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Movie Night Brings Wonka to **Kensington Park**

By Sylvia Elsbury, President, KCC

Coming soon to Kensington Park: Kensington Community Council's annual Movie Night! Gather your friends and family on Saturday, September 21 for Wonka under the stars, a free event brought to you by KCC. Given last year's amazing turnout, there will be two popcorn machines as well as a larger screen and sound system! Bring your own picnic or purchase your hot dog, sausage or meatless dinner from KCC. Popcorn, candies and Mr. Dewie's Cashew Creamery treats will also be sold.

Love Willy Wonka & the Chocolate Factory? Then you'll want to be sure to see this 2023 origin story of Willy as a young chocolatier raring to start his own shop. Wonka begins around 7:30pm, with concessions available from 6:30pm. Come early to nab your preferred seating on Kensington Park's big lawn. If it's chilly, bring blankets, fold-up chairs, and whatever else you need to stay comfy. Event sponsors include Mechanics Bank, Mr. Dewie's, Nation's Giant Hamburgers, and the TTL Team at Red Oak Realty. KCC's Movie Night, and next month's Fall Picnic on October 20, have been presented for vears and years by several generations of dedicated volunteers. If these wonderful Kensington traditions are to endure, new faces must appear around our table. Volunteering at an event is an easy way to experience KCC's esprit de corps and the joy of serving your community! Please inquire about volunteering alongside KCC's board of directors and friends.

Email president@kensingtoncommunitycouncil.org. Many hands make fun work!

VOLUME 82 NUMBER 8

Plan Now for Kensington's Annual Clean-Up

By David Aranda

It is that time of year again, with the Great Kensington Clean-up right around the corner during the week of September 16-20. Once again, the Kensington Police Protection and Community Services District is working with Bay View Refuse and Recycling Service to help you dispose of a variety of household junk. Now is the time to de-clutter your closets and garage.

Last year an incredible 135 tons of material was collected from Kensington residents, a big increase over previous years. During this week, on your normal scheduled pick-up day, Bay View Refuse will make a special effort to take anything and everything. Most amazingly, this service is free.

Place your regular trash, recycling and organics in their carts to be collected on your normal collection day. And then set out whatever else you want picked up. Be sure to contact Bay View Refuse to request hazardous waste pick-up. Do not set hazardous waste out with all the other items.



See Clean-Up, Page 6

Letters

Dear Editor:

Dear Editor:

LAFCO. powers. ~44,000).

cameras. tify the suspects.

Kensington and Beyond Update

July - September 2024



308 Coventry Road Kensington

2 BR | 1 BA | Separate 1BR/1B | 1404 sqft. (+/-) Sweet Spanish bungalow that could easily be connected or separate OFFERED AT: \$1,289,000 To view online visit: 308coventry.com

1 Sunset Drive

Kensington 3 BR | 1.5 BA | 1966 sqft. (+/-) Romantic Spanish style villa with private gardens and decks and a generous sized kitchen! OFFERED AT: \$1,498,000 To view online visit: 31sunset.com

1200 Brickyard Way #316 Point Richmond

3 BR | 2 BA | 1651 sqft. (+/-) Rarely available corner unit with spectacular Bay views and a complex with resort like amenities List Price: \$849,000 | Sold: \$875,000

To view online visit: 1200brickyard316.com

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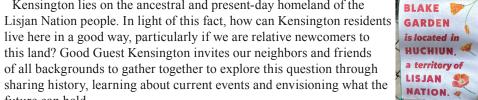
RUTH FRASSETTO, CRS 510.697.8606 ruth.frassetto@compass.com DRE 00779030

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Good Guest Kensington Puts on Lunch & Learn

Kensington lies on the ancestral and present-day homeland of the Lisjan Nation people. In light of this fact, how can Kensington residents live here in a good way, particularly if we are relative newcomers to this land? Good Guest Kensington invites our neighbors and friends



future can hold. Please join us on Sunday, September 8 from 12-1:30pm at Zip Code East Bay, 388 Colusa Ave. We'll eat and hang out at noon and then learn and discuss from 12:30-1:30. Bring sustenance from home or grab a treat at the Kensington Farmers' Market to enjoy in a casual setting while learning, discussing and being in community.

RSVP appreciated but not required. Questions? Want to get our email newsletter? Email goodguestkensington@gmail.com and/or check out our website at goodguestkensington.org.

Good Guest Kensington, founded in 2021, is a volunteer group of Kensington residents that works toward a future where the town of Kensington—its residents, business owners, schools, community groups and governing bodies—is living in right relationship with the Lisjan Nation people.



Kensington Market Update

MAY - SEPTEMBER 2023

11 Closed Sales

Median List Price: \$1,295,000

Median Sales Price: \$1,482,000

Median Sq. Ft.: 1,752

Median Cost Per Sq. Ft.

List Price: \$697

Sales Price: \$895

Average Days on Market: 13

MAY - SEPTEMBER 2024	-
11 Closed Sales	
Median List Price: \$1,499,000	
Median Sales Price: \$1,650,000	
Median Sq. Ft.: 2,167	
Median Cost Per Sq. Ft.	
List Price: \$657	
Sales Price: \$710	TRANSING ST
Average Days on Market: 22	

Inspection vs. Appraisal

When you decide to buy or sell a home, you may come across a number of terms and conditions you're not familiar with. While you may have a general idea of what an inspection is, maybe you're not sure why you need one or how it's different from an appraisal. Here is an explanation of the differences.

Home Inspection

An inspection gives you a clear idea of the safety and overall condition of the home which is important for such a significant transaction. A home inspection is something that protects your financial interests in what will likely be the largest investment you make in your life—one in which you need as much information as possible. In our area sellers typically order inspections prior to selling their home so there are no surprises and they can fully disclose the condition of their home.

Home Appraisal

While the inspection tells you about the current state of the house, an appraisal gives you its value. When buying or selling a home, an appraisal verifies that the sale price of the home is in line with fair market value based on condition, location and comparable sales within the last three-six months. This ensures the homebuyer doesn't pay more than the home is worth, and the mortgage lender doesn't lend more than it is worth. If there's ever any confusion or discrepancy between the appraisal and the agreed-upon price in your contract, your trusted real estate professional will help you navigate any additional negotiations to try to close the gap.

