

GOOD NEWS for...

FOLKS WHO NEED HELP MANAGING THEIR MONEY

Northeast Community Federal Credit Union and First Bank of California are offering 10 free one-hour workshops designed to increase low-income residents', seniors', and recent immigrants' financial literacy. Called "Money Smart," the series begins Sept. 10 and meets weekly at the 201 Taylor St. Community Room, 6:15-7:30 p.m. Money Smart is part of the FDIC and the Department of Labor's Financial Literacy Initiative, launched to try to reverse the nation's dismal personal savings rate, which has dropped to .4%, down from 9.6% in 1980. At an Aug. 12 press conference kicking off the series here, FDIC's Linda Ortega said she was especially concerned about the predatory practices of check cashing shops and "payday" lenders. "Some of these transactions amount to an interest rate of 240%," she said, and recommended as an alternative non-profit, member-owned cooperative credit unions such as Northeast. Sample workshop titles: Pay Yourself First: Why you should save (9/17), Check It Out: How to choose and keep an account (10/1), Keep It Safe: Your rights as a consumer (10/8), and Charge It Right: How to make a credit card work for you (10/29). To register for Money Smart or for more information about Northeast, call 441-7283.

AMBLERS IN THE 'HOOD

Welcome Walk San Francisco, a pedestrian advocacy organization that opened its 7th and Market office in May. Founded in 1998, Walk SF works with city agencies and neighborhood groups to advocate for safe school zones, public money for pedestrian projects, enforcement of safe driving laws and traffic calming. In August, Walk SF got a "Best Foot Forward" award from American Walks, the national pedestrian advocacy organization. This month, Walk SF is spearheading efforts to establish a Pedestrian Master Plan for the city. "We believe that pedestrians shouldn't be forced into a traffic system that is built primarily for autos and trucks," says Walk SF Executive Director Peggy da Silva. "Walking is the most individually healthy, environmentally safe and socially equitable form of transportation. If more people walk for more of their trips and errands, we'll have a more livable city." For more information: 431-WALK (9255), e-mail: director@walksf.org. And check out the Web site: www.walksf.org.



— MARJORIE BEGGS

This column needs regular infusions. If you have some good news, send it to marjorie@studycenter.org.

FUTURES COLLABORATIVE

Hastings-Y plan draws smiles

New proposal has housing, fitness center, smaller parking garage

BY MARJORIE BEGGS

THIS must be a kinder, more gentle world we live in now. At the August Tenderloin Futures Collaborative meeting, no one was scowling — many were even smiling — as Hastings CFO David Seward updated the school's latest plans for its Golden Gate and Larkin site.

Back in December 2001, Hastings had proposed building an 885-car structure, an idea that touched off demonstrations, rallies, arrests, threats by state Sen. John Burton to sever Hastings' state funding if the school didn't come up with a more neighborhood-friendly solution and the formation of a blue ribbon committee to revisit the proposal.

Today, the big bad garage has turned into a joint project of Hastings and the Central YMCA to develop the site as a new fitness center cum student housing cum ground-floor retail cum garage for only 450 cars. Seward was co-presenting at the Collaborative meeting with Y Executive Director Carmela Gold. They were there, Gold said, to take the community's pulse on this latest project permutation.

"Our [joint venture] goal is to meet multiple community needs," Gold said. "The Y is a 93-year-old building that could cost \$25-\$30 million to rehab and we still wouldn't have enough space for all the groups we'd like to serve — more seniors and kids under 10."

With all the athletic facilities moved to the new location at Larkin, the Y at 220 Golden Gate could be renovated and turned into about 100 units of affordable housing, she said. More smiles.

PUBLIC INVITED TO SPEAK UP

Seward and Gold stressed that their joint venture, is still in the concept stage. The Hastings and YMCA boards of directors both have OK'd the idea and now want more public input.

"We've heard some community comments, like the need for positive pedestrian traffic. What else concerns you?" Gold asked.

How tall will it be?

Gold said the building would not go beyond the 80-foot height limit for the TL, established by the North of Market Residential Special Use District in 1985.

How about a roof garden?

A great idea, Gold said, we'll definitely consider it.

What about a food market?

With only 7,600 square feet on the ground floor, few large markets would be interested and smaller ones couldn't be competitive, Gold said.

Lynn Valente, associate director of the Market Street Association, was pessimistic about ground-floor retail. "From my experience, it rarely works," she said, citing unrented, perhaps unrentable, space in the Fifth and Mission Garage and other developments in the Mission and Fillmore districts.

"We had the idea of putting some of the exercise rooms on the ground floor, with windows," Gold responded. A lot of nodding from group members. Better to look at buffed bodies building up their abs than stacks of dusty snack foods and fading ads for soft drinks.

Several Collaborative members said they were concerned about the

location of the garage's entrance and exit and about the site's traffic congestion in general. Someone suggested that the corners with the most pedestrian traffic should have four-way "scrambles" where everyone crosses at once and diagonally, as well. Another suggested making some streets bordering the project two-way.

"We've looked into the idea of getting rid of several one-way streets," said Michael Radetsky of the Dept. of Public Health and facilitator of the Tenderloin Pedestrian Safety Working Group. "It's a mixed bag — there's less speed, less 'lethality' with two-way streets, but there are more things coming at you."

Gold and Seward agreed to stay in touch with all groups working on issues that relate to their joint project. Seward then laid out a best-case timeline: preliminary designs from Fong and Chan Architects by late September; two months of design revisions; six months of economic analyses followed by consideration of budgets and designs by Hastings and YMCA boards of directors; preparation of an EIR and public comment. Undoubtedly lots of public comment, but perhaps less rancor than two years ago.

"I'd say we could open in 2007 if all moves forward in a timely fashion," Seward concluded.

GENESIS OF JOINT PROJECT

The Extra talked to Gold a few

weeks later to find out how the joint project had come about.

"It was real serendipity," she said. "One of the Y's corporate board members [Central Y has two boards — a citywide corporate board and its own branch board] happened to be talking with someone at Hastings who had developed student housing. They apparently had a 'what if' discussion that then wound up on the table of the blue ribbon committee."

Gold believes that the project also solves a multitude of problems that Central Y faces. "The Y is ready to get out of the housing business," she said. "In the new site, we'd have no more short-term rental rooms [Central Y has 100 rooms now]." New YMCAs have pretty much dropped out of the housing business, she said, but the idea of multiple uses is prevalent. "The Oakland Y is combined with a garage, and the Ketchum Y in Los Angeles is, too."

Still up in the air, Gold said, are important details of the joint venture, such as who would actually own the development — two possibilities are joint tenancy by Hastings and the Y or the Y leasing from Hastings — and the Y's role in ensuring that new owners of 220 Golden Gate would honor the idea of developing it for affordable housing.

Gold expects the three boards of directors to have proposals on their desks between April and June 2004. ■

CENTRAL CITY



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