



SAN FRANCISCO PLANNING DEPARTMENT

Executive Summary Conditional Use

HEARING DATE: FEBRUARY 12, 2015

(CONTINUED FROM HEARING DATE: JANUARY 22, 2015)

Date: January 8, 2015
Case No.: **2014.1047C**
Project Address: **919 Clement Street**
Zoning: Inner Clement NCD (Neighborhood Commercial District)
40-X Height and Bulk District
Block/Lot: 1442/001
Project Sponsor: Jody Knight
Reuben, Junius & Rose LLP
1 Bush Street, Suite 600
San Francisco, CA 94104
Staff Contact: Laura Ajello – (415) 575-9142
laura.ajello@sfgov.org
Recommendation: **Approval with Conditions**

1650 Mission St.
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Information:
415.558.6377

PROJECT DESCRIPTION

The project sponsor seeks Conditional Use Authorization to legalize a Formula Retail financial service (d.b.a. Cathay Bank) which began operation at 919 Clement Street on July 21, 2014. The site was previously occupied by another financial service use known as "Gateway Bank."

According to the applicant, Cathay Bank continues to serve the same client base previously served by the former bank and offers a broader range of services such as personal wealth management and cash management for businesses. Cathay retained the former Gateway Bank branch manager and allowed former Gateway Bank customers to transfer their accounts. The use serves both the neighborhood and larger community.

The tenant space measures approximately 2,727 square feet, and the size would not change as a result of the project. No exterior changes other than business signage are proposed. The proposed commercial use is under 5,000 square feet in size, so there is not an on-site parking requirement.

Cathay Bank was established in 1962 when it opened the first Chinese-American commercial bank in California. Cathay Bank, a subsidiary of Cathay General Bancorp, has one other branch operating in San Francisco and 53 branches in the U.S. and Asia. Operation at the subject site started on July 21, 2014 under the name "General Bank" (a division of Cathay Bank) and consists of five full-time employees. The hours of operation are 9 a.m. to 5 p.m. Monday-Thursday, 9 a.m. to 6 p.m. Friday, and 10 a.m. to 2 p.m. on Saturday.

SITE DESCRIPTION AND PRESENT USE

The project is located in the Inner Richmond Neighborhood on the south side of Clement Street, between 10th and 11th Avenues, Block 1442, Lot 001. The subject property is located near the center of the Inner Clement NCD within a 40-X Height and Bulk District. The property is developed with a three-story commercial building constructed in 1921. The subject property is a corner lot, with approximately 100 feet of frontage on Clement Street and 50 feet of frontage on 10th Avenue. The property is developed with four ground floor commercial uses within the building. Other tenants in the building include a donut shop and a two retail stores. A complaint was filed with the Planning Department's Zoning and Compliance Division on December 21, 2014 (Case Number 2014-03020ENF) regarding the operation of this business without Conditional Use Authorization. However, the Conditional Use application had been submitted to the Planning Department on July 8, 2014.

SURROUNDING PROPERTIES AND NEIGHBORHOOD

The area surrounding the project site is mixed-use in character. A variety of commercial establishments are located within first story storefronts in the Inner Clement NCD, including restaurants, personal services, convenience stores, grocery stores and other types of retailers. Buildings in the vicinity typically range from two to four stories in height. Upper floors of buildings are generally occupied by offices or residential units. The Inner Clement NCD is bounded by residential and mixed-uses in the surrounding RM-1 (Residential, Mixed) District. This district is in close proximity to another active linear commercial district on Geary Boulevard.

ENVIRONMENTAL REVIEW

The Project is exempt from the California Environmental Quality Act ("CEQA") as a Class 1 categorical exemption.

HEARING NOTIFICATION

TYPE	REQUIRED PERIOD	REQUIRED NOTICE DATE	ACTUAL NOTICE DATE	ACTUAL PERIOD
Classified News Ad	20 days	January 2, 2015	December 31, 2014	21 days
Posted Notice	20 days	January 2, 2015	December 30, 2014	22 days
Mailed Notice	20 days	January 2, 2015	December 31, 2014	21 days

PUBLIC COMMENT

- To date, the Department has received twenty-one letters submitted by the applicant from San Francisco residents and business owners in support of the project. The Project Sponsor held a Pre-Application Meeting on June 30, 2014 regarding the proposed project; 4 attendees are listed on the sign-in sheet.

ISSUES AND OTHER CONSIDERATIONS

- The project is to legalize a Cathay Bank branch at the subject property.

- With respect to an application for a Formula Retail use as defined in Section 303.1 of the Planning Code, the Planning Commission shall consider the following additional findings:
 - The existing concentrations of formula retail uses within the NC District;
 - The availability of other similar retail uses within the NC District;
 - The compatibility of the proposed formula retail use with the existing architectural and aesthetic character of the NC District;
 - The existing retail vacancy rates within the NC District;
 - The existing mix of citywide-servicing retail uses and neighborhood-serving retail uses within the NC District.

REQUIRED COMMISSION ACTION

In order for the project to proceed, the Commission must grant Conditional Use authorization to allow a Formula Retail use (d.b.a. Cathay Bank), pursuant to Planning Code Sections 303(c), 303.1, and 703.4.

BASIS FOR RECOMMENDATION

- The project promotes the continued operation of a financial institution use that serves the Chinese-American community and contributes to the viability of Inner Clement NCD.
- The project would not displace an existing tenant providing convenience goods and services to the neighborhood.
- The project meets all applicable requirements of the Planning Code.
- The project is desirable for, and compatible with the surrounding neighborhood.