Bottom Line

The inspection and the appraisal are different but equally important steps when buying or selling a home – and you don't need to manage them by yourself. If I can assist you with your real estate needs it would be my pleasure.

> Representing Kensington sellers for 30+ years. Specializing in Trusts and Residential Real Estate. If you are interested in knowing the value of your home or what is required to sell a home in this market, call me. The appointment is confidential and complimentary. RUTH FRASSETTO, CRS

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Sunday, September 15 from 2-5pm. All artworks are discounted by 50 percent. Cash, checks, and PayPal are accepted. Please, no small children. Tatsaki Gallery, 683 Oberlin Ave., Kensington.

K E N S I N G T O N **OUTLOOK**

LINNEA DUE ADVERTISING MANAGER ALMA KEY

59 Arlington Ave, Kensington, CA 94707-1307 Published ten times a year by the nonprofit Kensington Community Council. (Monthly except for the combined July/August and December/January issues.) Available online at www.KensingtonOutlook.com. Non-Kensington residents can subscribe by mail for \$10 annually

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manager by phone or email listed above. See information about letters to the editor to your left. Other mail can be sent to 59 Arlington Ave., Kensington, CA 94707.

Outlook, a monthly newsletter that covers local events and issues. KCC also provides a forum for all Kensington community groups to meet and coordinate their respec-PUBLISHER tive efforts toward the common good of the community.

EDITOR

KENSINGTON COMMUNITY COUNCIL







Opinions expressed in Letters to the Editor are those of the writers and do not reflect the opinion of the Outlook, its editor, or the Kensington Community Council. Letters must be signed and include the resident's phone number and address (which will not be printed). Letters 350 words or under will appear in the print edition (space permitting). Any letter over 350 words will be printed in the online edition only. Publication of letters and articles is subject to space and the editor's discretion. Obituaries of Kensington residents are printed without charge. All material must be received by the 10th of the month preceding issue date; submit by email to editor@kensingtonoutlook.com. No press releases or PDFs; Word documents or text in the body of an email are acceptable.

The Kensington Community Council is dedicated to the

improvement, development, and education of the commu-

nity, and to the promotion of social welfare in Kensington.

It enriches the community by providing educational and

ograms for all ages and by publishing the

Use one space, not two, after all periods.

Exhibit

Rip Matteson

By Rosary Matteson Rosary Matteson, wife of late painter and cartoonist Rip Matteson, hosts a reception of Matteson's artwork on



A New Kind of Kensington

The kind of district consolidation under consideration in Kensington is recommended in two reports commissioned for the Contra Costa County Local Agency Formation Commission (LAFCO). The government model with all public safety services provided under one governmental entity is found in all of our adjacent cities, elsewhere in the state and is predominant across the country. A Community Services District (CSD) can provide both fire and police services. An example is Marinwood CSD, a similarly sized community in Marin, which directly provides fire service and outsources police service in a mirror image of the current Kensington arrangement.

Kensington district consolidation (unification) of our two boards is being analyzed by the municipal advisory firm Ridgeline Municipal Strategies, in advance of any district decision to apply to LAFCO for approval. Most recently they have completed review of the KPPCSD 10-year financial forecast, which indicates that the district will have funding to provide the current level of services. The final report to determine whether a consolidated-unified district would be financially viable is underway and should be completed this fall by Ridgeline.

Kensington Property Owners Association (KPOA) supports the continued effort by the KPPCSD and KFPD to determine whether consolidation can work financially in Kensington. The information will be provided by Ridgeline and due diligence will be conducted by the districts and by the county. Our reasons for supporting district consolidation include elimination of uncoordinated budgeting and duplication of administrative staff, and that it enables a unified board to address and balance highest priorities for all services. Some of the districts' difficulties experienced in management and staff retention would be addressed by having fulltime positions. Most importantly, coordination by one governing body of police and fire would finally be accomplished, making Kensington residents safer especially in a disaster in our urban-rural interface environment. One unified community safety and services district will improve funding, coordination and balanced planning between Kensington's public safety departments.

Rob Firmin, KPOA President, and the Board of Directors

Separating Fact from Fiction

As discussion continues about consolidating the fire and police districts in Kensington, it's important to communicate facts. Publicly available information from government sources has illuminated my own quest to discern fact from myth.

Myth: LAFCO has recommended consolidation of Kensington's two special districts since 2009. (LAFCO is the countywide commission that reviews public services and oversees consolidations.)

Fact: In 2011 and 2019, in reviews of law enforcement services and the KPPCSD, LAFCO recommended "the status quo should remain," i.e., for Kensington to maintain separate districts for fire and police.

My conclusion: While Kensington deliberates consolidation, there is no mandate from

Myth: Kensington is "different." Few other towns have police and fire services that are run by separate boards.

Fact: Kensington is, in fact, like most other small towns and unincorporated areas, and like some larger cities, in Contra Costa and Marin counties. My comprehensive survey revealed that most residents in these counties receive fire services from a fire district or authority that serves multiple cities and towns. Many cities and towns contract for police services from larger police or sheriff departments or from a joint powers authority, a legally created entity that allows two or more public agencies to jointly exercise common

Notable exceptions are three large cities that have robust administrations to oversee an array of public services, serve relatively large populations, have a tax base that is separate from property taxes, and have the capacity to govern police and fire services together within the city structure: El Cerrito, Richmond, and San Rafael. Statewide research reveals that there is only one example of a special district that governs both police and fire together: Lake Shastina, in Siskiyou County. (Population

My conclusion: Consolidation of Kensington's fire into police would be a departure from how cities and small towns are delivering public safety services regionally, especially in areas with the same wildland urban interface risks that Kensington faces. As the conversation continues, and financial data is presented, let's ensure that fact prevails over folklore to make the best decisions to keep Kensington safe. Julie Stein, Director, Kensington Fire Protection District

June/July Patrol Logs

• June 3: Officers responded to a request for outside assistance from Albany PD regarding a theft. The suspect, who became violent with Albany PD officers, was apprehended with the assistance of Kensington officers.

