

Women's History Month is great time to honor local female business leaders



By DAVE THOMAS

With all the women working at and running different businesses, organizations etc. in San Diego, March is a good time to highlight some of them during Women's History Month.

The National Women's Business Council noted in its annual report (2020) that 42 percent of all U.S. companies are owned by women. It is also stated that women are more likely to start a business than their male counterparts.

In celebrating this special month, there are plenty of area women standing out in their respective careers.

Take for example Patrick Henry High School Principal **Michelle Irwin**.

Irwin has been an educator in SDUSD since 1995. She has been a principal for 21 years.

"I got started in education when I was a TA earning my Master's Degree at the University of Colorado at Boulder," Irwin stated. "My purpose is to provide opportunities for students to become thoughtful productive citizens in our global society."

Like many others, Irwin had to overcome challenges to become the successful woman she has been for many years.

"As a first-generation college student, college and post-high school experiences (besides working) was a challenge to navigate this whole new world," Irwin pointed out. "I am grateful for the professors and my parents who gave me the courage and support to continue pursuing my dream of being an educator."

Asked what advice she'd have for young women looking to make a go of it in the business world, Irwin noted, "Have courage...stay strong and focused. It is important to critical to continue learning and reading to stay innovative to best support a learning community."

When it comes to other women she has looked up to, Irwin pointed to Dr. Fabula Bagula, Deputy Superintendent of SDUSD. "She is a woman I look up to. Dr. Bagula is an equity leader. She encourages leaders to provide ample opportunities for students and find ways to remove barriers that would hinder their growth. She challenges us to think outside the box in order to support our students."

For Irwin, the job is something she enjoys doing on a regular basis.

"I love working with students and faculty," Irwin stated. "It is fun to be part of a learning

community where the focus on ensuring all students will graduate with integrity, purpose and options."

Fellow PHHS staff member **Vivian Vaccarino** is a guidance counselor (head counselor II) at the school and loves what she does.

"I was considered as a returning student to the community college as a wife and a mother when I began attending college," Vaccarino commented. "After obtaining a Bachelor's Degree of Science in psychology at SDSU I decided I wanted to work in education so I could be on the same school/work schedule as my sons. It was my goal to spend my summers with my sons during their formative years. I have been a high school counselor since 2004 and was hired by Twain High School and transferred to Henry High School in January of 2007 becoming Head Counselor II in 2019."

As Vaccarino notes, the role of a high school counselor is rooted in human services which are traditionally feminine roles, so there weren't many roadblocks or challenges. The difficulty she said came in being a leader as woman of color in a predominately Euro-American suburban community.

For any young women out there looking to get into this profession, what advice would Vaccarino have for them?



Women's History Month in March is a great time to celebrate all the contributions of countless women worldwide to the business community. Among those women making contributions locally include Patrick Henry High School's **Elise Morgan** (special education teacher), **Michelle Irwin** (principal) and **Vivian Vaccarino** (head counselor II). (Courtesy photo)

"Set goals for yourself and don't be afraid to pursue them knowing they may shift or come into greater focus as you move closer toward their realization," Vaccarino remarked. "Allow for variation of what you envision and heed the advice of those who have blazed the path before you."

When asked the best thing about the profession she is in, Vaccarino noted her favorite part is working with all students and seeing them grow and mature throughout their four years in high school.

When it comes to women community leader she has looked up to, Vaccarino said one who stands out more than others is Tomasa "Tommie" Camarillo who was the

chairwoman for the Chicano Park Steering Committee for 51 years from 1970 to 2021.

"Her dedication to providing community service for all those years has been an inspiration and an example for me to continue uplifting the Chicano Community and its students," Vaccarino stated.

Fellow staff member and special education teacher **Elise Morgan** has been an education specialist since 2013. That means she collaborates with general education teachers to create strategies and supports for students with disabilities so that they can access the curriculum.

"I initially got my English credential, but since it was challenging for a new teacher to find a job in humanities I added a special education credential," Morgan commented. "I had no idea how much I would fall in love with my job and my students. Here I am still teaching special education 10 years later."

Morgan said she is fortunate to be part of a profession where many women have blazed trails before her.

"Education involves some of the best female leadership in the world - there are many great women to learn from and be inspired by," Morgan stated.

Asked about advice she would have for any young women looking to get into her line of work, Morgan noted, "My strategy at any job I've had is to watch for the people who are excellent at their jobs and highly respected and learn from them. During my first year at my current school, I sought out the teacher who won Teacher of the Year and in the same year was also chosen by students to deliver the commencement speech. Through working with them, I learned how to be a more patient teacher and how to better communicate with teenagers."

Like many other jobs, workers oftentimes have one or more things they most like about what they do on a daily basis.

For Morgan, "There's this sound in education that is my absolute favorite sound. After hours of teaching a student a concept in

SEE WOMEN'S HISTORY MONTH, Page 3

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Women’s History Month

CONTINUED FROM Page 2

different ways, their foreheads stitched up in a frown, suddenly their eyes go wide and they exclaim, ‘oooooooooh! I get it!’ That sound is easily the best part of my job.”

When it comes to female business leaders she looks up to, Morgan remarked, “Daphne Sheldrick, the founder of the David Sheldrick Wildlife Trust, dedicated her career to working with locals in Kenya to rescue and rehabilitate orphaned elephants in Kenya. I teach my students about the importance of taking care of our planet and its creatures, and we spend a significant amount of time studying her foundation. Her relentless dedication to conservationism is an inspiration for my students and me.”

BRINGING NEWS TO THE COMMUNITIES FOR MANY YEARS

Another area woman who has built a successful career locally is San Diego Community Newspaper Group Publisher **Julie Main**.

Main got her start in the publishing business back in Idaho. That was when she became interested in layout and design in high school as yearbook editor as well as selling and designing local business ad sponsorships for the school’s sports team posters.

“After a few courses at the University of Idaho on photography, and marketing design concepts I was hooked,” Main commented. “I was hired as graphic designer for the Idahonian Newspaper in Moscow in 1980 before moving to California in 1983. It was entirely different in those days. It was all cut and paste. Computers came later.”

When asked if there have been any challenges as a woman to get where she is today, Main said there were definitely obstacles to overcome.

“Men, as a majority, were in the publishers seat,” Main continued. “In the early days of newspaper publishing, I was co-publisher with my then husband. He played the public roll and I was mostly behind the scene as graphic designer, sales manager and making sure the papers came together.”

With some young women out there thinking of getting into the newspaper publishing business or any other line of work for that matter, Main has some advice for them.

“I would say for any young person getting into any business is be confident,” Main remarked. “Work smart. Learn early as much as you can about the industry you are interested in. Be flexible. Don’t be afraid of change.”

It is not uncommon for Main and other women who’ve ascended to important positions to have had female leaders to learn from.

