have parents who are immigrants, she said. Sixteen to 30 percent identify as LGBTQ, while almost a third will be the first in their family to go to college.

Zaid holds a Ph.D. from UC Berkeley and an A.B. from Harvard. "The

Eyes on Rockridge, see next page

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eyes on Rockridge

from previous page

kids are really motivated," she said. "We don't fix their essays for them." Instead, the mentors help them realize that "This is their chance to tell their story. We try to give them a boost up in the very competitive college admissions process."

"It was so overwhelming," said Tech 2023 graduate **Izzy Sacco**, who is headed to UC Santa Cruz this fall, and also was accepted at UC San Diego. "You have to synthesize who you are into these four essays (the personal interest questions required on UC applications)." She felt unprepared due to the absence of writing instruction and practice during online learning, and because her junior year English class lacked writing assignments. "I lost two years of English teaching."

Sacco discontinued sessions with a private college advisor who tried to dissuade her from writing about mental health issues. But, Sacco said, Tech essay mentor Zaid understood that "That's a big part of who I am. I really appreciated that." Two essays were complete, Sacco said, and she left the others to a week before they were due. "Then I got Covid and I was really sick." The two communicated every day. "I don't know what I would have done without her. Her compassion was so important."

Dorothy (Dodie) Lindsay, a Rockridge resident, whose grandchild is a 2023 Tech graduate, also volunteered to work with this year's graduates on their essays face-to-face in the school's College and Career Center. She met on Thursday afternoons with a total of 30 seniors, some multiple times, over a nearly a three-month period. Almost half were of Asian descent, the others mostly Black and Latino.

She, too, doesn't rework student essays and limits sessions to 20 minutes. She tries to guide students to the "hot places" within their writing — meaning what would make the student stand out and be a good fit for the schools to which they're applying. "The 12th-grade Tech English teachers are a very important part of this college support," said Lindsay, Emeritus-Emerita lecturer in the English Department at San Francisco State. She feels privileged "to have gained personal insight into the students I worked with. It was humbling."

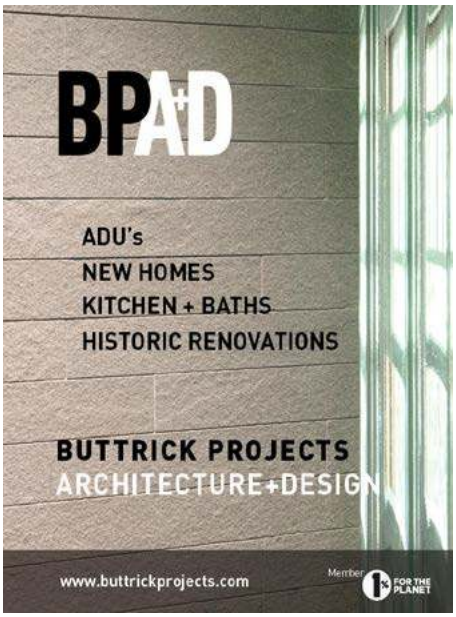
"I have a smattering each year of Oakland Tech students," said **Rebecca Field**, a licensed private college consultant with an office above Market Hall. An early volunteer experience mentoring a low-income San Francisco student who got into and graduated from Cal resonated with her when she veered from teaching and educational administration. So, in mid-life, she supplemented her bachelor's degree from Vassar and master's in education from Harvard with a certificate in College Admissions and Career Planning from UC Berkeley.

"We start with foundational work," Field said, which involves getting to know the student. The process includes defining their skills and interests, coming up with a list of colleges with programs that match those traits, as well as determining the type of campus — big, small, urban, rural — each envisions.

When it comes to the essays, "We spend a lot of time brainstorming over what I call their personal statements," she said. "I'm not editing for them — there's a lot of conversation and feedback. A person's statement can be about the doll that's been sitting in her bedroom. One wrote about a violin case and how this object reflected her change and growth."