• June 23: Officers investigated a mail theft report and collaborated with citizens who provided suspect information and vehicle details. Officers confirmed the vehicle's license plate using witness video and our Flock community safety cameras.

• June 25: Officers responded to reports of multiple auto burglaries on Kenyon and Westminster avenues. Using Flock community safety cameras, officers identified the suspect vehicle and its license plate.

• July 1: Officers investigated three auto burglaries on Lake Drive and a stolen vehicle on Amherst Avenue. The suspect vehicle and license plate were identified using Flock

• July 9: Proactive crime suppression officers working extra patrol in Kensington conducted a traffic stop. The driver was arrested for narcotics possession and driving an unreported stolen vehicle.

• July 21: There was an auto burglary report on Cowper Avenue. The suspect vehicle was identified using Flock cameras. An alert bulletin (BOLO) was shared with allied agencies. The investigation is ongoing.

• July 23: Police received an attempted theft report from an unlocked vehicle on Yale Avenue. The suspects fled before our arrival. The suspect vehicle was linked to multiple auto burglaries in Berkeley, El Cerrito, and Albany. We are working with them to iden-

For a full report, statistics and mapping from the KPD, see the police chief's report in the KPPCSD board packet at www.kppcsd.org

Passings

Pieter van Vliet, Dutch immigrant, family man and friend, passed away quietly at home on June 30, 2.5 months short of his 95th birthday. Born first son on September 15, 1929, in Rotterdam to Jan Arie van Vliet and Adriana Bouter, older brother to Hugo, he had a strong personality, boundless curiosity, and an adventurous, independent streak.

Pieter graduated from the Higher Civic (secondary) school in 1947, followed by a three-year degree in Civil Engineering at the Technical College of the Academy of Visual Arts and Technical Sciences. Seeking wider horizons, he left postwar Holland in



1951-52 and emigrated to England, working as an engineer on construction in Portsmouth and London including office blocks and the Bank of England.

Pieter met his wife, Renate Marga Schmielau, in 1953 while traveling in Germany. He persuaded Renate to move to London, where they lived until their wedding in 1958. They then emigrated to Canada, lived for three years in Montreal and moved to San Francisco in 1961. He had the daring to buy the family house in Kensington in 1964, whilst starting a new job and obtaining a Master's Degree in Engineering from UC Berkeley, and lived here with Renate and their three children Jan, Lisette, and Adrienne His work with Bechtel and inclination to travel moved the family to the south of France (1971-1973); northwest London (1973-1979); and Houston, Texas (1979-1980), after which he returned the family to the beloved Kensington home in 1980

Pieter loved Kensington, its vistas, greenery, public paths, and clean air ("like living in a botanical garden"). His passions were current events, history, travel and music (classical, organ, opera and carillon). A raconteur, he drew from a phenomenal memory of experiences to entertain friends and guests. He was a loyal friend, volunteering his extensive skills in repair and re-use to many friends and neighbors in Kensington and further afield. He is remembered and missed by his friends, children, grandchild, nephews, nieces and cousins here and in Europe.

For information on Pieter's celebration of life, please email Lisetteavanvliet@gmail.com

District Seats Uncontested This November By Linnea Due

Only currently sitting directors filed for the two seats up on each special district board, the Kensington Police Protection and Community Services District (KPPCSD) and the Kensington Fire Protection District (KFPD). In a twist, three of those running were appointed to their positions when past directors stepped down. The KPPCSD's Sylvia Hacaj is the only elected director running for reelection. David Spath joins her on the ballot — Spath was appointed in 2023 after Eileen Nottoli resigned in February of that year. On the fire board, both Danielle Madugo and Rick Artis were appointed to seats recently vacated by Don Dommer and Larry Nagel. When a director is appointed, that person inherits the term of the vacated seat.

Coronation Mass at UUCB By Marin Fischer

Wolfgang Amadeus Mozart's Coronation Mass will be presented Sunday, September 22 at 2pm at the Unitarian Universalist Church of Berkeley. Mozart's effervescent Mass in C major (K. 317) is considered the finest work of his Salzburg period. The Luminescence Choir will sing with the chamber orchestra in this mostly Mozart program. Other music includes "Tundra" and 'Across the Vast Eternal Sky," two pieces by Ola Gjeilo and Frank Tichell's "Earth Song." Tickets are \$20. No one turned away for lack of funds. One Lawson Road, Kensington. http://www.uucb.org for more information.

Quilts, Dragons, Juggling Shine at the Library

By Jenny Rockwell

Enjoy free programs offered by the Kensington Library at 61 Arlington Avenue. Call 510-524-3043 with questions. Thank you to the Friends of Kensington Library for making library programs possible.

Through Sept 17, Art Exhibit, "Quilts by Kathe Boyd and Mabry Benson" Members of East Bay Heritage Quilters Kathe Boyd and Mabry Benson share a selection of their quilts.

Tues, Sept 3, 6:30pm Friends of the Kensington Library Open to all Kensington residents

Tues, Sept 3, 6:30pm Castoff's Knitting Club Meets on the 1st Tuesday of each month. Open to all levels of knitters. Bring your own yarn!

Tues, Sept 3, 10, 24, 6:30pm Family Storytime Lots of picture books, songs, rhymes and fun! Stuffed animals & pajamas welcome.

Tues, Sept 3 and 17, Read to a Dog Join us and a licensed therapy dog for a 15-minute reading session every first and third Tuesday afternoon, 3-4pm. Call to sign up for a slot.

Thurs, Sept 5, 12, 19, 26, 3-4pm Dungeons and Dragons Come play Dungeons and Dragons! We are looking for a few hardy adventurers to face the dangers of the Sword Coast. Dangers abound, but there are rich rewards for the brave! Ages 8 and up. Space is limited. Call the library at 510-524-3043 to register.

Tues, Sept 10, 6:30pm Blake Garden Join Kathryn Lincoln, Blake Garden Manager, to hear about how this garden came to be, and the qualities that have made it a hidden gem for both botanical education and recreation.