RECOMMENDATION: Approval with Conditions
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Attachments:

Block Book Map

Sanborn Map

Aerial Photographs

Project Sponsor Submittal, including:

- Formula Retail Map
- Letter to the Commissioners
- Public Correspondence Formula Retail Map
- Reduced Plans

Attachment Checklist

- | | |
|---|--|
| <input checked="" type="checkbox"/> Executive Summary | <input checked="" type="checkbox"/> Project sponsor submittal |
| <input checked="" type="checkbox"/> Draft Motion | Drawings: <u>Existing Conditions</u> |
| <input type="checkbox"/> Environmental Determination | <input checked="" type="checkbox"/> Check for legibility |
| <input checked="" type="checkbox"/> Zoning District Map | Drawings: <u>Proposed Project</u> |
| <input type="checkbox"/> Height & Bulk Map | <input checked="" type="checkbox"/> Check for legibility |
| <input checked="" type="checkbox"/> Parcel Map | 3-D Renderings (new construction or significant addition) |
| <input checked="" type="checkbox"/> Sanborn Map | <input type="checkbox"/> Check for legibility |
| <input checked="" type="checkbox"/> Aerial Photo | <input type="checkbox"/> Wireless Telecommunications Materials |
| <input type="checkbox"/> Context Photos | <input type="checkbox"/> Health Dept. review of RF levels |
| <input checked="" type="checkbox"/> Site Photos | <input type="checkbox"/> RF Report |
| | <input type="checkbox"/> Community Meeting Notice |
| | <input type="checkbox"/> Housing Documents |
| | <input type="checkbox"/> Inclusionary Affordable Housing Program: Affidavit for Compliance |

Exhibits above marked with an "X" are included in this packet

LMA

Planner's Initials



SAN FRANCISCO PLANNING DEPARTMENT

Subject to: (Select only if applicable)

- | | |
|--|--|
| <input type="checkbox"/> Affordable Housing (Sec. 415) | <input type="checkbox"/> First Source Hiring (Admin. Code) |
| <input type="checkbox"/> Jobs Housing Linkage Program (Sec. 413) | <input type="checkbox"/> Child Care Requirement (Sec. 414) |
| <input type="checkbox"/> Downtown Park Fee (Sec. 412) | <input type="checkbox"/> Other |

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Planning Commission Draft Motion

HEARING DATE: FEBRUARY 12, 2015

(CONTINUED FROM HEARING DATE: JANUARY 22, 2015)

Date: January 8, 2015
Case No.: **2014.1047C**
Project Address: **919 CLEMENT STREET**
Zoning: Inner Clement NCD (Neighborhood Commercial District)
40-X Height and Bulk District
Block/Lot: 1442/001
Project Sponsor: Jody Knight
Reuben, Junius & Rose LLP
1 Bush Street, Suite 600
San Francisco, CA 94104
Staff Contact: Laura Ajello – (415) 575-9142
laura.ajello@sfgov.org

ADOPTING FINDINGS RELATING TO THE APPROVAL OF CONDITIONAL USE AUTHORIZATION PURSUANT TO SECTIONS 303(C), 303.1, AND 703.4 OF THE PLANNING CODE TO LEGALIZE A FORMULA RETAIL FINANCIAL SERVICE (D.B.A CATHAY BANK) WITHIN THE INNER CLEMENT NCD (NEIGHBORHOOD COMMERCIAL DISTRICT) AND A 40-X HEIGHT AND BULK DISTRICT.

PREAMBLE

On July 8, 2014 Jody Knight (hereinafter “Project Sponsor”) filed an application with the Planning Department (hereinafter “Department”) for Conditional Use Authorization at 919 Clement Street under Planning Code Section(s) 303(c), 303.1, and 703.4 to allow the establishment of a Formula Retail financial service (d.b.a. Cathay Bank) within the Inner Clement NCD and a 40-X Height and Bulk District.

On February 12, 2015, the San Francisco Planning Commission (hereinafter “Commission”) conducted a duly noticed public hearing at a regularly scheduled meeting on Conditional Use Application No. 2014.1047C.

The Project is exempt from the California Environmental Quality Act ("CEQA") as a Class 1 categorical exemption.

The Commission has heard and considered the testimony presented to it at the public hearing and has further considered written materials and oral testimony presented on behalf of the applicant, Department staff, and other interested parties.

MOVED, that the Commission hereby authorizes the Conditional Use requested in Application No. 2014.1047C, subject to the conditions contained in "EXHIBIT A" of this motion, based on the following findings:

FINDINGS

Having reviewed the materials identified in the preamble above, and having heard all testimony and arguments, this Commission finds, concludes, and determines as follows:

1. The above recitals are accurate and constitute findings of this Commission.
2. **Site Description and Present Use.** The project is located in the Inner Richmond Neighborhood on the south side of Clement Street, between 10th and 11th Avenues, Block 1442, Lot 001. The subject property is located near the center of the Inner Clement NCD within a 40-X Height and Bulk District. The property is developed with a three-story commercial building constructed in 1921. The subject property is a corner lot, with approximately 100 feet of frontage on Clement Street and 50 feet of frontage on 10th Avenue. The property is developed with four ground floor commercial uses within the building. Other tenants in the building include a donut shop and a two retail stores. A complaint was filed with the Planning Department's Zoning and Compliance Division on December 21, 2014 (Case Number 2014-03020ENF) regarding the operation of this business without Conditional Use Authorization. However, the Conditional Use application had been submitted to the Planning Department on July 8, 2014.
3. **Surrounding Properties and Neighborhood.** The area surrounding the project site is mixed-use in character. A variety of commercial establishments are located within first story storefronts in the Inner Clement NCD, including restaurants, personal services, convenience stores, grocery stores and other types of retailers. Buildings in the vicinity typically range from two to four stories in height. Upper floors of buildings are generally occupied by offices or residential units. The Inner Clement NCD is bounded by residential and mixed-uses in the surrounding RM-1 (Residential, Mixed) District. This district is in close proximity to another active linear commercial district on Geary Boulevard.
4. **Project Description.** The project sponsor seeks Conditional Use Authorization to legalize a Formula Retail financial service (d.b.a. Cathay Bank) which began operation at 919 Clement Street on July 21, 2014. The site was previously occupied by another financial service use known as "Gateway Bank."