“I had a strong female teacher, who taught us to look outside the



Julie Main

box and ourselves,” Main said. “My mother was also a hard-working woman who demonstrated to me that women can do anything a man can do. I’ve always admired Margaret Thatcher for her role as Prime Minister of England from 1979 to 1990 and Leader of the Conservative Party from 1975 to 1990. She was the first female British prime minister and the longest-serving British prime minister of the 20th century.”

When it comes to the best thing about being in the publishing industry, Main was quick to point out its vastness.

“Publishing newspapers is exciting,” Main remarked. “There is so much to cover. So many ideas to employ. I enjoy the fast pace and deadlines and the reward of the end result knowing, there is

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Women's History Month

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always something more to write about. From the marketing aspect – we help people grow their business and tell their unique story. We play an important role in our communities, provide residents with information and news about their neighborhoods and community. It is very rewarding.”

GIVING BACK TO LOCAL RESIDENTS

Dr. Andrea Dorris opened DC Doctors Chiropractic in San Diego in January of 2010. For her, getting introduced into chiropractic happened at a young age due to her competitive athletic background.

“Running, gymnastics, swimming, and triathlons were a significant part of my life growing up and getting adjusted helped



Dr. Andrea Dorris

with my asthma and overall athletic performance,” Dorris commented. “I was a Missouri state champion and 4X All-American in high school track. Chiropractic care helped me continue my running career in college. As a college student, I had to choose between a medical physician and a chiropractor. After working for a hepatologist in a hospital, I decided my upbeat personality and desire to work with active people fit the chiropractic profession best.”

Asked if there have been any notable challenges being a woman and getting where she is today in her profession, Dorris noted, “As a woman, there has been many challenges to become a chiropractor and business owner. For example, the majority of the chiropractic profession is male. All of my mentors in the profession are men, continuing education classes are tailored to a male population, and male patients who are taller than 6'5" do not think I can help them, which is totally not the case. Also, as a business owner, on a daily basis I battle with insurance companies' and sale representatives not believing me that I am the business owner.”

Making sure such challenges have not made her back off from the profession she loves, Dorris wants others, especially younger girls, to know they too can make it in this line of work.

“Chiropractic is a strong and growing profession, great for both women and men seeking a career,” Dorris went on to say.

“For any young women out there looking to get into the chiropractic profession, I would advise them the following advice. 1. Volunteer at a few chiropractic offices to experience what it is like 2. Enhance your speaking and communication skills, not just your academic classes. 3. Get adjusted yourself and experience how valuable it is.”

While noting there are not many “famous” women chiropractors that she knows of, Dorris indicated that leaves the door wide open. That is for all women chiropractors currently practicing to step-it-up and make a difference.

According to Dorris, Mabel Palmer was the first female chiropractor in 1905 and is still considered to be the most influential female of that profession. Palmer dedicated her life to the industry and taught for more than 40 years at Palmer College of Chiropractic in Iowa.

At the end of the day, Dorris believes that best thing about her job and owning the business is that it is fun.

“I sincerely enjoy going to work every day,” Dorris stated. “I get to help people achieve their career, fitness, and life goals. I get to hear repetitively every day from my patients that my adjustment and care is the best part of their day. I also really value that every day is different. We provide care to a vast variety of people. Busy business executives, professional and college athletes, pregnant mothers and children all benefit and value getting adjusted.”

BRINGING SMILES TO COUNTLESS PEOPLE

From an early age, **Dr. Leslie Phillips** (Mission Trails Dentistry) said she was considering a career in health care, or going in a direction that included artistic possibilities as well.

“By eventually becoming a dentist, I was able to combine those two desires in a very satisfying way, by both helping people have good dental health as well as creating beautiful smiles that bolstered people's sense of happiness, self esteem, and self worth,” Phillips stated. “There is definitely artistry involved in dentistry. The crafting and carving of fillings and dental crowns, so that they perfectly match a patient's facial characteristics and their smiles allows me to be artistic at the same time I can make them feel better. In addition, although it's a bit of a cliché, I have always been a ‘people’ person. When you become a person's personal dentist, over time, you truly begin to actually get to know and learn about them, their families, their hopes, and their dreams. Moreover, I have been working with many patients for so long, that I eventually started working on their spouses, their children, and am now starting to work on their children's children.”

A dentist since 1985, Phillips graduated from the University of California at Los Angeles (UCLA) School of Dentistry 38 years ago.

When she first decided to become a dentist, Phillips did encounter some male colleagues she said expressed their collective doubts that she'd actually be able to reach her ultimate goal of becoming a Doctor of Dental Surgery, or a D.D.S.

“As time passed, and I kept progressing through my educational path, it was personally gratifying to me to actually see a subtle change in these very same people and their attitudes towards



Dr. Leslie Phillips

me, as I got closer and closer to being accepted into UCLA's graduate School of Dentistry,” Phillips noted. “While I was attending UCLA, approximately 30% of my class was female. I have learned through the UCLA Alumni Association that currently that percentage stands at more than 50% of each class, a wonderful statistic in what was once a male dominated profession.”

Upon graduation, Phillips entered the United States Air Force (USAF). On the base which she was stationed in San Antonio Texas, she quickly learned that she was the only female dentist out of a total of 110 other dentists.

Always happy to see young women get into the profession, Phillips has many years of advice to offer them.

“If there is a young woman possibly considering a career in dentistry, I would strongly recommend that she try volunteering at a local dental office so that she can see what goes on, understands both the challenges and the rewards, which would then enable her to make an educated decision before starting down this educational path,” Phillips remarked. “Furthermore, she would need to focus on mathematics and sciences as well, as competency in those

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Voluntarily Stopping Eating and Drinking A viable end-of-life choice



For those who don't qualify for medical-aid-in dying, voluntarily stopping eating and drinking (VSED) is an alternative method for mentally competent persons to hasten the end of life.

Hear from Kate Christie, author of *The VSED Handbook*, Nancy Simmers, a compassionate death doula, who will share their first-hand experience with VSED, and Dr. Donale Moore, MD, end-of-life care physician. Questions welcome.

Sunday, March 19 1:30 – 3:00 PM PDT

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A before and after look at a street sign replacement on Jackson Drive. (Courtesy photos)

Navajo Community Bulk Trash Day proves a success

District 7 Dispatch
By RAUL A. CAMPILLO

We are in the last month of the year's first quarter, and I know what you're thinking...When will this rain stop, and when do we get our sunny San Diego back?

I can't help with that, but I can tell you what I have been working on for District 7.

NAVAJO COMMUNITY BULK TRASH DAY

I would like to thank everyone who took advantage of the Navajo bulk trash event (March 4) I hosted at the Allied Gardens Recreation Center. While I always encourage the 3 R's; Reduce, Reuse, & Recycle, I also understand that, over time, we can all accumulate items that don't fit this goal. With partners like EDCO, who were kind enough to donate the dumpsters for this event, we can dispose of these items for free without having to make the trip to the landfill.