Tues, Sept 17, 6:30pm Circus duo Coventry and Kaluza Circus duo Coventry and Kaluza will put on a lively performance including juggling, acrobatics, music, comedy/ clowning, hula hooping, and dog tricks.

Sat, Sept 21, 11:15-12pm Math Club Are you in grades 3-6? Perfect! Math Club is for you, and it's happening at the Kensington library. Each meeting will cover a different math topic using puzzles and activities. The club will expand on math concepts students are already learning at school in a fun way. No math skills needed, just a little curiosity and excitement!

Mon, Sept 23, 6:30-8pm Kensington Library Book Club The club meets online via Zoom, usually on the fourth Monday of each month. The selection for September is *Kindred* by Octavia Butler.

Sat, Sept 28, 3pm Gardening Conversation Circle: Rainwater Harvesting James Ryder from Earth Arts Lab will talk about ecological principles and strategies to slow and sink more water into our landscapes: soil, plant diversity, basins and berms, mulches, barrels and tanks.

Why the ISO Rating—and Standing **Together**—Is Vital to Kensington

By El Cerrito/Kensington Fire Chief Eric Saylors

Page 4

The state of California is currently facing an insurance crisis. Fueled by catastrophic fires, climate change, and increased reconstruction costs, many insurers are pulling back from the homeowners market—especially for homes on a hillside or near a canyon State Farm announced that it would not renew 72,000 properties this year in California. Other companies, such as Allstate, are following suit-neighboring communities such as Moraga and Orinda face cancelation rates as high as 60 percent.

As insurance companies evaluate their risk, one of the significant things they consider is the local fire department. The Insurance Service Office (ISO) scores fire departments nationwide based on several factors, resulting in an ISO rating or class. Through the Public Protection Classification (PPC) program, the ISO evaluates roughly 47,500 fire departments in the United States, assigning a rating from 1 to 10, with 1 being the highest. The rating system is robust and stringent; less than 1 percent of fire departments achieve a rating of 1. Insurance companies rely on the ISO rating because statistical data on insurance losses prove a relationship between exceptional fire protection and low fire losses.

Insurance companies use the ISO rating to establish premiums. Insurance companies tend to offer lower premiums in communities with higher ratings because a department's rating is a proven and reliable predictor of future fire losses. The ISO rating directly impacts the insurability and premiums of Kensington residents.

The El Cerrito/Kensington Fire Department ISO rating is 1, the highest achievable score. EC/KFD is the only department in the region with a rating of 1, including Oakland, Berkeley, Richmond, and San Francisco Fire. The rating is based on training events, training records, staffing levels, equipment levels, equipment maintenance, water supply testing, and prevention efforts.

Our current rating directly results from the residents of El Cerrito making significant investments in its fire department since the 1980s, starting with El Cerrito's robust records management system (RMS), which was cutting-edge at the time. The RMS allowed for recording training events, equipment maintenance, water supply testing, and firefighter certificates. In addition, purchasing the truck at Station 51 and the rescue trailer at Station 52 via a federal grant helped the score. Finally, the robust inspection and weed abatement program El Cerrito started over 25 years ago pushed the rating into a Class 1. El Cerrito's inspection program was ahead of its time, implementing requirements similar to Zone 1 and Zone 2 long before they became law in 2021 via AB 3074.

The community of Kensington inherits the ISO 1 rating through the service contract. Since the advent of the contract in 1995, the citizens of El Cerrito assumed they were mainly supplementing fire protection in Kensington via their tax dollars, but they also understood it was the right thing to do, just like the residents of Richmond help El Cerrito with its Hazmat and Medium Rescue units that El Cerrito could never afford. Just like residents of Albany help by providing access to their only ambulance when our residents need help. Just like Contra Costa Fire provides arson investigation and equipment loans free of charge to ensure our safety. Every community in the East Bay is connected, and we all succeed together or fail alone.

And although the relationships between communities are vital, they are also fragile. Fire service veterans have witnessed uninformed or malicious statements by elected officials undermine formal and informal relationships. Petty arguments and misunderstandings can lead to attempts to close borders or delay responses. The result is almost always death and property loss far outweighing any meager gains. For this reason, local fire chiefs constantly collaborate to keep our communities safe, regardless of the political environment. We understand that the fire service is not a business but a critical infrastructure everyone shares. It is our partnerships that allow our community to thrive. It is our partnerships that allow our staff to focus on maintaining an ISO class 1 rating-and that rating has the largest impact on the insurance crisis any fire department can bring.

Attend Your Local Board Meetings

Both special districts meet monthly. Attend in person or on Zoom. Kensington Police Protection and Community Services District (KPPCSD) Sept. 12, 7pm; Kensington Fire Protection District Sept. 18, 7pm. To access the Zoom links, click on the agendas listed under board meetings.



Crowd Gathers Seeking Answers to Insurance Woes

By Johnny Valenzuela, Emergency Preparedness Coordinator

As Kensington residents get notices of nonrenewal of fire insurance from their insurers, interest in Firewise communities is on the rise. Currently, the town boasts two rec-

ED FLAG DA

ognized Firewise communities, with two more applications for recognition being drafted and six additional streets requesting information on how to begin the process. This surge follows several regional community meetings focused on the issue of home insurance nonrenewal.

A pivotal community meeting occurred at the Kensington Library on July 9, where dozens of residents gathered to learn about the importance of wildfire preparedness. The event featured prominent guest speakers, including Durriya Syed, the California Insurance Commissioner's representative; Michelle Reinhardt, Contra

Costa County Fire Protection District's County Coordinator; Alan Siegel, Wildcat Firewise representative, and Johnny Valenzuela, Kensington Fire Protection District's Emergency Preparedness Coordinator.

The speakers emphasized the benefits of Firewise communities in enhancing wildfire resilience. Forming these communities fosters a collective approach to wildfire risk reduction and plays a crucial role in addressing home insurance concerns.

The California Insurance Commission encourages residents to contact the commission with any questions and insurance concerns. The Department of Insurance doesn't have the legal authority to tell insurers what level of risk they must write or where they must write insurance, but the department can monitor consistency in the insurance companies' decisions and ensure that their decisions are based on risk considerations and no other biases.