According to the applicant, Cathay Bank continues to serve the same client base previously served by the former bank and offers a broader range of services such as personal wealth management and cash management for businesses. Cathay retained the former Gateway Bank branch manager and allowed former Gateway Bank customers to transfer their accounts. The use serves both the neighborhood and larger community.

The tenant space measures approximately 2,727 square feet, and the size would not change as a result of the project. No exterior changes other than business signage are proposed. The proposed commercial use is under 5,000 square feet in size, so there is not an on-site parking requirement.

Cathay Bank was established in 1962 when it opened the first Chinese-American commercial bank in California. Cathay Bank, a subsidiary of Cathay General Bancorp, has one other branch operating in San Francisco and 53 branches in the U.S. and Asia. Operation at the subject site started on July 21, 2014 under the name "General Bank" (a division of Cathay Bank) and consists of five full-time employees. The hours of operation are 9 a.m. to 5 p.m. Monday-Thursday, 9 a.m. to 6 p.m. Friday, and 10 a.m. to 2 p.m. on Saturday.

5. **Public Comment.** To date, the Department has received twenty-one letters submitted by the applicant from San Francisco residents and business owners in support of the project. The Project Sponsor held a Pre-Application Meeting on June 30, 2014 regarding the proposed project; 4 attendees are listed on the sign-in sheet.
6. **Planning Code Compliance:** The Commission finds that the Project is consistent with the relevant provisions of the Planning Code in the following manner:
 - A. **Formula Retail Use.** Planning Code Section 703.4 states that a Conditional Use authorization is required for a formula retail use, as defined by Planning Code Section 303.1, in any of the City's Neighborhood Commercial Districts.

The proposed Cathay Bank branch is a Formula Retail Use.

- B. **Continuation of a Non-conforming Use.** Planning Code Section 186.1 allows for the continuation of non-conforming uses in Neighborhood Commercial Districts.

The existing financial service use would remain unchanged. Based on building permit records a financial institution has been located at the site since 1990. Section 716.49 prohibits the establishment of new financial institutions in this NC District. Because the existing site was previously used as a financial institution, it is considered a legal, non-conforming use.

- C. **Parking.** Planning Section 151 of the Planning Code requires off-street parking for every 500 square-feet of occupied floor area, where the occupied floor area exceeds 5,000 square-feet.

The Subject Property contains approximately 2,727 square-feet of occupied floor area and thus does not require any off-street parking.

- D. **Street Frontage in Neighborhood Commercial Districts.** Planning Code Section 145.1 requires that within NC Districts space for active uses shall be provided within the first 25 feet of building depth on the ground floor and 15 feet on floors above from any facade facing a street at least 30 feet in width. Frontages with active uses that must be fenestrated with transparent windows and doorways for no less than 60 percent of the street frontage at the ground level and allow visibility to the inside of the building. The use of dark or mirrored glass shall not count towards the required transparent area. Any decorative railings or grillwork, other than wire mesh, which is placed in front of or behind ground floor windows, shall be at least 75 percent open to perpendicular view. Rolling or sliding security gates shall consist of open grillwork rather than solid material, so as to provide visual interest to pedestrians when the gates are closed, and to permit light to pass through mostly unobstructed. Gates, when both open and folded or rolled as well as the gate mechanism, shall be recessed within, or laid flush with, the building façade.

The subject commercial space has approximately 54 feet of frontage on Clement Street with approximately 31 feet devoted to either the bank entrance or window space. No expansion or major modifications will occur and therefore the space is not required to increase fenestration to 60 percent of the street frontage. However, compliance with window transparency standards is required. Cathay Bank will face one public street and will provide clear and unobstructed windows to activate the pedestrian realm adjacent to the project site.

- E. **Signage.** Two red wall signs with white halo backlighting and one projecting sign are proposed. The wall signs shall be comprised of non-illuminated individual letters no taller than 18 inches and will be centered above the windows and main entry (see attached plans). This proposed signage will require a separate sign permit to be reviewed and approved by the Planning Department.
7. **Planning Code Section 303** establishes criteria for the Planning Commission to consider when reviewing applications for Conditional Use approval. On balance, the project does comply with said criteria in that:
- A. The proposed new uses and building, at the size and intensity contemplated and at the proposed location, will provide a development that is necessary or desirable, and compatible with, the neighborhood or the community.

The Project is necessary and desirable because it will allow the Inner Clement neighborhood to continue to be served by a bank that specializes in serving the Chinese-American community. Continuation of a comparable financial service use will not affect traffic or parking in the District. This project will complement the mix of goods and services currently available in the district and contribute to the economic vitality of the neighborhood. The proposed Project will not affect the architectural elements of the building exterior. The Project will preserve the neighborhood commercial character of Clement Street.

B. The proposed project will not be detrimental to the health, safety, convenience or general welfare of persons residing or working in the vicinity. There are no features of the project that could be detrimental to the health, safety or convenience of those residing or working the area, in that:

- i. Nature of proposed site, including its size and shape, and the proposed size, shape and arrangement of structures;

The height and bulk of the existing building will remain the same and the Project will not alter the existing appearance or character of the project vicinity. The existing single ATM meets general design guidelines and will remain. No building expansion is proposed.