JACKSON DRIVE STREET SIGN REPLACEMENT

I received a call regarding a sign on Jackson Drive so worn down

and illegible that drivers and pedestrians could not read it and figure out what street they were on. I was able to elevate this request to city crews and shortly after the sign was replaced.

GRANTVILLE INVASIVE PLANTS REMOVAL

Invasive plants can harm a natural ecosystem such as the San Diego River. I was recently informed about an invasive plant species called "Giant Reeds" that took over one of the City's storm channel near the San Diego Mission. This storm channel is important because it allows the water from the San Diego River in the Grantville area to flow freely downstream. Thank you to our hardworking city crews for clearing the channel.

TAX PREPARATION ASSISTANCE

Need tax help? I know many dread tax season, but there is help for those who need it. I'm happy to share that the Benjamin Branch Library (pictured above) offers free tax preparation help provided by AARP. This is available and free to anyone of any

age - especially if you are 50 or older or can't afford paid tax preparation.

Tax preparations are Mondays 11:30 p.m. - 5:30 p.m. & Wednesdays 12:00 p.m. - 5:30 p.m. from February 6 - April 12. No appointments are necessary; however, this is on a first-come, first-served basis.

COMMUNITY OFFICE HOURS

Community Office Hours allow you to meet with me directly to discuss community issues and/or ask me questions about certain things specific to the City of San Diego. See the details below and contact Cheryl Willis at CWillis@sandiego.gov to schedule your time.

Thursday, March 24
11 a.m. – 2 p.m.
San Carlos Library
7265 Jackson Drive, San Diego, CA 92123

For continual updates on what is happening, follow my social media pages or visit my website at: sandiego.gov/citycouncil/cd7.

—Raul Campillo represents District 7 on the San Diego City Council.

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Infill sprawl won't meet San Diego's housing needs and undermines our climate action goals

In the community

By GEOFFREY HUETER

Before we embrace the broad housing density increases encouraged by state Senate Bill 10, we need to pause and ask what our housing goals really are and whether SB 10 will actually achieve those goals.

As outlined by the Planning Department at a public workshop on Thursday, March 2, the primary goals of San Diego's housing policies are to create housing that's affordable for most San Diegans, while reducing automobile usage by creating walkable neighborhoods and increasing mass transit use.

Locating housing anywhere in San Diego might achieve the first goal, provided it can be made affordable. Unfortunately, after acknowledging our current gaping lack of very-low and low income housing, City planners focused the remainder of their public presentation on our supposed need for more moderate income housing, which is effectively market rate.

As for the second goal, obtaining real reductions in

automobile use requires us to build new development as close as possible to transit. City planners are focused on getting people from their home to the nearest transit stop, but mass transit can only work if there's lots to do — working, shopping, dining, medical appointments, etc. — at the destination end of the trip.

For example, if I need to visit my doctor, meet a friend for coffee, mail a package, and get batteries for my TV remote, and I can finish my to-do list within close proximity of my doctor's office, then it makes sense for me to take the bus or trolley. But if each of those activities is a mile apart, then I'm going to take my car. And that's the reality for an overwhelming number of San Diegans.

Therefore, the key to getting people out of their cars and onto the bus or trolley is to redevelop our transit and commercial corridors from automobile-focused strip malls into walkable, bikeable neighborhood cores that combine ground floor retail with upper floors of mixed-income housing. We can do that, because our city has more than



Residents turned out recently to voice their unhappiness with SB 10. (Photo credit: Karen Austin)

enough vacant or under-used space in our commercial and multi-family zones to meet our projected housing needs.

What is lacking, however, is any meaningful proposal from our Mayor and Planning Department that would unlock these underutilized commercial corridors for mixed-use development.

Instead — as with Sustainable Development Areas — the City remains obsessed with promoting residential infill development further and further from mass transit, justified by the demonstrably false argument that people will walk up to one-mile from their home to the nearest bus or trolley stop.

Further, randomly adding more housing to automobile-dependent neighborhoods won't make them more walkable, it will just make them more congested.

We have more than enough available land to build very close to transit.

The Mayor's insistence on building farther away misses an opportunity to truly change how we plan our communities and is a deliberate violation of the Climate Action Plan, which requires that residents use walking or cycling for 35% of all trips by 2035.

—Geoffrey Hueter is chairman for Neighbors For A Better San Diego.

Improving your access to public records

City Attorney News

By MARA W. ELLIOTT



Every year, people request and receive records from the City of San Diego on anything from department staffing levels to City policies.

Residents may want to know about crimes in their neighborhood, or police calls to a specific property. They may want to know which pesticides are used at their community park, or when power lines on their street will be underground.

People seek everything from contracts to traffic surveys to landscape maintenance plans. In a recent two-year period, City employees responded to more than 11,000 public record requests.

Access to public records is a

right protected by state law and our Constitution.

A public record is defined by law as "any writing containing information relating to the conduct of the public's business prepared, owned, used or retained by any state or local agency regardless of physical form or characteristics." Record requests can be made in writing, by phone, or in person. The City's website portal -- sandiego.nextrequest.com -- is also a helpful tool. Once the requestor enters a request into the portal, the requestor will receive status updates by email.

A small team under the mayor oversees the process by determining which departments have or may have the requested records and coordinating the City's response. Every department — including police, fire, streets, libraries, and parks and

recreation — has staff assigned to assist this team. Providing a complete and accurate response to each request can take minutes or months depending on the scope of the request. Older City records may be housed off-site, or in files that have been closed out. Often, numerous departments have responsive records.

My Office trains City employees on applicable laws and advises departments when they have questions about their responsibilities under the law. In rare cases when an attorney sues, my Office defends the City and its taxpayers.

San Diego was sued nine times over public record requests in a two-year period -- suggesting a rate of less than 1 alleged error per 10,000 requests. Although this is admirable, our goal is to timely provide complete responses with no errors at all.

To achieve that goal, I have again suggested the creation of a Transparency Office with a devoted and expanded public records team. By centralizing this important work, the City can provide the public with a single point of contact and ensure a properly trained staff provides timely responses that are coordinated across all departments.

Spreading the responsibility among departments may have made sense years ago, when the City received just a few hundred requests a year, but the

increasing demand requires a new approach. What we've seen in litigation is that unless the City's response is flawless, a lawyer can sue and win attorney fees, even if the error was inadvertent or minor.

A recent case concerned a request for the 911 call about a specific incident. No 911 call was made, however, so no records existed. Unfortunately, City staff mistakenly informed the requestor that it had a record of the call, but that the record was exempt from disclosure under state law. City staff was right about the exemption, but wrong that it had a record. The City was sued and a judge ordered it to pay \$27,661 in attorney's fees to the requester's lawyer -- all over a record that never existed.