Syed provided a "Top Ten Tips for Finding Residential Insurance" if a nonrenewal is received from an insurance company. Here are the top three: If you get a nonrenewal notice, contact your insurer and ask if there are any specific actions you could take to mitigate your risk and retain your coverage. If you think your nonrenewal was unfair, you can file a complaint with the California Department of Insurance. But don't let these actions delay starting your search for a new insurer. Make sure you have done everything you can to mitigate fire risk at your property, and then start shopping for coverage. Additional tips and Syed's full list are available on the Kensington Fire Protection District Website: www.kensingtonfire.org/insurancetips

Residents are encouraged to take proactive steps towards forming Firewise communities and working with insurers to retain coverage. Collaborating with neighbors can significantly improve their preparedness for wildfires and other emergencies. For more information on how to form a Firewise community, contact Johnny Valenzuela, KFPD's emergency preparedness coordinator, at prepare@kensingtonfire.org.



- Hyperlocal statistics covering supply & demand
- Changes in financing and the mortgage market
- Recent updates to contracts, commissions and concessions
- ...and how buyers and sellers can best navigate the market

This free event will be held via Zoom

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SEPTEMBER 2024

above Colusa Circle.

just geography."



Confusing Signals on Fire Coverage Frustrate Residents

By Linnea Due

Past police board director Eileen Nottoli discovered that Baja Kensington—below the Arlington—also could be in for the insurance nightmare when a neighbor contacted her in November with the news that California State Automobile Association (CSAA) had cancelled her home insurance. Nottoli and her neighbor live a couple blocks

"They have to give a notice before cancellation," Nottoli said in an interview. "My neighbor's insurance was

due in January or February." Nottoli soon received her own cancellation letter, also from CSAA. "In the cancellation letter it said that my property rated two out of a scale of 32. Her property rated two also." National insurer USAA recently adopted a policy of only insuring homes with a wildfire risk rating of 12 or below-with 32 being the highest risk. Needless to say, two is about as low risk as you can get.

When Nottoli called CSAA, she was told that they still issued home insurance, just not fire insurance. In a recent phone call I had with CSAA, the representative explained that some areas are earmarked as "FAIR Plan" zones-and apparently much of Kensington qualifies. What this means is that CSAA will cover liability, theft, and other kinds of insurance needs for homes in those areas but not loss by fire. The FAIR Plan stands for California's Fair Access to Insurance Requirements, a program run by the state and considered the insurance of last resort for those unable to obtain other insurance.

According to Bankrate.com, Allstate was the first insurer to stop writing homeowner polices in California. Others quickly followed suit, each with its own provisos. State Farm, for example, cancelled not only fire but personal property and casualty insurance for some customers, though it still happily writes auto policies (though no longer bundled, despite Jake's frequent entreaties). Farmers dropped some policies, while AmGUARD (part of Berkshire Hathaway) no longer writes any new home policies in California.

And thus another part of the problem: insurers support the FAIR Plan, with each one's "tithe" linked to its market share in the state. As each insurer pulls out or drops homeowners, that means its share disappears or shrinks. Add to this legislation passed in 1988 that limits the amount insurers can raise rates, the hike in building materials and construction costs, and the price hikes of reinsurers, which insure the insurers. Property reinsurance premiums went up fifty percent during 2023.

Your premiums will go up too, once you find insurance. Nottoli and her neighbor ended up getting policies from Bamboo through a broker, Anthony Graziani, with an office at the El Cerrito Plaza. Nottoli's insurance was \$3,400 in 2023, a hike from years with CSAA, while the Bamboo sticker price is \$4,800.

"I think it's a game they're playing with" the state."—Eileen Nottoli

"I think it's a game they're playing with the state," Nottoli said. "The state has not allowed them to increase rates as they would like to. The insurance companies have had significant losses, but this tactic has really harmed homeowners."

Nottoli has been advocating for the El Cerrito/Kensington Fire Department and the fire board to be more stringent about inspections to enforce the Defensible Space law. "I wish the fire board would be proactive to ensure your house has defensible space," she said. "A friend in Marin County got a reduction in her rates because the homeowners had all complied [with defensible space around their properties]. Why don't we hire someone to do defensible space inspections?"

Due to resistance, the Defensible Space law will be enforced in new construction starting in 2025 and in existing homes beginning in 2026. It mandates no vegetation within five feet of the structure. Other features that can slow or halt fire include replacing wooden fencing with metal (no wooden fencing can connect to the house), replacing wooden gates with metal, and much more.

The FAIR Plan rewards homeowners for being in a Firewise community as well as adhering to a variety of home-hardening protections, such as double-paned windows, maintaining a five-foot ember-resistant zone around the home, removing sheds or combustibles within 30 feet of the home. The discount is determined by how well you manage to harden your home, but some regulations are required.

There is no question that creating defensible space around your home, installing an automatic gas shutoff, not using "gorilla hair" mulch, and removing flammable shrubs such as juniper will increase your own safety and that of your neighbors. But will it help with insurance in the short-term?

Based on my anecdotal chats with agents, the answer is likely no. At the present time, whether you get cancelled depends upon where you live. And as demonstrated by Nottoli and her neighbor's two rating, it doesn't even matter if you're in a low risk zone. Said one agent, "What you do to your house will be something in the future that will be relevant, but now it's

Which doesn't let anyone off the hook. Do you want to survive? Rip out that juniper that threatens you and your neighbors. Don't head out this fall and load up on shrubs to blanket

your house walls. And agitate with the county to do something about Kensington's deep gutters and steep driveway ramps that are almost certain to contribute to accidents and loss of life during an evacuation. Start planning now for a future in which you and your neighbors are responsible for each other's safety-and financial security.



KENSINGTON K-9s

And Beaker Makes Three By Winston Churchill, Bulldog

Beaker's parents, Marco and Rayna, had a hectic, joyful year. They fell in love, got married, and bought a house in the idyllic hills of Kensington. Life was perfect...almost. The only thing missing was a little one.

Marco was eager to have a dog, but Rayna was reluctant because of allergies. He wanted an energetic dog that fit their active lives, but she needed a low-shedding pup. And then they serendipitously met Beaker.

