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Tuesday, June 28, 2005



You don't expect San Francisco's best-looking batch of new homes to be tucked against the Daly City border, with the vast Cow Palace parking lot stretched out across the street.

But just off Geneva Avenue in Visitacion Valley is where you'll find a complex called Carter Terrace snapped snug into a hillside, its streamlined buildings filled with residential flats stacked three and four high. The look is right-angled and sharp, as crisp as can be, but accents like cedar railings on the balconies add a graceful warmth.

Despite the remote location, Carter Terrace's handsome modern architecture and smart urban design deserve attention as the Bay Area looks for models to follow when adding new housing to older cities. Not only that, the complex was built for low-income residents by a nonprofit developer -- showing that tight budgets needn't be a barrier to good design.

The developer is Mercy Housing California, which has built more than 5,000 housing units since 1981. While many of its projects are on so-so sites, the Carter Street parcel was especially challenging: three steep acres with no neighborhood fabric to connect to, just a barren lot scarred by the remains of a concrete basement, and a dirty "street" that exists only on maps.

But instead of slapping a drab building onto a drab site in a forlorn corner of a working-class neighborhood, Mercy hired architects who set out to create something memorable.

The design team consists of two San Francisco firms, Fougerson Architects and Van Meter Williams Pollack. The latter firm has a strong record in terms of affordable housing and neighborhood planning, while Anne Fougerson has applied her refined modernism to everything from private homes to Planned Parenthood clinics.

The approach they devised looks simple at first, even dull. The 101 apartments are divided

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among four structures but organized as though each building was a line of small multi-unit homes filled with flats that run from front to back. The ground floor units have stoops and patios; upstairs, each flat has a generous balcony off the rear kitchen. Outer walls are clad in cement board and stucco of varying hues.

What keeps things from being mundane is what makes all good architecture shine: the details.

Rather than a line of institutional slabs on podiums, for instance, the residential buildings are arranged along interior streets that come complete with sidewalks and shrubbery. They also nestle into the terrain -- rising and falling with shifts in the slope so that most stacks of flats have their own distinct roofline.

These two moves alone give Carter Terrace more character than anything nearby. It feels like a slice of a traditional neighborhood despite the contemporary look. The architecture also includes small grace notes, such as the wooden trellises jutting out above the patios.

But here's the best thing: Many of the design touches also improve the quality of life for Carter Terrace residents.

For example, the architects pulled back the buildings at each bay where enclosed stairways lead to upper-floor units. The three-story-high indentations look good from the outside because they break up the surface of the long buildings. What's more important is that they let each living room have one well-lit corner with two sides of glass.

An even smaller touch, my favorite, is a 6-inch-wide board running along the inside of the railings on those spacious rear balconies. Structural support? No. A place to rest a drink.

"We really set out to create a piece of socially responsible architecture," says Fougeron, who received a 2005 honor award from the state chapter of the American Institute of Architects for a home she did in Big Sur. "Given the limited means we had, we wanted to make the most imaginative visual spaces and places that we could."

Indeed, the \$33 million budget included the cost of the extensive grading necessary to lodge the buildings against the hillside. But Fougeron and Van Meter Williams Pollack turned scarce funds to their advantage. Those cedar railings? They started out as steel, but the cost was too high; instead of scrounging for the cheapest metal available, the architects switched to a wood that's elegant and unexpected.

The success of Carter Terrace might seem incidental, a nice little project in an out-of-the-way location. But it directly relates to the challenge facing San Francisco and other cities as they continue to grapple with growth.

The trouble with too much of what gets built in today's Bay Area is that nobody seems to care about the end result. Developers want to make a buck, neighbors want to pull the plug, politicians want to swagger, and architects want to make the client happy.

In the process, a region at the cutting edge in the realms of technology and cuisine settles for second-best in terms of architecture -- or third, or fourth.

Carter Terrace suggests another path: one where the people making the decisions resolve to do their best. They accept that there will be obstacles. But they never lose sight of the goal of forging something distinctive that makes everything around it better.

This being affordable housing, the obstacles included critics who wanted nothing built at all. Many came from the condo complex just over the border in Daly City, a project that looks like it was parachuted in from the suburbs with fortress-like buildings hidden behind grassy knolls and iron fences.

Yet as Carter Terrace neared completion, some nearby renters stopped by to see if they could sign leases -- not knowing that 3,000 people already had applied for the 101 units, which are reserved for families making 60 percent or less of the city's median income.

This isn't to say the complex is flawless. A plaza between two of the buildings has a barren feel, lacking the grass or play areas that young children in the community are sure to want. The building perched above Geneva Avenue looks clumsy, though this view of the project will disappear as neighbors are built.

Overall, though, the result is a great addition to a corner of San Francisco that has suffered from neglect. It looks good now, and the quality should endure.

More projects like Carter Terrace are exactly what the Bay Area needs. The fact that it provides needed low-cost housing? That's just icing on the cake.

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