The typical requester isn't looking for a payout, but for information about the condition of a Little League field, or about the number of traffic accidents that occur near their kid's school. That's why the public record law was created — as a tool for citizens to get quick and easy access to public information.

Our City would further the intent of the law and better serve its citizens if it created a Transparency Office.

This investment would benefit all of us.

—Mara Elliott is the City Attorney of San Diego.

Letter to the Editor

Even as a lifelong Democrat, respectfully, I cannot believe that the hyperbolic and inflammatory writings (Feb. 10 issues of Mission Times Courier and College Times Courier) of the La Mesa Foothills Democratic Club ["If Death Walks Among Us, He's Definitely a Registered Republican"] is constructive in any way, nor helpful to

returning to a bipartisan government that works for the good of the people, rather than one's respective party. One party reviling the other is simply repeating the Republican playbook. Can't we all just get along despite our differences of opinions?

Tom Harpley
San Diego

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PENINSULA BEACON



Morrissey to speak March 15 on future plans for Mission Trails Regional Park

San Carlos Area Council

By **MICKEY ZEICHICK**



The next meeting of the San Carlos Area Council (SCAC) will be on Wednesday, March 15 at the San Carlos Branch Library at 7265 Jackson Drive starting at 6:30 p.m.

Our speaker will be the executive director of the Mission Trail Regional Park (MTRP) Foundation, Jennifer Morrissey, who will provide updates and future plans for Mission Trails which includes an initiative to

acquire properties within the park's boundaries in the East Elliott Community Planning Area north of SR-52.

MTRP Mission Statement: In partnership with the City of San Diego, preserve and protect the natural environment of Mission Trails Regional Park and to provide and promote educational and recreational opportunities.

Elections for the SCAC are coming up in May we need more Board members.

I am happy to announce that we have had interest by two



Mission Trails Regional Park Foundation Executive Director Jennifer Morrissey will speak at the March 15 SCAC meeting. (Courtesy photo)

members of our neighborhood to join our board. This is great news, but we need more. I promise you we do not have heavy demands on anyone's time.

The requirements for being a

member on our board are to be: 18 years of age or older, a resident of the San Carlos area, a desire to be involved with the community, and to attend our bi-monthly meetings and board meetings when there is business to tend to that can't get done during our general meetings. Whether you are new to our area or have lived here for a long time, we want your input. You can contact me at: SanCarlosAreaCouncilPres@gmail.com.

Please join us as we hear updates from our representatives:

Congresswoman Sara Jacobs-office (Jawad Al Baghdadi); State Assembly District 78 Christopher Ward (Teannae Owens); County Supervisor, Joel Anderson (Art Davis); SDUSD Trustee, Shana Hazan; and our beloved Librarian, David Ege who will discuss, among other things, the failed ballot initiative and what could/does that mean for the San Carlos Branch.

The next meeting of the SCAC after March will be held May 17, same place and time.

—Mickey Zeichick is president, SCAC.

Need continues for local low-income housing

Allied Gardens/Grantville

By **SHAIN HAUG**



There is a pressing need for market rate, affordable, and low-income housing.

In response to that demand Sacramento and the City enacted legislation that expedites residential construction. Unfortunately, most of what was done is directed to densification of residential communities.

Rather than concentrate along urban corridors, areas that have infrastructure and public transit routes that will support increased population, the legislation overrides the zoning of our single-family neighborhoods. The rules that began with permission for small Accessible Dwelling Units were extended to allow high rise multi-family resident buildings on streets zoned for single family houses.

Council Policy 600-24 establishes a procedure for the Community Planning Groups (CPG), in our case the Navajo Community Planners, Inc. (NCPI), to make advisory recommendations to the City on land use matters within the CPG's planning area. NCPI covers Allied Gardens, Grantville, San Carlos, and Del Cerro.

The section of the Council Policy headed "Scope of Advisory

Recommendations" provides in part, "Private project applicants are not required by this policy to present their application before CPGs, although the City encourages applicants to conduct robust engagement with CPGs, the community, and project neighbors." [Emphasis added]

The section headed "Responsibilities" provides in part, "The CPG recognizes that City staff and development project applicants are not required by the City to present their project or application before the CPG although the City encourages applicants to conduct robust engagement with all CPGs, the community, and project neighbors." [Emphasis added]

The section headed "Community Participation and Representation" provides in part, "The CPG and its voting members should routinely seek robust community participation in the CPG planning and implementation process to serve the best long-term interest of the community at large." [Emphasis added]

The key word that defines the function of the CPGs is "robust." This standard is not being met.

When a developer files for a building permit it is first reviewed by the Development Services Department (DSD) of the City Planning Department. If the development meets all criteria for the zoning or if the development

meets the special conditions such as found in the rules for a Sustainable Development Area it is treated as "ministerial" and presentation to the CPG is not required. The problem is, this characterization of ministerial, a more convenient status for a development, is made by DSD in close consultation with the developer. It is not surprising that most developments escape the requirement of examination by the CPG.

Ministerial status does not mean that there should be no robust CPG examination.

Every real estate development can be for community benefit but often will have adverse effect on the neighborhood. It is our experience that developments if first taken to the public by way of the CPG emerge with enhancements in design and with fewer impositions on the neighborhood. The citizenry is a powerful tool, an invaluable resource, in the process. But so far as the City is concerned we are only the cause of delay.

We look to processes that will bring developments closer to those most affected by and benefiting from them.

We propose the following:

- That our council members be given notice of all development permits and the opportunity to inform their constituents of those developments.

- That Community/Town Councils be given the means to register their interest in all developments in their area at the time the application for a permit is filed.
- That Community/Town Councils so registered be given notice of developments at the time the application for building permit is filed with the Development Services Department.
- That notice of all developments, whether ministerial or discretionary, be given to the Community Planning Group for robust examination and recommendation to the City.
- That upon request of the Community Planning Group that any development, whether ministerial or discretionary, be placed on the CPG agenda for evaluation.

We only ask for this consideration of the needs of our communities.

To join the Allied Gardens/Grantville Community Council in its work and to receive notices of the activities of the Navajo Community Planners, Inc. register with us through the "Contact Us" page of aggccouncil.org.

—Shain Haug is president, AGGCC.



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SKDA fundraiser once again a hit

St. Katharine Drexel Academy
By KELLY BONDE

The 2023 portion of the St. Katharine Drexel Academy school year continues at a rapid pace. Among some of the highlights to date:

SKDA WRAPS UP WINTER SPORTS SEASON

With March comes the end of the winter sports season for SKDA Phoenixes. This season, we participated in junior varsity (grades 5-6) and varsity (grades 7-8) boys' basketball, junior varsity (grades 5-6) and varsity (grades 7-8) girls' volleyball, as well as our Pee Wee coed soccer teams, ranging from grades K-4. SKDA participates in the South Bay and Center City Parochial League, playing against other Catholic schools in

our region. All teams practiced hard, played well and represented our school with pride. We look forward to our final sports season of the year, which includes junior varsity and varsity girls' basketball, varsity coed soccer, and the continuation of our cheerleading team.