While up north running a half-marathon in Humboldt County, they met a rancher with two adorable puppies. The pups were a mix of Border Collie and Airedale Terrier, combining the smart, high-endurance, outdoorsy qualities that Marco was looking for with the sweet, well-mannered, low-shedding traits that Rayna sought. The rancher told them to hurry over, there were still a few pups left from the litter

They watched the pups gleefully playing, wrestling, and tumbling over each other. But it was the little





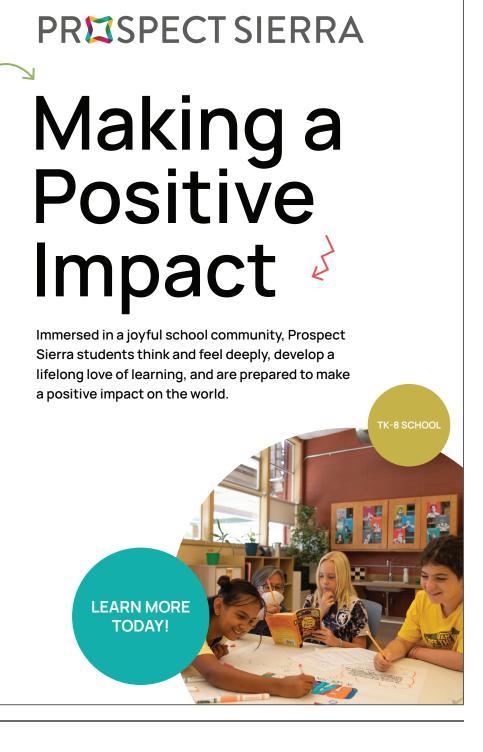
black and gray one, sitting off to the side and watching them quietly, that pulled at their hearts. Love at first sight! They trudged home to Kensington and endured an already-planned vacation, dreaming of their new puppy the whole time. Then they headed back up to the redwood forest to bring Beaker home.

With her big, brown eyes, shaggy coat, and goofy, expressive ears, Beaker is very easy to love. Named after the shy, hapless scientist from "The Muppet Show," Beaker has grown to be a happy, active young

At Kensington Park, she loves playing with her best friend, Astro. While Astro chases frisbees nonstop, Beaker chases Astro, with occasional breaks to hunt gophers. And along numerous local trails, Beaker's developed into a high-endurance athlete and training partner, logging up to eight miles

in training runs with her parents.

At home, she loves cuddling in the mornings and evenings, and watching the neighborhood cats, turkeys, deer, and coyotes in the bay window all afternoon. Still less than two years old, Beaker has lots of puppy energy and loves getting three active outings each day. Beaker is the apple of her parents' eyes and they can't imagine their lives without her. Their wonderful world became perfect once Beaker completed the family.



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GRATITUDE TO KENSINGTON FAMILIES -

A heartfelt thank you to all the Kensington families! For every transaction with a Kensington family, I proudly donate 10% of my commission to the Kensington Education Foundation. Your support not only helps me but also contributes to the growth and development of the Hilltop Elementary community.

TAILORED SERVICE FOR EVERY HOME

Each listing presents its own unique challenges. With over a decade of experience in both real estate and industrial design, I offer a distinct perspective. Having resided in Kensington with our three sons since 2013, I understand the local market intricately. My unwavering commitment to service ensures that each home is marketed to its best advantage.

CONCIERGE PROGRAM FOR YOUR CONVENIENCE

Introducing our Concierge Program, designed to alleviate the stress of preparing your home for sale. At 0% interest, we cover all preparation costs, including staging. With my background in high-end retail and store design, I bring a designer's eye to every aspect of the process, ensuring your home is showcased in its best light.

LUXURY SERVICE WITH A PERSONAL TOUCH -

Luxury, to me, transcends mere price—it's about providing options and an exceptional experience. Teamed with Golden Gate Sotheby's, my dedicated team and I are committed to delivering a luxury service tailored to your unique needs. Whether you're buying or selling, it would be my privilege to work with you. Contact me anytime for a free and confidential consultation to discover the true value of your home in today's market.

Iracy Zhou Robbins

English, Mandarin, Cantonese 415.503.7363 | t.zhou@ggsir.com tracyzhou.goldengatesir.com LIC #: 01896893 1559 Solano Avenue, Berkeley Each Franchise Is Independently Owned And Operated

CITIZEN & FORUM

The long-talked about idea of consolidating our two special districts (Kensington Police Protection and Community Services District or KPPCSD, Kensington Fire Protection District or KFPD) into one has recently moved to the forefront of discussion (along with that other issue of where to house our police department and district staff). While everyone seems to understand that the end result will be one district responsible for all of the services (Police, Fire, Recreation, and Solid Waste) how that happens has been sometimes misunderstood. Before deciding to pursue this course of action, it's important to know exactly how this will occur.

Some background: In 2015/2016, I, along with Gail Feldman and Rick Artis, served on the Ad Hoc subcommittee that explored consolidating the two districts. We produced a comprehensive analysis, and in particular spent time understanding the mechanics of combining the two boards under a reorganization process, which is the actual term for what we in Kensington are considering. The final report was delivered to the KPPCSD board on October 1, 2016. The individual codes that govern the process can be found online in a number of different online locations, such as codes.findlaw.com

Under a reorganization, all of the responsibilities, authority, assets, and obligations of the Kensington Fire Protection District will be assumed and be placed under and into the newly reorganized Kensington Community Services District (KCSD.) It's possible that some of the directors of the KFPD will be added to the KCSD. This is part of the relevant government code:

"(a) Notwithstanding any other provision of this part, the local agency formation commission, in approving either a consolidation or reorganization of two or more special districts into a single community services district, may, pursuant to subdivisions (k) and (n) of Section 56886, temporarily increase the number of members to serve on the board of directors of the consolidated or reorganized district to 7, 9, or 11, who shall be members of the boards of directors of the districts to be consolidated or reorganized as of the effective date of the consolidation or reorganization."

