

Consultantâ??s retirement dreams clash with market-rate rent in North Beach

Description

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Yvonne Frazier was ready to retire. As a consultant to nonprofit agencies, community-based organizations and San Mateo County government on issues around addiction, she enjoyed her work but said, â??I lived at my computer. I had no time for anything else.â?•

During the Covid pandemic, she said, â??The isolation was awful. I lived from one Zoom to the next.â?•

But without work, she couldnâ??t afford the North Beach apartment where she â??woke to the sound of the foghorn, birds chirping and the call of sea gulls. â??It was a beautiful place,â?• she recalled, â??but I was paying over $3,000 a month. I could only afford to stay there if I kept on working.â?•



Frazier in the community room at Martin Luther Tower. (All photos by Judy Goddess)

Eventually the pull to retire became stronger than the magic of the place. â??It was time to go,â?• she said. â??I was 76 and I was tired. It wasnâ??t easy, deciding to move to a more affordable place.â?•

It was her son who came upon the vacancy sign, a one-bedroom with a balcony in the Cathedral Hill neighborhood so close to where he and his family lived that she and her grandson could stand on their respective patios and wave to one another.

New pleasures

Four months after she retired in 2024, Frazier moved into Martin Luther Tower, 121 units of affordable housing for independent seniors 62 and older as well as people with disabilities. Apartments here cost around $2,100 a month, compared with market rates, which start around $3,000 a month.

â??Retiring and moving on meant I could stop working so much and enjoy new pleasures. Walking more. Sleeping in. Going to museums. Spending more face-to-face time with friends. Taking classes now and then.â?•

For years, Frazier participated in online writing groups, one for women and one offered by Stanford University. Now she walks to the nearby Cadillac Hotel for its monthly free concerts. She buys holiday gifts at the Tenderloin Museum, and â??Sundays I walk to the Farmers Market and eat at the Asian Museum.â?•

She also now has easier access to her son and his family, more time with the grandchildren. And North Beach is not that distant.

Martin Luther Tower was built in the 1960s by St. Markâ??s Lutheran Church as a response to the challenge of urban redevelopment and as a ministry to neighborhood seniors. The building, run by a professional management company, is still governed by the church, which provides pastoral oversight, although it is open to people of all religions.

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Lots of activities

Amenities include a lounge stocked with DVDs and games; a small computer lab; monthly luncheons and field trips; informational seminars; a weekly movement class; and a television room. Residents who need support with the activities of daily living can bring in privately funded caregivers. Low-income residents who qualify for Medi-Cal can bring in help from the cityâ??s In-Home Supportive Services.



Frazier in the Towerâ??s back yard.

Many of the few activities dotting the Towerâ??s calendar are organized by the residents: orientation for new residents, lectures on neighborhood safety, holiday celebrations. â??We seem to celebrate and decorate for every holiday,â?• said Frazier, who also is part of a group that gives input on residentsâ?? needs.

Some residents spend their days sitting in front of the TV. Others want to talk, she said. â??Many of our residents are veterans and talk about their experiences. We talk about where we were when Martin Luther King made his â??I have a dreamâ?• speech. We talk about climate change and what we owe

the next generation.â?•

Martin Luther Towers borders on the Tenderloin, a culturally vibrant neighborhood adjacent to the theaters and shopping in Union Square. But itâ??s also full of low-income housing and plagued by drug dealing and homelessness. The Towerâ??s back court has been fenced in.

â??All we made it throughâ??

Itâ??s all visible from Frazierâ??s window and when she walks out the door. Yet her perspective is, â??Iâ??m here and I can help address these issues politically, financially and with my voice.â?• Demonstrations at the Civic Center are just blocks away.

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Martin Luther Tower on Franklin Street is a project of St. Markâ??s Lutheran Church. (Photo courtesy of apartments.com)

â??It wasnâ??t easy making the move,â?• Frazier said.â?• But in some ways my life is better. Those of us who made it to this age are the lucky ones. Sure, what we are often talking about is the cost of living and health issues.â?• Frazier experiences issues with her knees.

â??But think of all we made it through â?? wars, the civil rights movement, womenâ??s rights, gay rights, AIDS and hep C, gun violence â?? and how many we knew who are no longer here,â?• she said. â??Itâ??s time to remember and help others face all that is coming their way â?¦ not to lose the benefit

of all we gained.â?•

A multiply disabled woman who once joined her on a somewhat lengthy jaunt across town to a Whole Foods Market, highlighted her point: â??It was a cold, miserable day when she turned to me and said, â??What a wonderful day. Iâ??m so gratefulâ??. â?•

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1. Photo gallery

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