WE WELCOME THE LENTEN SEASON

Ash Wednesday, which took place on Wednesday, Feb. 22, brings about the Lenten Season, which is the most solemn and important time of year for Catholics. It is a time where we focus on the three tenants of prayer, fasting and almsgiving. For Ash Wednesday, SKDA hosted a Mass with our neighboring parish, Blessed Sacrament Catholic Church, and was celebrated with parishioners, school families and a neighboring school, Nativity Prep Academy.

SKDA COMPETES FOR THE FIRST TIME IN DIOCESE ACADEMIC DECATHLON

On Saturday, March 4, SKDA participated for the first time ever in the Diocese-wide Academic Decathlon. Catholic schools from all over San Diego County came together, this year at St. Augustine High School, to compete in academic areas, such as English, Science, Logic, Theology, etc. Students pick their expert subject areas and take exams live in the gym, with the hopes of earning the team points for overall victory. While our team is small in number, they were mighty in their pride and determination. They studied since September and all did exceptionally well. We are so proud of them.

SKDA'S ANNUAL SPRING FUNDRAISER

Each year, SKDA holds an annual spring fundraiser, which raises



SKDA staff members Erin Link and Nicole Rogers were among those taking part in this month's annual spring fundraiser. (Photo credit: Caroline Moran)

money for school programming needs, directly impacting students' lives. This year, the fundraiser was held at Stone Brewing Company's Liberty Station location on Saturday, March 4 from 6-10 p.m. The event included a silent auction, happy hour, live auction and program. Since it was birthday party themed, as SKDA is celebrating its 5th birthday

this year, there was a magician, cotton candy and face painting! The event was a smashing success, and overall we raised over \$75,000 for the school. We are already looking forward to next year's event.

Editor's note: Kelly Bonde is principal at St. Katharine Drexel Academy.

Revamped CACC formed, separate of the College Area Community Planning Board



A revamped College Area Community Council (CACC) has been formed, separate of the College Area Community Planning Board. The CACC is now a non-profit, California public benefit corporation. It is a membership organization open to all residents, businesses and non-profits in the College Area. Led by a 12-member board, the group's mission is to conduct charitable and educational activities to preserve and improve the College Area and provide opportunities to build social connections. Seats on the board are set for representatives from each of six identified College Area neighborhoods, as well as representatives from the College Area Business District, SDSU administration and Associated Students, and three at-large directors. Visit the CACC website at: collegearea.org.

ALVARADO ESTATES

By KAREN AUSTIN

Congratulations to Alvarado Estates, which is celebrating its 75th Anniversary this year. Alvarado Estates has had its history deeply rooted in the mid-century modernism of the College Area, since its beginnings in 1948. A group of 12 homeowners are now working to plan anniversary-related activities which will highlight our history and

bring residents together. Planned events include historic home tours, talks by historians, a summertime movie night showcasing a period blockbuster along with a curated short-movie about AE, Halloween and fall festivities, a holiday cookie exchange, and more. The group is also creating a "living" archive that can be added to for generations to come. The AE Home History Project will collect information about each home, including noted architects and their fine AE examples of M-C Moderns, Prairie, Ranch-style and the rare Post and Beam. The group also aims to produce an anniversary coffee table book which will highlight neighborhood development, experiences and the influence of residents, past and present.

COLLEGE VIEW ESTATES

By JEAN HOEGER

College View Estates ended 2022 with the full return of our signature events throughout the year. Our annual College View Estates Association block party was held in June bringing nearly 200 families and friends together for conversation and activities such as a chili cook-off, dessert bake-off, bounce house, tot lot, water balloon toss, grill for hot dogs and hamburgers, as well as music and prizes. Our progressive dinner in October drew 80 neighbors providing the opportunity to socialize with each other as a large group for the appetizer and dessert course, while the main course was enjoyed in more intimate groups in neighbors' homes. CVE neighbors set the mood for a spooky Halloween and festive December holidays by decorating their yards



Four of six College Area Community Council neighborhood representatives are pictured here: Karen Austin (Alvarado Estates), BJ Nystrom (El Cerrito), Troy Murphree (Mesa Colony), and Jim Jennings (College Area Triangle). Not pictured: Jean Hoeger (College View Estates). The group is looking for a new representative for Baja Canyon.

and houses, with a friendly holiday lights competition, culminating in a holiday gathering at the home of our CVEA president. Our first event of the new year was our once a month "First Friday" social gathering, which is informal and focuses on community and friendship, held at the home of a different neighbor each month.

MESA COLONY

By TROY MURPHREE

One of the things that makes Mesa Colony so unique are the diverse architectural styles of its homes. In short, we have houses that were built in the 1930's, with the Craftsman flare, and

those that were built circa WWII with the Spanish influence, and finally we have our mid-century modern homes. Each one of these homes is lovingly cared for and you can feel the appreciation for their history as you walk the neighborhood. The community is racially and culturally diverse, educated and interested in the future of the area and its residents. The pandemic has taken a toll on our community group, but we are starting to build back up and get active again. Fun events such as our traditional Mesa Colony yard sale will be on April 1 and our upcoming neighborhood potlucks are on our calendar. Monthly meetings and community dinners at local restaurants are also

things we look forward to. We are so lucky to have the College-Rolando Library as our central hub for gatherings and monthly meetings on the 4th Monday from 6:30-8 p.m. It is the jewel in our Mesa Colony Crown. Email: Susan Grant at mesacolonycg@gmail.com and look for posts on Nextdoor and Facebook (Rolando/Mesa Colony/SDSU Neighborhood Activities and Information). <https://www.facebook.com/groups/1112401182481412/>.

Editor's note: This is a new column that will highlight neighborhoods in the College Area. If interested in submitting news on the Baja Canyon area, contact: caccpresident2021@gmail.com.

SDSU Greek life
CONTINUED FROM Page 1

America, Meals on Wheels, Circle of Sisterhood, Huntsman Cancer Research, and Court Appointed Special Advocates (CASA).

Through fundraising events, Greek organizations have been able to make significant donations to these organizations.