Given that the number of directors on the newly reorganized board can potentially be increased to seven, nine, or 11, and that all the directors must be existing directors of the districts involved, it follows that not all fire district directors will be able to serve on the KCSD. For example: If the size of the KCSD stays the same, then no fire district directors would be part of the new KCSD; if the size of the KCSD is increased to seven, then two fire district directors would be added to the new board; if the size of the KCSD is increased to nine, then four fire district directors could be added. Since there are five directors on the fire district (and five on the police district), it would not be possible to increase the size of the KCSD to 11, as that would require adding six presently serving directors.

There is no scenario under which two districts with a total of 10 directors would make

The newly reorganized district must eventually get back down to five directors, and this is done via attrition. To better understand this, let's look at how the current process works. Our special districts have at-large elections, in which every candidate is vying for the same pool of open seats. For instance, there are two directors on the KPPCSD whose term expires this November. In this election there will be two open seats that anyone can run for.

Now let's say in the reorganized KPPCSD there are seven directors, and three of their terms expire at the next election. At that election there would only be one open seat, so that the board directors add up to five. If there were nine directors and four of their terms expire, then there would be no open seats at the next election. In all cases the director's term duration stays the same as before any reorganization. The only open question is how many open seats there will be for the next election. (In answer to questions posed on social media sites, directors on the KPPCSD board could not be removed in favor of seating fire board directors, nor can we end up with a permanent board of more than five directors. Under reorganization, a special district is folded into an existing district, and

Under normal circumstances, when a director serves out his or her term, that seat opens

There would only be open seats up for election if the number of remaining directors is less than five, and only enough to add up to five total directors. If the number of remaining directors is greater than five, then there would be no seats up for election. This process continues until the board gets down to five directors. Note that once the reorganization is complete, attrition of directors is done following the above process and LAFCO has no more input. It all depends on timing. (See California Code, Government Code -GOV § 61030.)

Given all the possibilities it can get complicated, both in terms of the process and the end result. This raises an important question: What input, if any and from whom, would LAFCO consider regarding how many and which directors to bring over from the KFPD?

This point is extremely important. The newly reorganized board will have a lot of power and responsibilities, much more than either of the individual boards. Who sits on this board is something that ideally would be left up to the voters, not something decided by a combination of LAFCO preferences and timing of terms. Eventually, of course, the makeup will be up to the voters, but it could take up to four years before all of the directors are explicitly elected to sit on this new board. I think it's critical to know what LAFCO plans before embarking on reorganization, and as stated above it's even more critical to understand the process before making any decision regarding reorganization.

Citizen Forums are guest editorials written by Kensington residents. To submit a Citizen Forum for consideration, email editor@kensingtonoutlook.com

Who Would Serve on the New Board? By Chris Deppe

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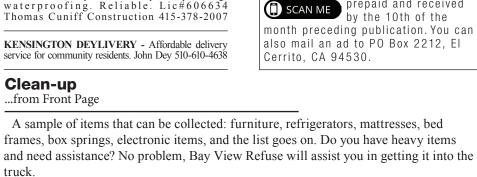
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it possible to expand the size to 11. Therefore there will be at least one director on the KPFD who will not be a director on the newly reorganized district and potentially there may be only two who will serve, or even none. How many and which fire district directors are chosen is determined by LAFCO (which is also the agency that must approve or disapprove the reorganization. LAFCO stands for Local Agency Formation Commission, and every county has one. LAFCO is responsible for overseeing the creation and modifications of special districts.

LAFCO has no authority to remove directors from an existing district.)

up, so the number of seats remains the same. Under reorganization, all of the director's terms remain the same as before reorganization, which means that some seats will expire at the election following the reorganization.

Clean-up



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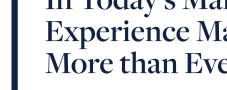
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truck Please contact Bay View Refuse at 510-237-4614 with any questions. You may also contact the district office at 510-526-4141 with questions regarding the special week. A

flier will be distributed soon with more information. If you have an item that you think can be donated, contact Goodwill or a local charity. Keeping junk and unused items around the home is a fire hazard so make the most of this clean-up week! Get sorting now; you'll be so thankful to clear the clutter.





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...from Front Page





KCC Summer Camp



To our dynamic staff who worked tirelessly all summer long to provide our campers with an incredible camp experience - thank you! This would not be possible without you.



To our campers who showed up every morning and who are the reason we do what we do – thank you! These kids were engaged and engaging, they challenged us, they made us laugh, they were open to trying new things and we had a blast.

The wonderful thing about camp is that it's more than just a place to spend summer days. It's an experience that becomes a part of who each child is – it's learning and growing, having the strength and courage to stretch and be flexible and explore the world, and the greater sense of their own independence.

A special thanks to Kate and Kendra from Blake Garden and Charles from the Kensington Library who hosted campers during the summer. At Blake we learned about pollinator plants, fed the Koi, and had lunch surrounded by incredible flowers. And story time at the Library was a lovely respite from the heat for our youngest campers.





KASEP (Kensington After School Enrichment Program)

KASEP classes begin the week of Sept. 9thth. We are offering more than 80 classes this fall for kids TK-6 after school. Many of your favorite classes will be back including Carpentry with Sandy Thacker, Gymnastics with Bindy Graul and Cooking classes with Vicky Brodt. We also have some new classes: Skyhawk Olympics, Griffin Judo, Off the Block Legos and Learning to Crochet.

Important Dates- mark your calendars

- August 27th Fall KASEP Registration @7pm for TK & Kindergarten and 7:30 for grades 1-6.
- September 9th Fall KASEP Classes begin
- September 21st KCC Movie Night in the Kensington Park
- October 20th KCC Picnic at the Kensington Community Center

Fall Schedule for Adult and Family Classes

April Schlanger Fall Cooking Series starts back up Sept. 10th

Join KASEP Teacher April Schlanger for weekly hands on workshops. Cooking and Baking with fruits, veggies & herbs. Learn how to add more produce to your meals. Waste less and eat more seasonally.

Tuesdays this fall 6:00-8:00pm

Community Center Kitchen

\$45 per class

Menus will be posted on our Instagram the week prior to each class.

