



The HEART of San Mateo County

Opening Doors in Our Community

The Housing Endowment and Regional Trust



FALL 2007 / VOLUME 1 / ISSUE 3

Community Contributions: Resident's stories from HEART's first senior homes

Karen C. still sees her acupuncture clients part time in her San Bruno office, and teaches volunteer Reiki and wellness classes as a resident of The Village at the Crossing in San Bruno. With her wide smile, elegant manner, and cozy apartment full of French tapestries and opera posters, she hardly fits the stereotype of a "low-income senior," nor does her colleague, Ly N., a gentle retired chemist with a serene demeanor and a passion for community organizing. But in San Mateo County both fall into this category. And both are grateful that they could qualify for two of the 228 affordable apartments when the Village opened in March 2007. They are also profoundly aware of the isolation and poverty that many seniors face as they retire in high-cost areas, and are well aware that they are two of the lucky ones, since demand for affordable senior housing far outpaces supply.

Karen and Ly are active in the residents association, which is one of the services offered, and feel that the ability to create community is the best part of the Village. "People like us who reach this age, we have a lot of experience and a lot to share," says Ly, who left Vietnam in 1975 to recreate his family's life in Illinois. He moved to San Francisco to be near his son after his wife's death. "Many of the other residents here don't speak English well. We want to offer language classes, as part of our work to communicate with each other and share this beautiful space. This is our home and we need to work together to keep it in good shape. It's a challenge, since we are all renters, to bring

"We want to offer language classes, as part of our work to communicate with each other and share this beautiful space."

each other together and to enrich each other."

Both are coming to appreciate the amount of planning, cooperation and financial support that it takes to get such housing built, and see themselves as future advocates for more affordable housing.

The City of San Bruno teamed with KDF Communities and its partner, Citizens Housing Corporation, to develop The Village. Set within The Crossing, a mixed-use, master-planned development on a 20-acre former U.S. Navy facility, the 228-unit project offers units for seniors at several affordability levels, with rent ranging from \$987 to \$1,436 a month. Contributing to the sense of community



"If you find a place to live, it's one thing, but if you find a life - that's something else." Ly N. and Karen C., residents of The Village affordable senior apartments in San Bruno, talk in the central garden about their community.

Pacifica the 18th City to Join HEART

On September 10th, the Pacifica City Council voted 5-0 to join HEART. HEART, unique among housing trust funds in California, is a joint powers authority, governed as a public/private partnership. The HEART board consists of 11 elected officials and 10 members of the private sector. Eighteen cities plus the County of San Mateo are members, and pay dues to fund all of HEART's administrative expenses.

are nearly 10,000 square feet of common areas, including an exercise room, kitchen, dining areas, game room, conference facility, computer lab, wellness rooms and classrooms. The complex is across from Tanforan Mall, and within walking distance to BART and buses.

"I love healing people with Chinese medicine, but I had to stop working full time a few years ago because of a back injury. As a single woman I've always worried about the future, and I feel a sense of security here. I didn't even know I would qualify as low-income," Karen said with a laugh. "I think we all find happiness in being useful and being a benefit to the community."

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The San Mateo County Housing Needs Study – Where will we be in 2025?

In 2006, San Mateo County completed a study of housing needs for the next twenty years, both to project housing demand and supply and to look at the results of the probable housing shortage. The study was commissioned by the City/County Association of Governments (C/CAG) and co-sponsored by HEART and the County Department of Housing.

Understanding the issues we face, and involving the community in potential solutions, is the key to planning for a future that provides housing opportunities for everyone.

We can plan for the future we want.
As a community we value our legacy of lower-intensity land uses, designed to preserve wildlife habitats, agricultural lands, and quiet neighborhoods of single-family homes. To protect these valuable areas, we need to start thinking differently about how and where to encourage “infill” housing development in already established areas.

Housing Needs Study recommendations: What are smart development strategies and solutions?				
LOCATION	DENSITY	DESIGN	INCLUSION	FUNDING
Where we build new housing is a central part of the solution. With smart development patterns we can get people closer to their jobs, and encourage alternative transportation.	We have already demonstrated in many parts of the County how building new housing at higher densities allows more people to live closer to amenities, consumes fewer natural resources, makes housing more affordable, and expands the number of housing options.	Design is critical. Successful new housing developments – such as Lesley Gardens in Half Moon Bay, City Center Plaza in Redwood City, and Humboldt Square in San Mateo – beautify and strengthen neighborhoods.	Inclusionary housing policies that require developers to sell or rent a percentage of units in new developments at more affordable levels are an effective tool to create more units for modest-income households.	Finding new resources to fund and develop housing is essential. The Housing Needs Study looks at one potential source of funding: a job-housing linkage fee. This is a fee placed by local government on new retail, manufacturing, research and development, and office developments to help offset the increase demand for housing generated by new jobs.