"Applying to college can be a transformational process," Field said. "There's a science to it — the statistics, the process. And there's an art part. I'm looking at their style, their personality."

Questions about signing up for the Oakland Tech Essay Mentor Program can be directed to a student's senior English teacher or senior advisory teacher, to the Assistant Principal for seniors, or to the Oakland Tech College and Career Center. ■





Shocked by a Lender Turning You Down?

Buyers with high net worth, no Social Security, and low or inconsistent income navigate a confusing lending landscape

by Susie Wyshak

So, you have ample equity in your Rockridge home, a hefty stock portfolio, substantial savings, and an 800+ credit score, but no steady income. Think you are a prime candidate for a home loan? You may be in for a surprise.

Since 2008, Freddie Mac and Fannie Mae have favored positive net income on tax returns to determine lendability. Self-employed, tax-savvy folks who offset income with losses are the victims. (This scenario could very well describe a recent U.S. President.)

Luckily, there are still options for moving ahead when lenders say "no."

Strategies if You Own a Home

Monica DiPerna, a 25+ year mortgage lender and Rockridge resident, has found herself helping more and more homeowners who want to buy a new residence before selling their current house. She is no stranger to short-term "bridge loans," which can provide cash flow during this transitional period and help finance the purchase.

Traditional bridge loans can be expensive and often require months of re-payment even after you sell the first home. As Berkeley branch manager for CrossCountry Mortgage, DiPerna has access to lenders who offer a variety of loan options that utilize the current values of both homes in a very unique way that could allow for more buying power.

Aging Has its Privileges

Reverse mortgages allow homeowners 55 years of age and older to use their current home as a sort of piggy bank — without making mortgage payments. These allow you to receive a monthly sum from the lender to use however you like — perhaps to invest elsewhere, for everyday living, or even to fund your bucket list goals. As DiPerna points out, a reverse mortgage can also be used to distribute as an inheritance without the complication of leaving a property for beneficiaries to deal with.

There's a catch, however, as explained in the Consumer Financial Protection Bureau literature: "Reverse mortgage loans typically must be repaid either when you move out of the home or when you die. However, the loan may need to be paid back sooner if the home is no longer your principal residence, you fail to pay your property taxes or homeowners insurance, or do not keep the home in good repair… It is a loan where borrowed money + interest + fees each month = rising loan balance."

Homeowners who are 62 or older should be sure to look into a Home Equity Conversion Mortgage (HECM), which is only available through a Federal Housing Administration (FHA)-approved lender. HECMs are, according to HUD.gov, "the FHA's reverse mortgage program that enables you to withdraw a portion of your home's equity to use for home maintenance, repairs, or general living expenses."

The FHA says, "You can use a HECM to purchase a primary residence if you are able to use cash on hand to pay the difference between the HECM proceeds and the sales price plus closing costs for the property you are purchasing," This program is worth exploring as a possible alternative to a bridge loan (visit www.HUD.gov).