- ii. The accessibility and traffic patterns for persons and vehicles, the type and volume of such traffic, and the adequacy of proposed off-street parking and loading;

The Planning Code does not require parking or loading for a 2,727 square-foot financial service use. Clement Street has traditionally served as a pedestrian-oriented shopping street providing retail goods and services to the Inner Richmond community. A bank branch has been established at the Project Site since 1990. Continuation of this use is not expected to generate a significant amount of traffic. The project site is well-served by public transit and existing street parking and loading spaces. Several MUNI transit lines run directly in front of near the site. Transit lines serving the site area include the 1- California, 2-Clement, 27-19th Avenue, 27L-19th Avenue, 38-Geary, 38L-Geary, and 44-O'Shaughnessy. Off-street parking is not available at the project site but street parking is available on surrounding streets

- iii. The safeguards afforded to prevent noxious or offensive emissions such as noise, glare, dust and odor;

No noxious or offensive emissions will be associated with the project.

- iv. Treatment given, as appropriate, to such aspects as landscaping, screening, open spaces, parking and loading areas, service areas, lighting and signs;

The proposed use does not require any additional tenant improvements. The Department shall review all lighting and signs proposed for the new business in accordance with the Planning Code and Formula Retail Signage Guidelines.

C. That the use as proposed will comply with the applicable provisions of the Planning Code and will not adversely affect the General Plan.

The Project complies with all relevant requirements and standards of the Planning Code and is consistent with objectives and policies of the General Plan as detailed below.

- D. That the use as proposed would provide development that is in conformity with the purpose of the applicable Neighborhood Commercial District.

The project is consistent with the stated purposes of NC Districts in that the intended use is located on the ground floor, and will provide a compatible convenience service for the immediately surrounding neighborhoods during daytime hours.

8. **Planning Code Section 303.1(d)** establishes the following criteria for the Planning Commission to consider when reviewing applications for a Formula Retail Use:

- (1) The existing concentrations of formula retail uses within the Neighborhood Commercial District.

There are many formula retail uses within the Inner Clement Neighborhood Commercial District. Within the immediate area surrounding the project site there are 27 formula retail uses, including automotive services, retailers, numerous restaurants, and banks (see attached Formula Retail Survey Map).

- (2) The availability of other similar retail uses within the Neighborhood Commercial District.

The Formula Retail Survey Map shows 14 similar uses in the larger surrounding area, including four similar financial service uses within a quarter mile of the site. However, only one other bank, Bank of the Orient, specializes in serving the Chinese-American community.

- (3) The compatibility of the proposed formula retail use with the existing architectural and aesthetic character of the Neighborhood Commercial District.

No exterior changes to the building are proposed other than signage; therefore, the project will not affect the architectural or aesthetic character of the District.

- (4) The existing retail vacancy rates within the Neighborhood Commercial District.

The vacancy rate on Clement Street is 5%, approximately 13 of 254 ground floor storefronts.

- (5) The existing mix of Citywide-serving retail uses and neighborhood-serving retail uses within the Neighborhood Commercial District.

The project site is located on Clement Street, along a 12 block long commercial corridor that stretches from the Funston Avenue to Arguello Boulevard. The corridor is comprised of a mix of neighborhood-serving and Citywide-serving retail uses. Commercial uses include a high concentration of restaurants, grocery stores, beauty shops, banks, pet stores, coffee shops, bars, dry cleaners, liquor stores, and professional offices. It is surrounded by residential dwellings and residentially-zoned districts on adjacent blocks.

9. **General Plan Compliance.** The Project is, on balance, consistent with the following Objectives and Policies of the General Plan:

NEIGHBORHOOD COMMERCE

Objectives and Policies

OBJECTIVE 1:

MANAGE ECONOMIC GROWTH AND CHANGE TO ENSURE ENHANCEMENT OF THE TOTAL CITY LIVING AND WORKING ENVIRONMENT.

Policy 1.1:

Encourage development which provides substantial net benefits and minimizes undesirable consequences. Discourage development that has substantial undesirable consequences that cannot be mitigated.

Policy 1.2:

Assure that all commercial and industrial uses meet minimum, reasonable performance standards.

Policy 1.3:

Locate commercial and industrial activities according to a generalized commercial and industrial land use plan.

The proposed Project will provide desirable services to the neighborhood and will provide resident employment opportunities to those in the community. The continuation of a financial service use will not result in undesirable consequences.

OBJECTIVE 2:

MAINTAIN AND ENHANCE A SOUND AND DIVERSE ECONOMIC BASE AND FISCAL STRUCTURE FOR THE CITY.

Policy 2.1:

Seek to retain existing commercial and industrial activity and to attract new such activity to the City.

The Project will retain an existing commercial activity and will enhance the diverse economic base of the City.

OBJECTIVE 6:

MAINTAIN AND STRENGTHEN VIABLE NEIGHBORHOOD COMMERCIAL AREAS EASILY ACCESSIBLE TO CITY RESIDENTS.

Policy 6.1:

Ensure and encourage the retention and provision of neighborhood-serving goods and services in the city's neighborhood commercial districts, while recognizing and encouraging diversity among the districts.

No commercial tenant would be displaced and the project would not prevent the district from achieving optimal diversity in the types of goods and services available in the neighborhood. This is a Formula Retail use but the proposed bank offers services more closely tailored to the needs of area residents and businesses than the other national franchise banks currently operating in the district.