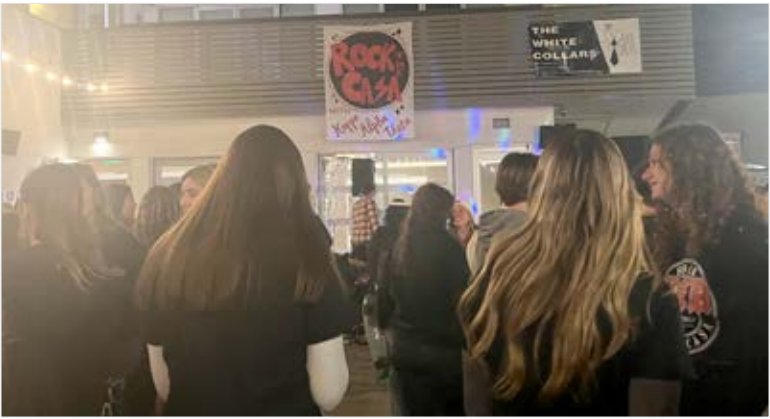
“Last semester we held an event called Rock the CASA,” said O’Neil. “We had three local bands come out and perform and we sold tickets to raise money. This was

a huge event and we raised over \$10,000.”

All proceeds from “Rock the CASA” went to Voices for Children of San Diego, whose goal is to promote and support court-appointed volunteer advocates for children who have experienced abuse or neglect.

Other fundraising activities included dance marathons, carnivals, food sales, concerts, and clothing drives.

“As a chapter, we found huge success from our efforts and saw the direct impact we had on the local San Diego Community,” said Ava Guerra, the vice president of Philanthropy for Alpha Gamma



Kappa Alpha Theta's 'Rock the CASA' fundraiser benefited Voices for Children San Diego. (Photo credit: Natali Gonzalez)

Delta. “Through our chapter able to fundraise over \$3,000 in events that we hosted, we were a few short weeks.”

These proceeds helped fight hunger in San Diego, earning Alpha Gamma Delta the 2022 Award of Excellence and 2022 Engagement Award for their significant contributions to SDSU’s “Aztecs Rock Hunger” initiative. Sororities and fraternities will be continuing to host philanthropic events throughout the academic year to raise donations for their foundations.

—Natali Gonzalez is an MA student in rhetoric and writing studies at San Diego State University. See more of her work at: thedailyaztec.com/staff/_name/natali-gonzalez/.

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The Corner Thai Kitchen: Food from 3 corners of Thailand

What's on the menu?

By **ROBIN DOHRN-SIMPSON**

Arleen and Aroy Pudwong are sisters who emigrated from Thailand originally to learn English and American culture. Arleen met her now husband, married, and decided to open a restaurant with her sister. They started with the King of Thai Restaurant in the Grantville area. After seven years, the sisters decided to add a second restaurant, The

Corner Thai Kitchen, on Friars Road in a strip mall that features a variety of international cuisine. “We serve authentic street food, such as you’d find on the streets of Bangkok. “It’s simple food, not fancy, but with good flavors,” said Arleen. The menu features food from three corners of Thailand. “From Chiang Mai, in northern Thailand, we have a very popular soup called Khao Soi Noodles. It is a coconut soup with chicken, onions, and topped with Chow Mein-style noodles. Then from

eastern Thailand, on the border of Laos, we have Esarn Salat, which is popular with Thai people mostly. It has a pickled fish sauce that’s pretty stinky. In addition, Bangkok, Thai Street food. This is what Americans know as Thai cuisine,” stated Arleen. “All of our recipes are family recipes and many come from my mother who still lives in Thailand. My cousin, who is our cook, has adapted them to fit an American taste,” added Arleen. The menu is very extensive with very affordable prices.

Some other unique dishes are Pra Ram Chicken a creamy peanut sauce on a bed of steamed broccoli and cabbage. A stir-fry dish called Pad Prik Gang, with chicken or another meat of choice, stirred with Thai red curry paste, coconut milk, green beans, red and green bell peppers and key lime leaves. “We have lots of curries. My mom’s Thai curry is one of my favorites,” said Arleen. You could have curry every day of the week if you are a curry lover. Yellow, Red, Mussamum, green, and Panang Curry. Some other house specialties are Garlic Pork Spare Ribs, Crab Fried Rice, Thai Mango Chicken, and the Vegetarian dish called Buddha Delight with crispy tofu sautéed with mushrooms, zucchini, bell peppers and broccoli in a bean sauce. Thai Corner Restaurant is open every day except Tuesday from 11 a.m. - 9 p.m. If you go for lunch, they offer many lunch specials that include a house salad, egg roll and gyoza. They do a strong take-out business; you can preview their menu at: cornerthaikitchen.com.



There is plenty to smile about with the food and service at The Corner Thai Kitchen. (Photos by Robin Dohrn-Simpson)

Call in an order or go in and order. Located at 10450 Friars Road, San Diego, (619) 269-9777. —Robin Dohrn-Simpson is a local food and travel writer. Reach her at: robindohrnsimpson.com.



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Volunteers grow the San Carlos Community Garden

In the garden
By JESSICA MILLS

It takes a village to create a community garden and at the San Carlos Community Garden (SCCG), volunteers are at the organization's heart and soul.

For more than 10 years, individuals, families, clubs and corporations have volunteered to help build garden beds, arbors, sitting areas and garden sheds; plant and harvest produce; develop and lead education and enrichment programs for the community, and much more.

On the second Saturday of every month from 9-10 a.m., individuals are invited to attend SCCG's "New Volunteer Workshop," where participants receive a docent-led Garden tour and overview of ways to get involved.

Held on the fourth Saturday of every month from 9:30-10:30 a.m., the SCCG hosts their Produce Swap, where community members can bring their fruit, vegetables, herbs, flowers, recipes and baked goods to swap with one another.

Bree Gonzalez was instrumental in establishing the Produce Swap in 2019.

As a nutritionist at the San Diego State University (SDSU) Foundation and a board member for the Academy of Nutrition

and Dietetics for the San Diego District, Gonzalez found the SCCG to be the perfect venue to lend her time, knowledge and cooking talents.

"[The garden] makes me a happier person because I get to mix a variety of my passions — science, nutrition and sourcing of food," Gonzalez said.

As a SCCG volunteer, Gonzalez helps organize the monthly Produce Swap which often includes a presentation of her fresh-baked treats along with a hands-on craft activity, — providing visitors with an experience that entails much more than food swapping.

"One of my favorite things is to introduce new foods to people and that happens at the swap all the time," Gonzalez explained. "Everyone is so knowledgeable, we're always teaching each other."

Ryan Marshall, a student at Grossmont College, discovered the SCCG while taking an intermediate biology course.

"One of the [class's] projects involved environmental volunteer work," Marshall said. "One of the choices was the San Carlos Community Garden. I was already interested in the garden and I thought it would be a good idea to get involved."

Marshall helps plant, fertilize, and harvest produce; and maintain the garden grounds and pull weeds. His interest in gardening

and contributing to the community has kept him volunteering for the SCCG.

"Seeing the plants grow and knowing that a lot of them are going to food banks and helping people, gives me a sense of connecting with those at the garden and those we're helping," Marshall explained.

Michael Land, a hydrologist by trade, contributes his expertise in the quality and resources of water.

Land is a big part of maintaining the SCCG's pollinator and orchard gardens by planting, mulching, weeding and much more. Land is also particularly concerned in supporting the SCCG's mission toward stewardship of the earth for future generations.