Trading Equity for Cash

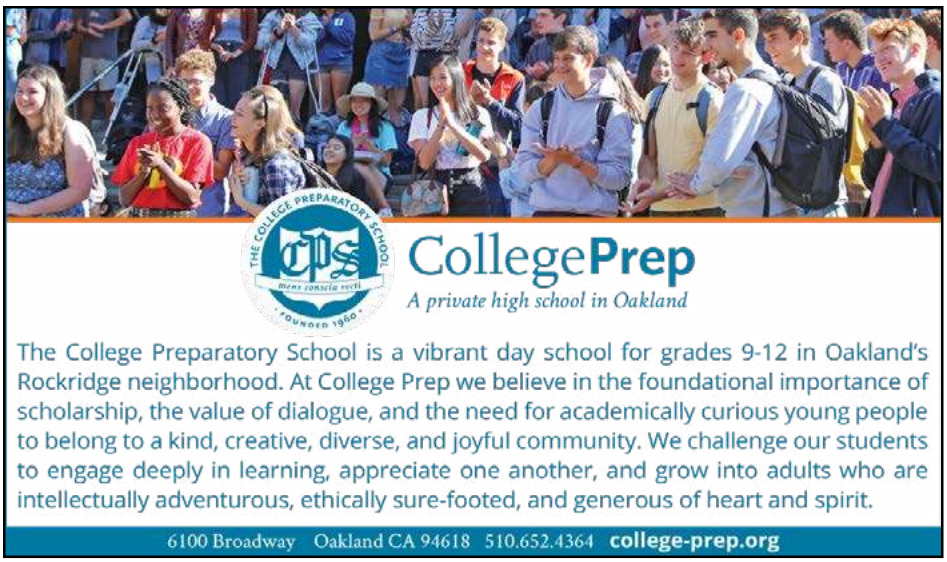
There is an even newer option for cashing in on your home equity, called a "Home Equity Investment" (HEI). The HEIs are generally offered by newer, tech-oriented companies. One Rockridge resident, who owns her house outright, chose to receive several hundred thousand dollars in cash in trade for sharing her property's future appreciation with Point.com. Future appreciation is measured from the home's current fair market value as appraised at the start of the HEI.

Strategies if You Don't Own a Home

Those who have ample savings, but don't already own a house may decide to seek out loans from big banks such as Chase, Citibank, or Wells Fargo. Customers with more than $250k in combined assets might find loans at a discounted "relationship priced" rate.

Then there are "non-qualified mortgage" or "bank statement" loans, which use your asset balances to arrive at a monthly income that would support monthly mortgage payments. This type of loan is often termed "asset depletion" or "asset

Mortgages, see page 14



Miniature Landscape Art Offers Another Point of View

by Carol Kasparek

As the host of numerous neighborhood gatherings, events, and art projects, the 5200 block of Shafter has been a very busy street. One recent creative art installation landed a bright blue gangly bird in galoshes with an imposing beak on the lawn of artist **Julie Franklin**, a long-time resident of the avenue.

More recently, a tiny model doll house appeared on a tall post near the bird, offering an ever-changing interior construction and design. Her husband **Andre Govberg**, himself a software engineer, artist, and Russian émigré, installed the steep-roofed replica deep into their front lawn.

Franklin, an experienced museum administrator, moved to the Bay Area in the 1980s after graduating from Ohio State. Her background in the field allowed her to advance the work of artists escaping political oppression, and to assist Christo with one of his giant installations.

After attending a show at the Serpentine Gallery in London, Franklin had been harboring the notion of establishing a space that would be free and available to those who do not normally seek out galleries. The result is Twelve2One.

Last month, Franklin hosted a sidewalk reception with miniature landscapes by **Pietro Bonomi** to launch the new gallery. An artist and computer-modeling designer, Bonomi created oil paint images of his homeland in Sardinia, Italy, and his current home in Northern California — all on two-inch square canvasses.

When asked to create pieces for Franklin's gallery, Bonomi refined his approach to a more diminutive scale than he had done previously. "A small format forces you to look for little windows into another world. It challenges what you think you see. By bringing a different level of understanding, you learn how to see more," he explains.


Photo: Carol Kasparek

Franklin found that Bonomi's "deep appreciation for history, artwork and culture" reflected her dissatisfaction with the expected roles of women and men. It was this deep sentiment that prompted her to ask him to debut his art at the gallery. At the opening, Franklin noted that people appreciated the "serious, yet tongue-in-cheek" atmosphere.

Wet seaweed on a beach close to his family home in Boza, Sardinia, inspired some of the colors and overall atmosphere captured in the exhibit. "Painting is another way of feeling," says Bonomi. "Right now, landscape is not the theme of the day; however, I have an image in my mind of such beauty — a unity of mind, body, and spirit that I want to convey."