10. **Planning Code Section 101.1(b)** establishes eight priority-planning policies and requires review of permits for consistency with said policies. On balance, the project does comply with said policies in that:

- A. That existing neighborhood-serving retail uses be preserved and enhanced and future opportunities for resident employment in and ownership of such businesses be enhanced.

The proposal would enhance the district by providing continuous use of banking services to the Chinese-American community. The project will provide desirable services and will provide employment opportunities to those in the community.

- B. That existing housing and neighborhood character be conserved and protected in order to preserve the cultural and economic diversity of our neighborhoods.

The Project will preserve and enhance the cultural and economic diversity of the neighborhood by retaining an existing use that serves the Chinese-American community. The existing housing in the surrounding neighborhood would not be adversely affected.

- C. That the City's supply of affordable housing be preserved and enhanced,

No housing is removed for this Project.

- D. That commuter traffic not impede MUNI transit service or overburden our streets or neighborhood parking.

The site is on Clement Street and is well served by transit. Several MUNI transit lines run directly in front or near the site. Transit lines serving the site area include the 1- California, 2-Clement, 27-19th Avenue, 27L-19th Avenue, 38-Geary, 38L-Geary, and 44-O'Shaughnessy.

- E. That a diverse economic base be maintained by protecting our industrial and service sectors from displacement due to commercial office development, and that future opportunities for resident employment and ownership in these sectors be enhanced.

The Project will not displace any service or industry establishment. The project will not affect industrial or service sector uses or related employment opportunities. Ownership of industrial or service sector businesses will not be affected by this project. The project will provide job opportunities for local residents.

- F. That the City achieve the greatest possible preparedness to protect against injury and loss of life in an earthquake.

The project will conform to the structural and seismic safety requirements of the City Building Code. This proposal will not impact the property's ability to withstand an earthquake.

- G. That landmarks and historic buildings be preserved.

A landmark or historic building does not occupy the Project site.

- H. That our parks and open space and their access to sunlight and vistas be protected from development.

The project will have no negative impact on existing parks and open spaces.

11. The Project is consistent with and would promote the general and specific purposes of the Code provided under Section 101.1(b) in that, as designed, the Project would contribute to the character and stability of the neighborhood and would constitute a beneficial development.

12. The Commission hereby finds that approval of the Conditional Use authorization would promote the health, safety and welfare of the City.

DECISION

That based upon the Record, the submissions by the Applicant, the staff of the Department and other interested parties, the oral testimony presented to this Commission at the public hearings, and all other written materials submitted by all parties, the Commission hereby **APPROVES Conditional Use Application No. 2014.1047C** subject to the following conditions attached hereto as "EXHIBIT A" in general conformance with plans on file, dated January 5, 2015, and stamped "EXHIBIT B", which is incorporated herein by reference as though fully set forth.

APPEAL AND EFFECTIVE DATE OF MOTION: Any aggrieved person may appeal this Conditional Use Authorization to the Board of Supervisors within thirty (30) days after the date of this Motion No. XXXXX. The effective date of this Motion shall be the date of this Motion if not appealed (After the 30-day period has expired) OR the date of the decision of the Board of Supervisors if appealed to the Board of Supervisors. For further information, please contact the Board of Supervisors at (415) 554-5184, City Hall, Room 244, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102.

Protest of Fee or Exaction: You may protest any fee or exaction subject to Government Code Section 66000 that is imposed as a condition of approval by following the procedures set forth in Government Code Section 66020. The protest must satisfy the requirements of Government Code Section 66020(a) and must be filed within 90 days of the date of the first approval or conditional approval of the development referencing the challenged fee or exaction. For purposes of Government Code Section 66020, the date of imposition of the fee shall be the date of the earliest discretionary approval by the City of the subject development.

If the City has not previously given Notice of an earlier discretionary approval of the project, the Planning Commission's adoption of this Motion, Resolution, Discretionary Review Action or the Zoning Administrator's Variance Decision Letter constitutes the approval or conditional approval of the development and the City hereby gives **NOTICE** that the 90-day protest period under Government Code Section 66020 has begun. If the City has already given Notice that the 90-day approval period has begun for the subject development, then this document does not re-commence the 90-day approval period.

I hereby certify that the Planning Commission ADOPTED the foregoing Motion on February 12, 2015.

Jonas P. Ionin
Commission Secretary

AYES:

NAYS:

ABSENT:

ADOPTED: February 12, 2015

EXHIBIT A

AUTHORIZATION

This authorization is for a conditional use to allow a Formula Retail financial service (d.b.a. Cathay Bank) located at 919 Clement Street, Block 1442, Lot 001 pursuant to Planning Code Sections 303(c), 303.1, and 703.4 within the Inner Clement Neighborhood Commercial District and a 40-X Height and Bulk District; in general conformance with plans, dated **January 5, 2015**, and stamped "EXHIBIT B" included in the docket for Case No. **2014.1047** and subject to conditions of approval reviewed and approved by the Commission on **February 12, 2015** under Motion No **XXXXXX**. This authorization and the conditions contained herein run with the property and not with a particular Project Sponsor, business, or operator.

RECORDATION OF CONDITIONS OF APPROVAL

Prior to the issuance of the building permit or commencement of use for the Project the Zoning Administrator shall approve and order the recordation of a Notice in the Official Records of the Recorder of the City and County of San Francisco for the subject property. This Notice shall state that the project is subject to the conditions of approval contained herein and reviewed and approved by the Planning Commission on **February 12, 2015** under Motion No **XXXXXX**.

PRINTING OF CONDITIONS OF APPROVAL ON PLANS

The conditions of approval under the 'Exhibit A' of this Planning Commission Motion No. **XXXXXX** shall be reproduced on the Index Sheet of construction plans submitted with the Site or Building permit application for the Project. The Index Sheet of the construction plans shall reference to the Conditional Use authorization and any subsequent amendments or modifications.