"Nice things, like the garden, can go away if you don't support it," Land said. "We should all want kids to get their hands dirty, to touch soil and make that connection with food. The SCCG helps strengthen these relationships within our community."

Alphabet Soup is an interactive story time event for young children held on the second Saturday of each month from 10-10:30 a.m. Shannon Pate, a San Carlos local, is a volunteer storybook reader for the event.

"Alphabet Soup opens up with a fun activity to get the kids' energy out," Pate said. "Then we go into reading a story or two,



Ryan Marshall and Michael Land are but two of those volunteering their time at San Carlos Community Garden. (Courtesy photo)

which are often nature-inspired. Afterwards he kids and their families can roam the garden to look for treasures found around the garden like lady bugs, butterflies, edible plants or some of the children's games installed."

On Saturday, March 11, Pate will read "The Riddle Roo," her first published children's book.

Those interested in volunteering can sign up and find additional information at: sancarloscommunitygarden.com.

Editor's note: Jessica Mills is a volunteer for the SCCG and senior at the University of San Diego. Mills helps with communication and marketing projects for the garden and the Youth Ambassador program.

Women's History Month

CONTINUED FROM Page 4

areas will eventually be vitally important on the road to becoming a dentist."

It comes as no surprise given her passion for the job that Phillips loves being a dentist.

"I have known many of my patients for more than 30 years," Phillips pointed out. "To have a chance to care for entire families, year after year is very gratifying. You have a chance to feel a close connection to them as well as a definite feeling of trust. To be able to transform a person's appearance as well as their health is very satisfying."

As Phillips sees it, another wonderful thing about being a dentist is that it is the perfect profession to be able to maintain a "work-life balance" at the end of the day.

"This is very important for a person's long-term mental and emotional happiness, especially when one is trying to balance 'having it all' while navigating throughout life's journey," Phillips stated. "Life goes by very fast, and I wanted to have the time for a career and a family."

Given the guidance some of her female professors in dental school provided her with, Phillips has been giving back for many years to both her patients and those young women aspiring to do what she has done so well for decades.

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Rolando Street Fair set to celebrate 25th anniversary

By NOAH LYONS

From its humble beginnings at Clay Park, the Rolando Street Fair has grown into a premiere community-based event in San Diego. On Sunday, March 19, the 25th annual festival will take place.

This year's event, taking place from 10 a.m. to 6 p.m., will feature a variety of activities and amenities for guests of all ages. There will be free live music for everyone to enjoy, as well as more than 100 vendors selling clothes, jewelry, food and drinks.

Rolando Street Fair Producer Kirstin Broome is excited to appeal to a wide range of residents.

"There's something for everyone at the street fair," Broome said. "People really enjoy it. It's a great time to come out and spend time with your friends and family, your neighbors, and meet new people."

The beer garden will also make its return, putting a spotlight on local breweries.

EVENT WILL INCLUDE MUSIC, FOOD AND FUN FOR RESIDENTS AND VISITORS ALIKE

Corbin O'Reilly, the owner of local BBQ and brew shop CorbinsQ and Tap Truck, is looking forward to stepping up the event in 2023.

"I'm upping staff, equipment and our plan of attack so people can be ready to listen to great



Plenty of fun and more awaits visitors to this year's 25th edition of the Rolando Street Fair (Courtesy photo)

music and hang out in the beer garden," O'Reilly said.

For the younger guests, a kid's zone includes inflatables, games, arts & crafts and climbing walls. For \$5, children can enjoy all the activities all day long.

One of the other draws of the Rolando Street Fair are the variety of local businesses on display.

Jeanie Burkhardt sells homemade dresses and farmer's market bags among other items for the business LucysRoom. This marks the 10th year that they've been a vendor for the Rolando Street Fair. Burkhardt ex-



pressed her enjoyment of the festival year-by-year.

"This community fair celebrates the character of the neighborhood

of Rolando," Burkhardt said. "Locals are gracious and those who have traveled to visit are charmed with the friendly vibe. The music stage is the heartbeat of the festival as there is usually a fantastic blend of blues and funk."

Five local bands will perform live music this year: Buck-O-Nine, Kid Tributes, Lady Dottie & the Diamonds, Sara Petite and The Sleepwalkers. The bands will play throughout the festival, from 10:15 a.m. to 6 p.m.

Even with all of the bells and whistles of the event, Rolando Community Council President Doug Lister reiterated the most important aspect of the street fair.

"I always tell people that Rolando is a great place to live because we got all these things," Lister said. "But when it comes down to it we wouldn't have any of these things if we didn't have incredible people."

For more information on this year's festival, visit the Rolando Community Council's official website: rolandocc.org/rolando-street-fair/schedule/.

—Noah Lyons is an undergraduate student studying journalism at San Diego State University. More of his work can be found here: thedailyaztec.com/staff_name/noah-lyons/.



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Musical entertainment is but one of the many things seniors can enjoy and partake in at the reopened JFSCAC. (Photo courtesy Jewish Family Service)



Tai Chi is another activity that seniors can participate in at JFSCAC (Photo credit: Jessica Mills)

Jewish Family Service College Avenue Center better than ever after hiatus

By JESSICA MILLS

After a three-year hiatus due to the COVID-19 pandemic, the Jewish Family Service College Avenue Center has reopened to the public for in-person programming weekdays from 10 a.m. - 1 p.m. Located at Temple Emanu-El, 6299 Capri Dr., the center provides a plethora of activities for the mind and body, prepared lunch and social connection for adults of all backgrounds, over the age of 60.

Although the College Avenue Center (CAC) provided virtual programming throughout the pandemic, many were thrilled to gather in person again.

Senior Director of Nutrition and Aging for Jewish Family Service (JFS), Kristine Stensberg, was among those excited about new and familiar members returning.

"It's been amazing being back in person because we've actually been able to see people," Stensberg explained. "We actually continued to provide virtual programming for everyone but we kept hearing time and time again about the missing connection. The virtual formatting worked but it's not the same as people having a cup of coffee and connecting before and after class."

During the pandemic, the CAC received an increase in requests for nutritional assistance. JFS offers

various services to help community members with food security such as home deliveries, which are offered Monday-Friday from 10:30 a.m. - 1:30 p.m. Community members can also gather at the CAC for warm group meals.

Verne Boyce has been coming to the CAC for the last 10-15 years with his wife and enjoys the hot meals.

"The food is fresh and it's always made that day," Boyce said. "It's very wholesome food, I think."

The congregate meals are served Monday-Friday at 11:45 a.m. and require a meal reservation 24 hours in advance by calling (858) 637-3230. Additional information about donation, monthly menus and home delivery options can be found at: jfssd.org/our-services/food-meals/.

JFS also offers "On the Go," a volunteer-run program to help adults get where they need to go. Visitors and members can request transportation to the CAC by calling (858) 637-7320.