SAMCAR 2007 Annual Golf Tournament Raises \$35,000 for HEART

When the “Best Drink” on the golf course is a mango margarita from Washington Mutual, the “Best Food” is from the Countrywide Home Loans and Examiner Newspapers “Tiki Hut,” and the “Most Original” booth features massages from LandAmerica Commonwealth’s “The Spa,” you just know that the 250 people who attended the San Mateo County Association of Realtors (SAMCAR) charity golf tournament, dinner and silent auction had a great time on Monday, July 23rd, while raising \$35,000 for HEART.

The SAMCAR Foundation has been one of HEART’s strongest supporters, donating over \$120,000 in the past four years. “Our Realtors are proud to support an organization that increases affordable housing stock in San Mateo County and puts funds into workforce

For copies of this report: Download the summary or the full report at www.heartofsmc.org, or contact the San Mateo County Department of Housing at 650-802-5050.

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What housing will San Mateo County need in the next 20 years?
San Mateo County will add 133,000 new jobs by 2025.
Job and population growth will result in 71,000 new households.
73,000 new housing units will be needed. Over 50 percent of these will be needed for low, very low, and extremely low income households.
These new jobs will also add 20,000 new units outside the County. This will dramatically increase the number of commuters, and consume thousands of acres of open space elsewhere in the Bay Area.
The study projects that San Mateo County will fall short by 35,000 to 49,000 units.
By not providing a wide variety of housing options the County could experience even more overcrowding, a larger number of lower income households paying more of their income towards housing, more commuters, more pollution and more limits on economic growth.

HEART Member Cities	
• Town of Atherton	• City of Millbrae
• City of Brisbane	• City of Pacifica
• City of Burlingame	• Town of Portola Valley
• Town of Colma	• City of Redwood City
• City of Daly City	• City of San Bruno
• City of East Palo Alto	• City of San Carlos
• City of Foster City	• City of San Mateo
• City of Half Moon Bay	• Town of Woodside
• Town of Hillsborough	• County of San Mateo
• City of Menlo Park	

and senior housing. HEART keeps housing at affordable levels so people are not priced out and can live and work here," said Denise Aquila, President of the Foundation and HEART Board Member. Thank you SAMCAR.



Photo courtesy of the San Mateo County Association of REALTORS LandAmerica Commonwealth won the prize for Most Original by offering golfers "The Spa." Pictured are (left to right) Kristen Hanley, Sandra Carzon, Debbie Ruth, Kim McCracken-Albertario, Katie Christie and Nicole Romero.



Attorney Julia Baigent joins HEART Board

HEART welcomes Julia Baigent, Attorney at Law, to the Board of Directors. "Having worked on many office and residential developments, I know how complicated it can be to bring a project to fruition," said Baigent. "I am excited and encouraged by HEART's collaborative approach to bringing together the public and private sectors to get more affordable housing built." Baigent currently practices as a sole practitioner in the central peninsula, and represents developers, investors and other clients in a wide range of real estate matters for retail, office, apartment, single family/condo and commercial uses.

"Julie Baigent recognized the importance of different sectors coming together through HEART," said Executive Director Chris Mohr. "The cities, the county, businesses, nonprofits, faith groups, labor unions, and community members all have a stake and a role to play in HEART."

Housing Leadership Day on October 26, 2007

Friday, October 26, at the Oracle Conference Center in Redwood Shores, join community leaders, local elected officials, city and county staff, housing developers and housing advocates from across San Mateo County to share best practices, identify common solutions, and work together to advance

the creation of more homes here on the Peninsula.

Housing Leadership Day is the premier local forum for the housing community here in San Mateo County. This is an excellent opportunity to network, learn and coordinate shared efforts in our unique development landscape.



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SAN MATEO COUNTY

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Opening Doors in Our Community:

A quarterly publication of HEART
Christopher Mohr, Executive Director
Editor: Paula Stinson

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Your Support is Vital

- All donations to HEART go to new homes and loans.
- HEART's city and county members cover all administrative costs.
- HEART leverages every donated dollar with at least \$10 from other sources.
- Every contribution, large or small, makes a big difference.

Thank you



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