SEVERABILITY

The Project shall comply with all applicable City codes and requirements. If any clause, sentence, section or any part of these conditions of approval is for any reason held to be invalid, such invalidity shall not affect or impair other remaining clauses, sentences, or sections of these conditions. This decision conveys no right to construct, or to receive a building permit. "Project Sponsor" shall include any subsequent responsible party.

CHANGES AND MODIFICATIONS

Changes to the approved plans may be approved administratively by the Zoning Administrator. Significant changes and modifications of conditions shall require Planning Commission approval of a new Conditional Use authorization.

CONDITIONS OF APPROVAL, COMPLIANCE, MONITORING, AND REPORTING PERFORMANCE

1. **Validity.** The authorization and right vested by virtue of this action is valid for three (3) years from the effective date of the Motion. The Department of Building Inspection shall have issued a Building Permit or Site Permit to construct the project and/or commence the approved use within this three-year period.

For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org

2. **Expiration and Renewal.** Should a Building or Site Permit be sought after the three (3) year period has lapsed, the project sponsor must seek a renewal of this Authorization by filing an application for an amendment to the original Authorization or a new application for Authorization. Should the project sponsor decline to so file, and decline to withdraw the permit application, the Commission shall conduct a public hearing in order to consider the revocation of the Authorization. Should the Commission not revoke the Authorization following the closure of the public hearing, the Commission shall determine the extension of time for the continued validity of the Authorization.

For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org

3. **Diligent pursuit.** Once a site or Building Permit has been issued, construction must commence within the timeframe required by the Department of Building Inspection and be continued diligently to completion. Failure to do so shall be grounds for the Commission to consider revoking the approval if more than three (3) years have passed since this Authorization was approved.

For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org

4. **Extension.** All time limits in the preceding three paragraphs may be extended at the discretion of the Zoning Administrator where implementation of the project is delayed by a public agency, an appeal or a legal challenge and only by the length of time for which such public agency, appeal or challenge has caused delay.

For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org

5. **Conformity with Current Law.** No application for Building Permit, Site Permit, or other entitlement shall be approved unless it complies with all applicable provisions of City Codes in effect at the time of such approval.

For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org

DESIGN

6. **Signage.** Any proposed signage shall be subject to the review and approval of the Planning Department and must comply with Article 6 of the Planning Code and Formula Retail Signage Guidelines.

MONITORING - AFTER ENTITLEMENT

7. **Enforcement.** Violation of any of the Planning Department conditions of approval contained in this Motion or of any other provisions of Planning Code applicable to this Project shall be subject to the enforcement procedures and administrative penalties set forth under Planning Code Section 176 or Section 176.1. The Planning Department may also refer the violation complaints to other city departments and agencies for appropriate enforcement action under their jurisdiction.
For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org
8. **Revocation due to Violation of Conditions.** Should implementation of this Project result in complaints from interested property owners, residents, or commercial lessees which are not resolved by the Project Sponsor and found to be in violation of the Planning Code and/or the specific conditions of approval for the Project as set forth in Exhibit A of this Motion, the Zoning Administrator shall refer such complaints to the Commission, after which it may hold a public hearing on the matter to consider revocation of this authorization.
For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org

