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Occupy Bernal, Petaluma zero in on foreclosures

Carolyn Said
Monday, February 6, 2012

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Michael Short / SPECIAL TO THE CHRONICLE
Annie Sprinkle turns to signal her partner at a meeting to discuss the goals of Occupy Bernal, a group formed by Bernal Heights residents in S.F.

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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.occupybernal.org](#)) is more confrontational, mixing some street theater with a plan to physically resist evictions. 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 results.

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

Tim Nonn blamed himself when he and his wife lost their Petaluma house to foreclosure 18 months ago after his job was outsourced and her store fell victim to the economic downturn.

"I didn't even tell anyone in my church, I was so ashamed," he said.

When the Occupy movement launched last year, Nonn said, "all of a sudden I found my voice and was able to let go of shame and self-blame. I realized this

wasn't just my problem; people are being foreclosed upon by the thousands."

Along with liked-minded neighbors, he formed an Occupy Petaluma movement in October that soon focused on a specific goal: prevent local foreclosures.

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.

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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@sfgate.com

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Ikeller12 9:32 AM on February 6, 2012

While I am sympathetic to people being foreclosed 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 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.

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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 why.

For example: How does a guy, Alberto Del Rio, still owe money on a house his parents "bought" in 1973?

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2/13/12 9:50 PM



rich_le_mond 8:56 AM on February 6, 2012

How quickly we forget. We talk all day about Wall Street Greed, but America saw a massive spike in Main Street Greed during the housing boom. People took out all sorts of sketchy loans and stretched their housing payment to the limit, so that they could get their foot in the door of the real estate gold rush and strike it rich! Or, they used their house as an ATM machine to buy SUVs and flat screen TVs. Well, they gambled and they lost. Now get out of the way, so the rest of who behaved ourselves can have a chance at an affordable home!!! Foreclosure is not the end of the world remember, the bank basically lost a ton of money counting on you to honor your debts, most people are getting off easy when they walk away.

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