Cardio Dance with Karma Smart Fridays 11:30am-12:30

Community Center Cost \$15 drop in or register online

Yoga with Anja Borgstrom

Strength & Balance Yoga -Tuesdays at 8:30am

Gentle Yoga - Thursdays at 11:30

Cost is \$20 drop in or register online

Tai Chi with Nobuo Nishi

Wednesdays & Fridays from 9:30-11:00am Drop-in fee is \$15

Family Toddler Yoga in the Park

Lori Hess with Way to Glow Kids Yoga will host family yoga time when

parents and kids will playfully explore yoga poses, breathing exercises, and mindfulness activities together.

Family Yoga will take place on Sundays @ 10:00-10:45 (kids aged 2 to 5) and @ 11:00-11:45 (kids aged 5 to 10) on the grassy lawn outside the KCC Office/Recreation Building (past the tennis courts) or, if raining, class will be inside the Recreation Building. Next classes will be 9/8, 9/29.10/6, 10/13, 10/27 If possible, please bring a waterproof blanket/tarp, two yoga mats (we will have extra mats available if needed), warm layers, and a water bottle. Masks are optional. Suggested cost: \$25 per person; discounted tuition and scholarships are available. Please complete a registration form at https://bit. ly/38Sq91k and contact waytoglowkidsyoga@gmail.com with questions about the class.

Register at KensingtonCommunityCouncil.org/adult-and-family-classes Keep checking our website for updated adult class schedules.

The Kensington Outlook can now be found at: KensingtonOutlook.com Archive copies can also be found on our website dating back to 2003. KCC/KASEP Office: 59 Arlington Ave., Recreation Building Kensington CA 94707

E-mail: Info@KensingtonCommunityCouncil.org, or call 510-525-0292. Our website is: www.kensingtoncommunitycouncil.org.







Rodion Kutsaiev-Unsplash

A Beloved Biergarten Reborn



By Ittai Shiu



Our journey with the Westbrae Biergarten on Gilman Street began as first-time homeowners moving to the East Bay, then continued to flourish as we became parents and raised our family. Like many others, we found ourselves emotionally attached to the beloved spot—a haven for families, beer enthusiasts, and dog lovers alike.

In the early days, we would relax with a cold beer while our toddlers played or scribbled on the chalk board in the designated kids' area. As our children grew older, the biergarten became our go-to place for a meal outdoors after sports practice or a big event when we were too lazy to cook. If the kids were let out early for a minimum day at school in the late fall or spring, we'd often find ourselves there for lunch. We cherished the warm and lazy summer evenings spent here with our dogs, enjoying refreshing shandies and baskets of fries, surrounded by friends and family.

The news of the owners deciding to close down was deeply saddening. It felt like a significant chapter of our lives was coming to an end. However, hope arrived in the form of CEO of Headlands Brewing, Austin Sharp, an East Bay resident who shared similar fond memories of the Westbrae Biergarten with his family.

With a successful outdoor beer garden already established in Lafayette, Sharp applied his experience and passion to Westbrae. Maintaining and improving upon everything we loved, including firepits, heat lamps, and outdoor seating, the new Westbrae Taproom and Beer Garden now features Headlands' flagship beers, a rotating selection of sours, hazy IPAs, and exclusive small batch ales along with local wines and ciders.

A significant contributor to the change is Headlands Executive Chef Jose Gonzales, previously of the Cooperage, 4505 Meats, and Jupiter, who has crafted a menu inspired by traditional beer hall fare. From sausages and brats to hot pretzels and a super satisfying smash burger, the food perfectly complements the beer selection.

Sharp also rehired more than a half dozen employees from the original Westbrae Biergarten, including general manager Joey Daly, who had worked there for nearly a decade.

Committed to sustainability, Headlands Brewery participates in 1% for the Planet, contributing at least one percent of its annual revenue to environmental causes. They are dedicated to building sustainability into their operations and working to eliminate plastic use.

As Sharp and the team at Headlands Brewery bring their expertise in beer, food, and service to this family and dog-friendly establishment, they've done more than just revive

A Legacy of Serving our Community

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a cherished local spot. They've created a business with a clear commitment to the community and the environment. This new chapter promises a space where we can continue to spend time outdoors with loved ones, ensuring that the Westbrae Biergarten remains a prominent fixture in the East Bay for generations to come.

Headlands Brewing Beer Garden 1280 Gilman Street, Berkeley

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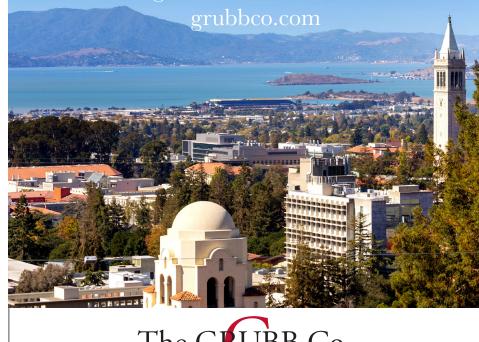
MARKET UPDATE FROM ZIP CODE EAST BAY



The market remains unpredictable, affected by higher interest rates, inflation concerns, and low inventory. Despite these challenges, the average sales price for Q1/ Q2 in Kensington held steady at \$1.528M, partly due to a 16% reduction in the number of homes listed compared to last year.

KEY INSIGHTS

High-Value Sales Only two homes sold for over \$2M in 2024 (both ZCEB listings), down from six last year, a trend also seen in El Cerrito, Albany, and Berkeley.





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Market Feedback Over 62% of Kensington listings faced challenges like price reductions, longer market times, or being canceled/expired due to high pricing and reduced buyer urgency.

Long-Term Growth Although prices have declined since spring 2022's peak, they are still up 11% from 2019. Excluding the pandemic bump, Kensington housing prices have increased by 64% over the past decade.

For sellers, now might be a great time to capitalize on equity. For buyers, despite current interest rates, homes remain a strong long-term investment. Contact us at 510.323.3669 for a free home valuation or to chat about the market.

#1 IN KENSINGTON

ZCEB achieved the highest market share in Kensington for the first half of 2024, representing over 25% of all homes sold, totaling \$9.2M in sales. Thank you, Kensington, for your continued trust & support!

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