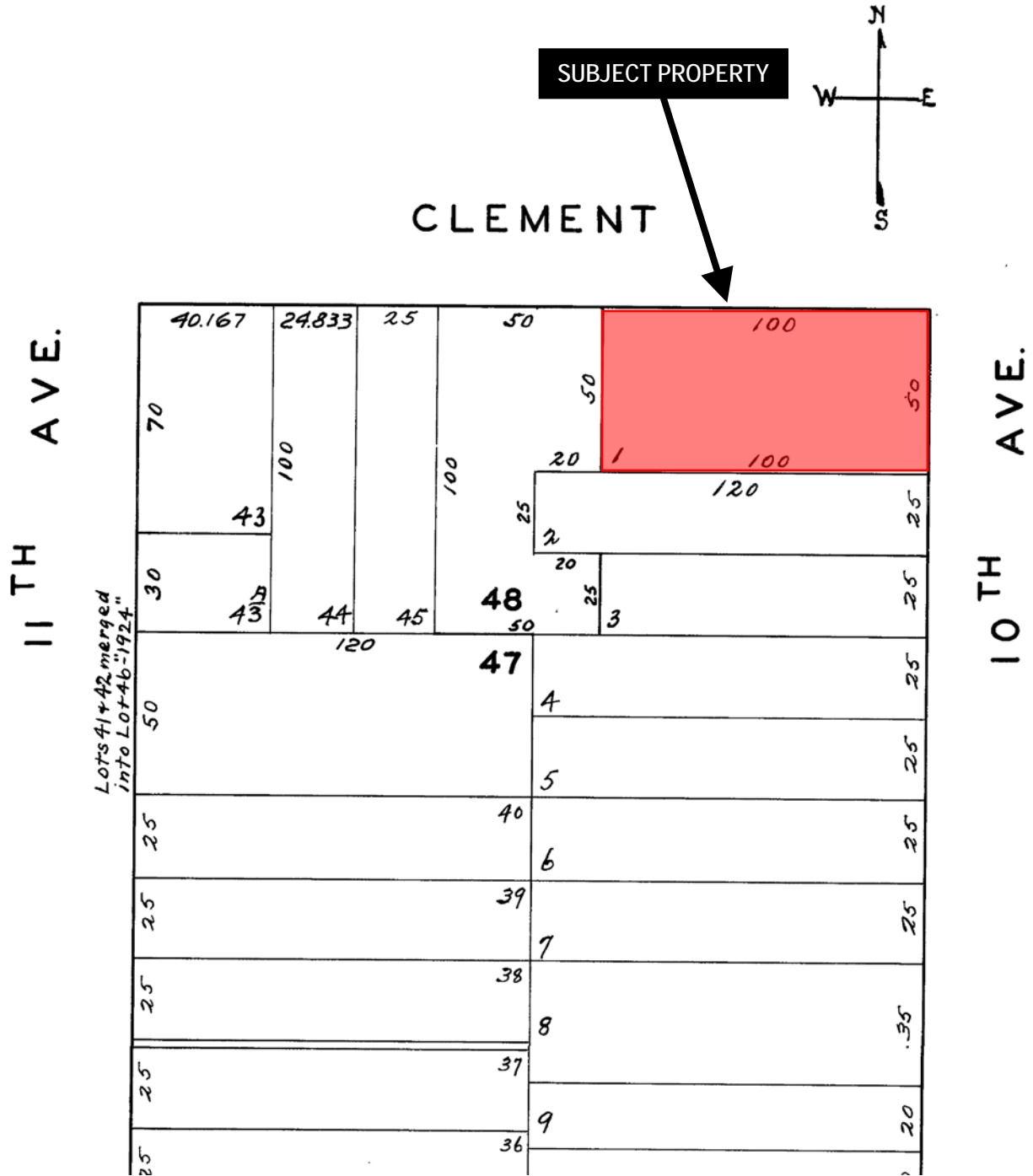
OPERATION

9. **Garbage, Recycling, and Composting Receptacles.** Garbage, recycling, and compost containers shall be kept within the premises and hidden from public view, and placed outside only when being serviced by the disposal company. Trash shall be contained and disposed of pursuant to garbage and recycling receptacles guidelines set forth by the Department of Public Works.
For information about compliance, contact Bureau of Street Use and Mapping, Department of Public Works at 415-554-5810, <http://sfdpw.org>
10. **Sidewalk Maintenance.** The Project Sponsor shall maintain the main entrance to the building and all sidewalks abutting the subject property in a clean and sanitary condition in compliance with the Department of Public Works Streets and Sidewalk Maintenance Standards.
For information about compliance, contact Bureau of Street Use and Mapping, Department of Public Works, 415-695-2017, <http://sfdpw.org/>
11. **Community Liaison.** Prior to issuance of a building permit to construct the project and implement the approved use, the Project Sponsor shall appoint a community liaison officer to deal with the issues of concern to owners and occupants of nearby properties. The Project Sponsor shall provide the Zoning Administrator with written notice of the name, business address, and telephone number of the community liaison. Should the contact information

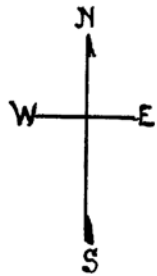
change, the Zoning Administrator shall be made aware of such change. The community liaison shall report to the Zoning Administrator what issues, if any, are of concern to the community and what issues have not been resolved by the Project Sponsor.