Bonomi has always considered modeling technology to be "essentially sculpting… pushing and pulling surfaces" for dramatic effect. About ten years ago, he began using his skills in seemingly unrelated ways and has recently designed snow globes with facial images for a PBS series. He has also created a character named Hilbur, an early digital animation for children that was a hit on Finnish television, prompting his mother to ask, "What is it you do?"

The next exhibit will most likely be installed in August, featuring the work of **Hilary Weber**. Weber, who traveled to California with Franklin, remembers when she first relished the "creative, equitable, diverse, and politically aware" environment of the Bay Area during the 1980s. Look for that spirit to live on at Twelve2One. ■

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Frequently Asked Questions about "Safer Rockridge"

by Josh Aycock and Rebecca Kidd

In last month's *Rockridge News* article about Safer Rockridge we provided a general overview of the organization and its services. This month, we address the feedback we received regarding several topics of particular interest to our local community.

Who drives the patrol vehicles?

Our current drivers are Charlie, Eric, and Santana. We plan to hold periodic informal outdoor gatherings to "meet the drivers" and connect with other safety-minded community members. (For updates, please subscribe to our free email newsletter).

What does a typical shift look like?

Drivers organize shifts by quadrant, driving slowly in a grid-like pattern to be sure each block is thoroughly covered. More time is spent in high-traffic areas looking specifically for things like open garage doors and open vehicle trunks. We also double back to any home that had recently called our service.

What will the driver do if they see an incident in progress?

Our drivers' primary duty is to observe, support, report, and when necessary, serve as an expert witness. When they see unusual activity, rather than make assumptions, they approach the scene in a friendly non-confrontational manner and ask if someone requires assistance before determining the next best response.

How do we know when the vehicles are driving around?

Our board monitors the patrol cars via a GPS tracking system to confirm that they patrol each block at least once during each day they are in service, as typically expected.

Are the patrols truly effective in reducing crime?

A 2014 statistical analysis conducted by economist and Safer Rockridge founder **Paul Liu** found that the patrols decreased robberies and burglaries by 30 percent.

Can we expand the number of patrol hours?

We would like to double our weekly patrol time from 35 hours to 70 hours, but doing so requires increased financial support. As of April 2023, regular contributions were less than half of what they were when the patrols first began in 2014.

How can I help?

Currently, Safer Rockridge draws financial assistance from 250 households as well as area businesses. We encourage Rockridge neighbors to help make this service even more valuable to the local community by supporting the patrols with a contribution, or by volunteering.

To provide feedback, or for additional information, please visit saferrockridge.org, or email saferrockridge@gmail.com. ■


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The Lighthouse Project

Become a Beacon of Hope in Your Neighborhood

by Damon Manni

The Lighthouse Project (TLP) is a new, innovative approach to crime prevention that impedes or even interrupts incidences in progress. It works alongside Neighborhood Watch and Safer Rockridge (see article on facing page) and thereby helps reduce the load on the Oakland Police Department (OPD) and the City's budget. The results have been immediate and measurable.

TLP was born out of necessity due to recent crimes committed near my home on Glendale Avenue. If I had returned home only a few minutes sooner, I believe I could have made the deviants think twice beforehand, not by exerting force, but by being a presence and giving off a vibe that "we are watching." Witnessing the aftermath was too late.

We need to get in front of crime, not behind it. Using the analogy of a "lighthouse" and a "beacon," which represent strength, safety, and hope, TLP's objective is to improve safety awareness and bring the neighborhood together toward a common goal — to restore what all residents want right now, to feel safe once again.

Become a Lighthouse Station

Imagine if we deployed a fabric of way stations acting as a mesh of connections, from street corner to street corner, creating safe corridors of travel throughout our neighborhoods. These stations represent a Lighthouse. Any street corner, the front of your home, or even a storefront can become a Lighthouse.