"What we want to provide is that whole person service," Stensberg said. "Making sure that someone can physically come here through transportation, participate in the classes, get a meal and get safely home. If there's other items that they need, they can check in with our staff for referrals."

Further information regarding hours of operation, pricing, eligible zip codes and much more can be found at: jfssd.org/our-services/older-adults/on-the-go-transportation-solutions-for-older-adults/.

While food and transportation are popular services at the center, they also offer daily activities that CAC Program Coordinator Carmen Lomeli helps run.

"I set up in the morning to [make] sure we have an inviting space for our members, making sure we have books and magazines," Lomeli said. "I process our intakes for new members and connect them to the resources that we have."

Among these resources is the JFS Fix It Service that offers safety repairs and modifications to

improve one's mobility and safety at home. The pre-screened volunteers can assist with mounting outdoor security lights, installing smoke and carbon monoxide detectors and much more.

"Fix It' is a volunteer-run service and it's a big program that we offer," Lomeli said. "If we can't provide the [assistance], that's okay, we'll connect you to other people in the community that can."

An extensive list of services, details and contact information can be located at: jfssd.org/our-services/older-adults/home-safety-modification/.

Many visit the CAC for unique daily activities such as trivia, Tai Chi, current events, music appreciation and even laughter yoga.

"Laughter yoga is really fun," Stensberg said. "It's all about breathing and being in the moment, including laughter and using your breath."

Bonnie Sattler came to the center prior to COVID-19 and highly anticipated coming back for the CAC's various programs.

"They had a lot of programs and lectures I enjoyed and I was very excited when they reopened the center," Sattler said. "I come for the tai chi class on Tuesdays and music appreciation on Fridays."

With a variety of activities, resources and assistance, community members of all backgrounds can find social enrichment and connection with others at the Jewish Family Service College Avenue Center.



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The Robotics Showcase Extravaganza is back for this year. (Courtesy photos)

It's full 'STEAM' ahead at the San Carlos Branch Library

San Carlos Library

By DAVID EGE



Our annual Robotics Showcase Extravaganza is back for 2023.

Join us on Saturday, April 15, from 10 a.m. to 1 p.m. in the library's lower parking lot for the robotics showcase.

Robotics teams from local schools and the San Carlos neighborhood will display their robotic creations and run mock competitions. Between 11 a.m. and 1 p.m., stop by the Winer Family Community Room & Art Gallery to make your own interactive robotic craft.

Artist, Carol Mansfield, will be displaying her acrylic paintings through

April 3 in the Winer Family Community Room & Art Gallery. She also dabbles in experimental work with mixed media and collage. Join her for her Artist's Reception on March 18 from 12 p.m. to 2 p.m.

Do Your Homework @ the Library is available at the San Carlos Branch Library.

Our Homework Center is open to all K-8 students and provides free assistance with homework assignments. Tutor Learning Coordinators are available to guide and support student learning. The center is open on Monday to Thursday from 3 p.m. to 6 p.m.

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—David Ege is branch manager at San Carlos Branch Library.



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First-time home buyers facing one of the least affordable markets on record

Real Estate Update
By SARAH WARD

My first-time home buyers have been having difficulty over the last couple of years. During 2021 and 2022, when the housing market was scorching hot, it was tough for first-time home buyers, often with FHA 3.5% downpayment loans and other low downpayment loans, to compete with the all-cash and conventional loan buyers. FHA and VA loans can be a trickier and sellers generally like to avoid the trouble when multiple offers are on the table. Although I have had pretty good success over the years representing buyers, by convincing sellers that it is worth it to sell their home to a military family or other young family looking to make a long-term home. But, no doubt, the last few years have been tougher for first time home buyers, especially when many offers come in over list price and often with

a no-fuss, 21-day close, something FHA and VA buyers can not typically achieve. In 2022, first-time home buyers made up the lowest proportion of all purchasers in decades. Now we have a different situation for first-time home buyers. Over the past four weeks mortgage rates have again been surging upward, nearing 7% for well qualified borrowers. This has caused mortgage applications to plummet to a near 30-year low for first-time home buyers (as well as other purchasing groups). Today, first-time home buyers are facing one of the least affordable markets on record. Because this buying group generally has a higher loan to value amount, they are most sensitive to interest rate increases and the higher rates are resulting in less they can afford. Loan officers typically work backwards, starting with income and debt payments to generate a maximum monthly payment for a buyer. As interest rates increase, that same monthly

payment can afford less and less of a home price. Compared with a year ago, when rates were in the 4% range, a monthly payment today is about 50% higher for the same loan amount. Interestingly, home prices are staying fairly steady, with only minor decreases since the highs of last summer. Another issue is that the supply of lower priced properties is extremely low as those property owners are not bringing those properties to market very often, instead holding on to their mortgage rates in the 3's and 4's. When a desirable, lower priced property does come on the market, quite a few offers come in, and often an investor will scoop it up. Inflation is causing investors to purchase the more affordable single-family properties as a hedge against the persistent inflation, further boxing out first-time homeowners. The median age of first-time home buyers has increased steadily to 36 years old nationally and even higher here in San Diego.

One thing I tell my first-time home buyers to do is to first get approved by either my mortgage loan person, Margaret, an amazing lady and longtime loan officer or a loan person of their choice. I currently have a lender offering down-payment and closing cost assistance grants in some areas of San Diego. I also suggest considering a townhome or condo for a few years, until rates hopefully decrease. This way they have a hedge against inflation and have likely tax write-offs against their income going forward. Another option is an interest-only loan for a few years which requires lower monthly payments. I also strategize with buyers on considering fixer properties. Call me with any questions on buying or selling real estate in San Diego.

—Sarah Ward is a REALTOR with Coldwell Banker West. Reach her at: sarah@sarahdoesrealestate.com.

El Cerrito Community Dumpster Day set for March 11

Jefferey Nguyen, the community liaison for El Cerrito from Sean Elo-Rivera's District 9 office, at the request of El Cerrito Community Council (ECCC), has set up a Community Dumpster Day for the community. The event will take place Saturday, March 11, 10 a.m. to 1 p.m. (or until the bins are full). Residents can bring acceptable items to the parking lot of Faith Presbyterian Church (5075 Campanile Drive, San Diego). "While the event is scheduled for three hours, come as early as possible since the last community dumpster day saw all the dumpsters full after two hours and no more items could be accepted," El Cerrito Council President Laura Riebau commented. "This time we are only accepting bulk items (no hazardous items/batteries/heavy electronics)." Riebau said she is looking into providing electronics on the next dumpster day. "I am also open to any volunteers that would like to support us and the community," Riebau noted. "Anyone with trucks who may be able to assist community members around the area with bulk items they may not be able to remove or volunteers that want to help on site with traffic control or dumping please reach out to me."

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