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Occupy Bernal, Petaluma zero in on foreclosures				Galleries		
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In San Francisco's Bernal Heights neighborhood, a group of residents has formed Occupy Bernal. Its aim, too, is to stop local $\,$ foreclosures.

"Our model is classic community organizing where the people directly impacted by the issue share the leadership and speak for themselves with the support of their neighbors," said one of the group's founders, activist Buck Bagot, a Bernal resident since 1976.

The two homegrown Occupy groups exemplify new models springing up for the protest movement, even as they personify its message about economic inequality. Both are taking a hyper-local focus on an issue with national ramifications, while also lobbying for broad-based policy changes. Both rebut the frequent criticism that Occupy lacks goals and direction. As smaller, tight-knit, focused groups, they're able to avoid the volatility of agitators who have caused some recent protests, notably those in Oakland, to veer into aggression and violence.

The two local groups employ different approaches. Occupy Petaluma (www.occupypetaluma.com) has forged a cooperative relationship with banks, credit unions and police. Occupy Bernal (www.occupy bernal.org) is more confrontational, mixing some street theater with a plan to physically resistevictions. But they share a common thread of trying to forestall foreclosures and provide a voice for struggling homeowners.

Occupy Petaluma

"Vigils are the heart of what we're doing," Nonn said. Starting Feb. 19, the group will hold a weekly Sunday afternoon gathering in a downtown park for struggling homeowners to share their stories.

"The vigils and signs are different ways to help people in our community to come forward and begin to heal," he said. "People have been deeply traumatized by the foreclosure crisis. Not only those facing foreclosure and $eviction - the \ 20 \ million \ people \ whose \ mortgages \ are \ underwater \ are \ living \ with \ fear \ and \ stress \ every \ day$ about their financial situation. We need to let go of our shame and fear and help one another heal from this trauma so we can unite together and help keep people in their homes."

The group is also declaring its town a "Foreclosure Prevention Zone," pledging to organize participation, educate the public, advocate for government action and support neighbors.

At the end of the year, it persuaded the City Council to pass a holiday moratorium on foreclosures and evictions, something that many banks and other institutions were already doing. While much of that may be symbolic - the council has no jurisdiction over bank foreclosures, for instance - it has translated into some

Greg Morgan, president of Wells Fargo North Coast Valley, which handles seven counties north of the

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 $Golden\ Gate, said\ he\ has\ a\ "constructive, respectful"\ relationship\ with\ Occupy\ Petaluma.$

"I was pleasantly surprised by their clear objectives," he said. "We were able to come to common ground around realistic goals, not blanket statements." At the group's request, he was able to postpone some foreclosures to give former homeowners time "to get resituated and hold on to their dignity," he said.

Morgan hopes that the government's revised plan to refinance deeply underwater houses, which Wells will implement this month, will allow more homeowners to afford their mortgages.

Petaluma Mayor David Glass, a longtime municipal bond trader who says he never dealt in mortgage-backed securities, is fully behind Occupy Petaluma.

"They held one successful assembly after the other and built goodwill inside the community," he said. "They got their message out without any hostility."

Still, he admits: "Petaluma can't wave a magic wand and pass a resolution and say somehow we will be an island where foreclosures don't happen. This is more to set a stage where reasonable dialogue can take place."

Petaluma resident Wendy Booth-Stahnke was laid off in 2008. After 18 months, she found a new job that pays much less. Her teenage son helps out by tutoring and doing odd jobs; she started raising her own vegetables and chickens and dipped into her 401(k) to make mortgage payments. But her home's value has dropped, and her efforts to get a loan modification have been fruitless. She said the support of her neighbors in Occupy Petaluma has been heartening.

"Even though so many people are in this position, it is an isolating feeling," she said. "I didn't know where to turn, and they are filling that gap."

Rep. Lynn Woolsey, D-Petaluma, said she considers Occupy Petaluma "a breath of fresh air."

"They are giving a voice to those devastated by this economic crisis," she said. "They take a very pragmatic, respectful, solution-oriented approach. They might be a model to others that there are ways to have a win-win."

In fact, Nonn said similar movements have formed in Ohio, New Jersey and other Northern California towns. "We have weekly conference calls with people from around the country," he said.

Occupy Bernal

Also inspired by the larger Occupy movement, Occupy Bernal sprang into being in December when several residents realized that dozens of their neighbors - largely people of color - were facing foreclosure. They drew 75 people to their first meeting and went door to door to struggling homeowners, offering to help them fight foreclosures.

"We all love our neighborhood and its diversity and don't want to see it turn into a yuppie enclave like much of San Francisco," said Beth Stephens, an art professor at UC Santa Cruz who helped start Occupy Bernal.

At a colorful protest on City Hall steps in January, Occupy Bernal, which included the self-styled "Wild Old Women" affinity group, got that day's foreclosure auctions canceled.

Ed Donaldson, housing counseling director at nonprofit San Francisco Housing Development Corp., has worked with Occupy Bernal to advise the neighbors facing foreclosures. "I think it's great that residents are raising their voices out of concern about what's happening to their neighbors," he said.

He thinks big changes can come from such steps.

"President Obama, who talked about the housing crisis in the State of the Union, takes his lead from what's happening on the ground," he said. "It's been demonstrated time and again that if folks are interested in having their issues addressed, there has to be an outcry."

Alberto Del Rio, a life insurance agent, is struggling to keep the Bernal house his parents bought in 1973.