They are organic, meaning they can pop up anywhere at any time throughout neighborhood streets. They can come and go at will and are marked with brightly colored signs that travelers can easily follow. We have been able to achieve this scale by leveraging our city's most abundant and free resource — its residents.

You, me, everyone…we become the Beacons. Volunteers don brightly colored vests with patrol emblems and walk their neighborhoods at any time to hand out safety accessories, like whistles, and begin educating passersby on safety habits on the spot.

The results are immediate — and recipients become alert, aware, vigilant, empowered, and very grateful for your efforts. Neighbors instantly feel safer when they witness residents coming together with a community solution.

We can't wait for others to solve this problem for us. There is no waiting around for the bureaucracy… the city council, the mayor, or the OPD to get approvals, funding, etc. We must take ownership of our current crime dilemma through action.

It's easy to volunteer — no schedules, no meetings, no committees, just complete autonomy. Attend an orientation where you'll receive a kit containing a vest, emblems, colorful whistles, and printed Safety Awareness Card handouts to make you immediately effective. TLP also offers escorts for short walks to someone's car, the store, or home — especially for elders and previous crime victims.

For more information, email info@TheLighthouseBeaconProject.org, or see TheLighthouseBeaconProject.org. ■

Is it Goodbye for the Lake Merritt Weed Warriors?

by Jennie Gerard

Only two more Saturday workdays for the Lake Merritt Weed Warriors, you say? All good things come to an end, eventually… or must they? What began as short-term help with the maintenance of newly planted beds, the Lake Merritt Weed Warriors, now in its 13th year, is ready for a new generation of leaders to pay it forward.

As volunteers, we have turned out monthly to assist the Public Works staff with landscaping tasks around Lake Merritt. We pull weeds, prune shrubs, pick up cans, bottles, and other litter, occasionally replant, and regularly fill a Public Works truck with green waste from our efforts — usually on the last Saturday of every month.

Lake Merritt is vital to the residents of our entire city and serves as the center point for many Oakland activities. The founders of Weed Warriors, myself (**Jennie Gerard**) and **Joel Peter**, will be stepping aside after our August workday. Will there be a Lake Merritt Weed Warriors 2.0? Join a new generation of leaders, and step forward today.

For more information, email info@lakemerrittweedwarriors.org, or come join in on one of our final workdays, July 29 and August 26. ■

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Mortgages, from page 10

dissipation." Such loans might appeal to borrowers who want to avoid liquidating due to potential taxes or to keep cash invested rather than sitting in a property.

A "collateralized loan" might be an option if you have substantial stock holdings. These are like a line of credit or "margin loan," using your stocks as collateral. Even if you have stock with one brokerage firm, you might be able to get a loan from a bank based on stock holdings. Of course, this can be a very risky arrangement if the markets drop.

Co-Buying to Qualify

The time-honored way for "unqualified" buyers to get a conventional loan is by bringing in a "qualified" co-borrower. This is most often a parent (or employed child). Both can be added to the property title, or not. However, both parties would be responsible for paying down the mortgage. When partnering with a co-borrower, do yourself a favor and consult a lawyer and have a very clear understanding first.

A Final Caveat

All loans are complicated and all lenders have a myriad of offerings. Do not sign up for any program quickly or lightly without consulting with several lenders and reading the fine print. Always seek out advice from professionals before making any financial decisions.

Susie Wyshak is a local real estate agent specializing in seniors and co-borrowers; she bought her property with seller financing, yet another lending option. DRE 02144226 KW 02029039 Monica DiPerna @ CrossCountry Mortgage, LLC. Equal Housing Opportunity. NMLS3029 NMLS116494. ■

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Market talk: Long term rates down a tad (mid 6s). Feds held off on raising short term rates given inflation rate dropped as fast as it went up (9+% down to ~4%). This only impact HELOCS, credit cards etc. Long term rates are bond market based.