"If it wasn't for the members of Occupy Bernal, I would not have known where to go," he said. "They came to my house and told me, 'We want to save your house.' "

The group and Donaldson have gotten a foreclosure auction on his home postponed twice, while he continues to seek a loan modification. he said.

After discovering that Wells Fargo services more troubled Bernal mortgages than other banks, Occupy Bernal met with Wells executives and asked them to escalate resolution of those cases.

"It's about pressuring the bank executives, right now Wells Fargo particularly, to have some kindness and compassion and work with people," said artist and educator Annie Sprinkle, a longtime Bernal resident.

"That's all we're asking for, is for them to be reasonable and make it possible for good people, families to stay in their houses."

Bagot put it more bluntly. "We've tried talking with Wells Fargo and would like to continue, but if (they are unresponsive) we will have no choice but to try to embarrass the hell out of them," he said.

Stephens said she and others are realistic about what can be accomplished.

"I'm not delusional enough to think it will be an easy thing or that banks will suddenly embrace us as a positive financial strategy for them," she said. "We understand that. But they could renegotiate the loans.

"I think acting in local community and actually seeing those results - whether or not we're actually able to stop the banks, the people at least know that their neighbors care about them," she said. "Working at the







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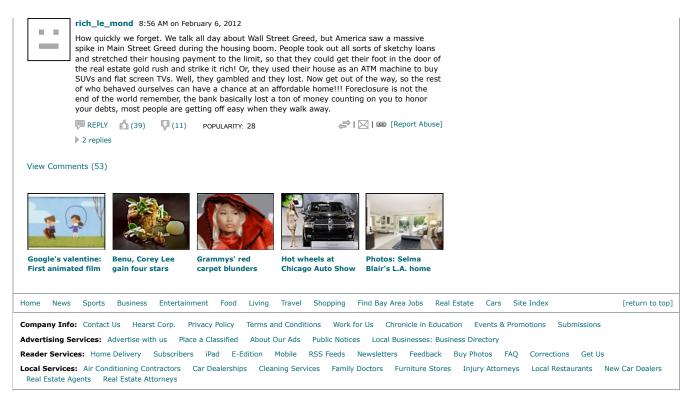
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local neighborhood level can be very empowering." **Demonstrations** Occupy Oakland: Protesters are planning to march through downtown Oakland today to show support for $demonstrators\ who\ have\ been\ arrested.\ Their\ schedule\ is\ as\ follows,\ according\ to\ their\ website:$ 9 a.m.: Rally inside Wiley W. Manuel Courthouse. Noon: Rally at Frank Ogawa Plaza. 1 p.m.: March to Wiley W. Manuel Courthouse again. 2 p.m.: Pack courthouse again. Counterprotest: Residents and merchants plan to stage a "Stand for Oakland" protest today over the lost business, violence and cost of security they say have resulted from Occupy protests. Their countermarch is scheduled to begin at 11:45 a.m. at Frank Ogawa Plaza. Carolyn Said is a Chronicle staff writer. csaid@sfchronicle.com This article appeared on page ${\bf A}$ - ${\bf 1}$ of the San Francisco Chronicle PRINT E-MAIL 🖨 SHARE Tweet 18 123 f share We Recommend Boeing says it's frustrated with Dreamliner glitch JACK WELCH: Facebook Is Going To "A Hell Of A Time" Dealing. 88 million out of work and not looking for a job Chinese city seizes Apple iPads in name dispute Fertility test for men offered at drug stores EU open to talks but won't scrap carbon tax Subscribe to the San Francisco Chronicle and receive San Francisco Chronicle access to the Chronicle for iPad App and a gift: O Sunday + a \$15 gift card Fri-Sun + a \$15 gift card Mon-Sun + a \$25 gift card Select an offer **W Add Your Comment** New to the site? Already a member? To use commenting, Please log in. (Forgot Password?) you need to sign up. Username Register Password Remember Me Sign In **Most Popular Comments** Ikeller12 9:32 AM on February 6, 2012 While I am sympathetic to people being forclosed upon through no fault of their own, I would ask the Occupy Bernal people to start vetting the people they are trying to save I hope this doesn't sound judgmental, but it should be asked: How did Mr. Del Rio - who I hope this doesn't sound judgmental, but it should be asked: How did Mr. Del Rio - who appears to be employed - manage to get into trouble with a home his parents bought in 1973? His parents probably paid \$50,000 or less for the house, and a 30 year mortgage would have been paid off 9 years ago. I'm guessing Del Rio or his parents took out multiple home-equity loans over the years - at least one of them recently - and that's how he managed to get under water. I'm not saying he doesn't deserve help - I don't know his full circumstances. But it must be said that a fair number of the people who got into trouble in this mortgage crisis are primarily victims of their own bad judgment. ■ REPLY 6 (62)
(8) POPULARITY: 54 ♣ | 🖂 | 📟 [Report Abuse] ▶ 5 replies wbgray 8:45 AM on February 6, 2012 . . Can we get some numbers in this story? How much do these people owe, how much are their payments supposed to be? I don't feel sorry for people who bought houses they couldn't afford, driving up the market price for everyone. I don't see why they shouldn't be foreclosed. If these cases are different, tell us $\frac{1}{2} \int_{-\infty}^{\infty} \frac{1}{2} \left(\frac{1}{2} \int_{-\infty}^{\infty}$ For example: How does a guy, Alberto Del Rio, still owe money on a house his parents "bought" in 1973? REPLY (50) (12) POPULARITY: 38 😅 | 🖂 | 🕮 [Report Abuse]

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