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3. 3BD 3BA ~2300 SF home, 4 blocks to College, Gorgeous remod kitchen, new systems, breathtaking views. Price TBD.

July Awareness: Minority Mental Health, Free to Speak, Plastic Free, Clean Beaches, Coral Reef Protection, Culinary Arts, Parks & Rec, Picnics, Optimism, Blueberries, Cell Phone Courtesy, Family Reunions, Golf, Sunsets, Make a Difference for Children, Waterfalls.

HAPPY SUMMER!



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July Events at the Rockridge Library

For Children

Storytime Thursdays and Saturdays at 10:30am

Chess Club: Wednesdays, 7/5-7/26 at 4pm

Build, Make, Play: Drop-in crafts Thursdays, 7/6-7/27 at 4pm

Read to a Dog: Thursdays at 4pm

Summer Reading Program

Special Events: Tuesday evenings at 6:30 pm

Coventry & Kaluza Clowing 7/11.

Oakland Symphony "Petting Zoo" 7/18.

Mike the Magician 7/25.

Other Special Programs

Drag Queen Storytime with PerSia; Saturday, 7/8 at 10:30 am.

Kamishibai Storytime; Saturday, 7/22 at 10:30am.

End of Summer Reading Party; Saturday, 8/5 11am-3pm, AT PERALTA HACIENDA PARK, 2465 34th Ave, Oakland, 94601.

For Teens

Teen Advisory Board: Wednesday, 7/5; 4-5 pm. Join the Rockridge Branch Library Teen Advisory Board (TAB) and take an active role in creating, planning, and implementing programs and services you want to see at your local library. Usually meets 2nd Wednesday in the TeenZone — July is an exception. New members welcome.

Workshop: Learn to DJ! Wednesday 7/12; 3-4 pm, ages 12-18.

For Adults

Rockridge Book Club every 2nd Saturday. Please call 510-597-5017 for more info and to get a copy of the book.

Summer Reading Program

Please check our calendar online at www.oaklandlibrary.org for events throughout the city, and stop by to find out more about prizes. ■

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All Oakland Libraries are closed Fourth of July, Tuesday, 7/4. Find more information at www.oaklandlibrary.org/events.

RN Classifieds

List your 36-word message here for only $22 (phone number counts as one word). Make check payable to RCPC, and write "Rockridge News Classifieds" in the memo line. **The deadline for September is Aug 17** (available Sept. 2). Mail to: RCPC, 4900 Shattuck Ave., PO Box 22504, Oakland, 94609-20131. For info, email Susan at smontauk@gmail.com.

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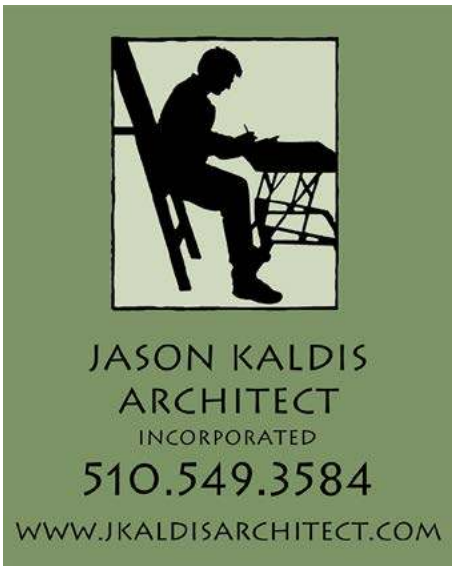
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6/6/2023	3	2	5844 Broadway	$1,398,400	$1,398,400	15	$1,975,000
6/6/2023	3	2.5	428 Cavour St	$1,425,000	$1,425,000	14	$1,425,000
6/12/2023	2	1	5230 Miles Avenue	$899,000	$899,000	13	$1,100,000
6/13/2023	2	1	400 Avon St	$600,000	$600,000	18	$680,000

Home sold in June closed 25% over the asking price on average.

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