For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org

Parcel Map

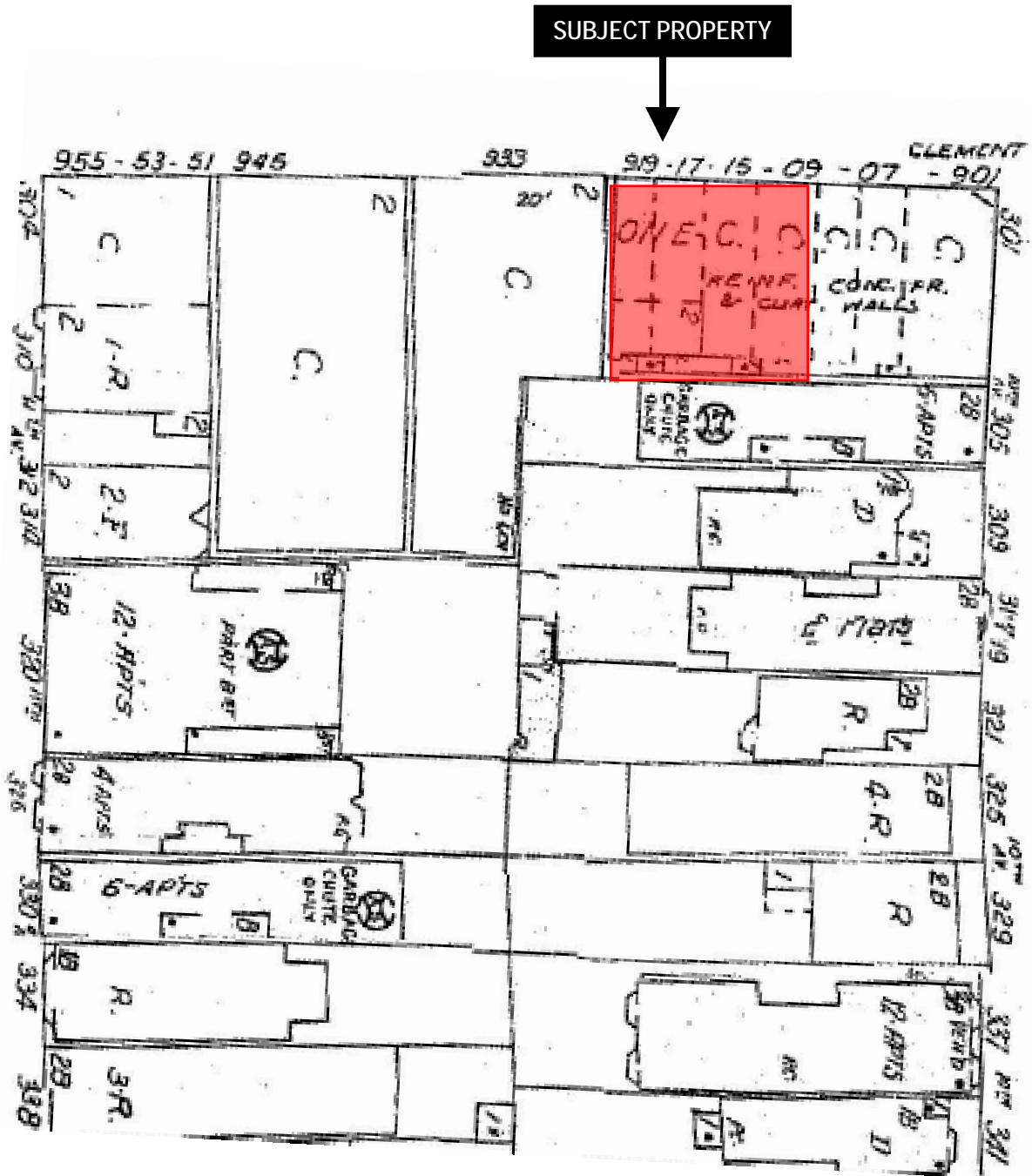


SUBJECT PROPERTY



Conditional Use Hearing
 Case Number 2014.1047C
 Formula Retail – Cathay Bank
 919 Clement Street

Sanborn Map*

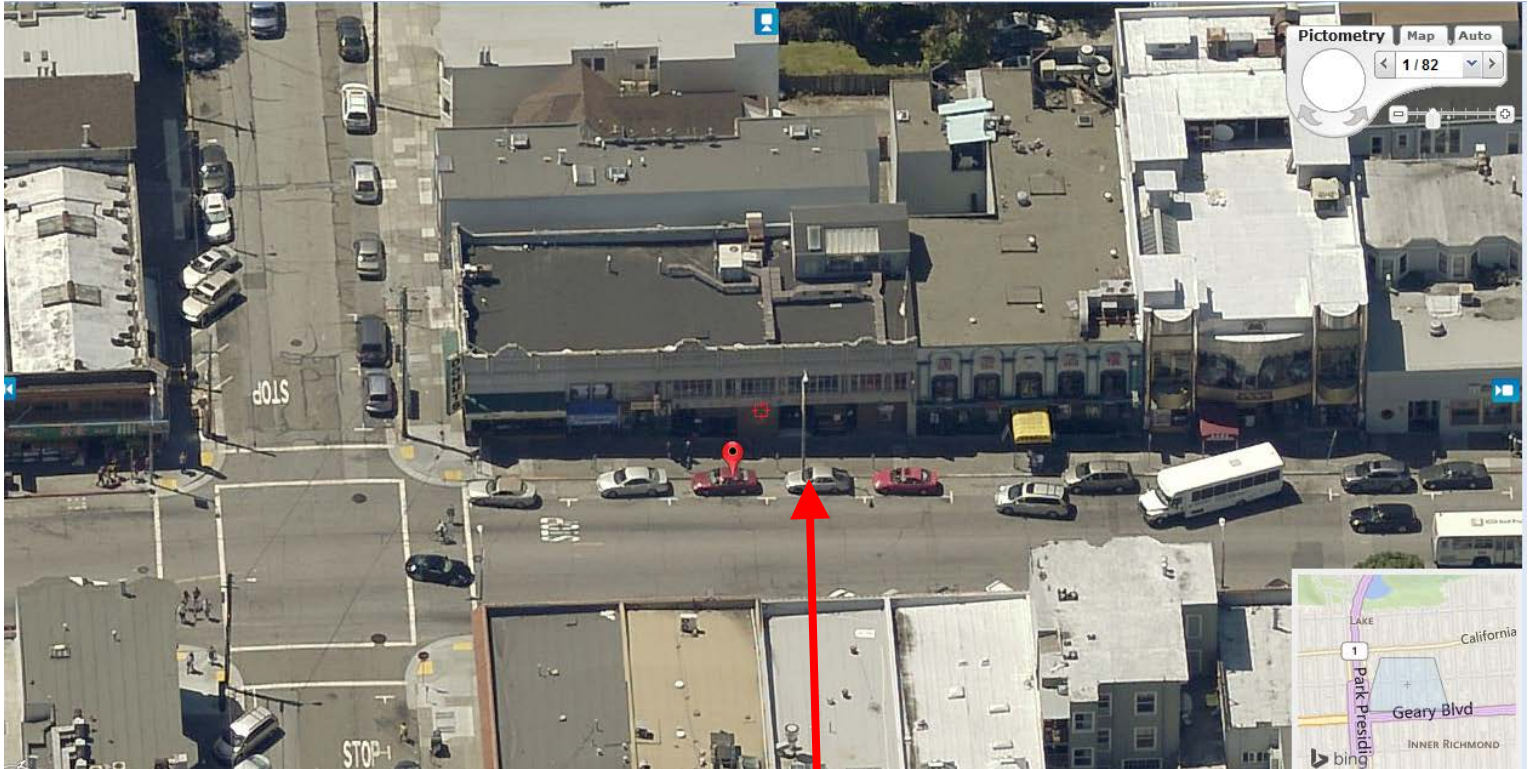


*The Sanborn Maps in San Francisco have not been updated since 1998, and this map may not accurately reflect existing conditions.



Conditional Use Hearing
Case Number 2014.1047C
Formula Retail – Cathay Bank
919 Clement Street

Aerial Photo

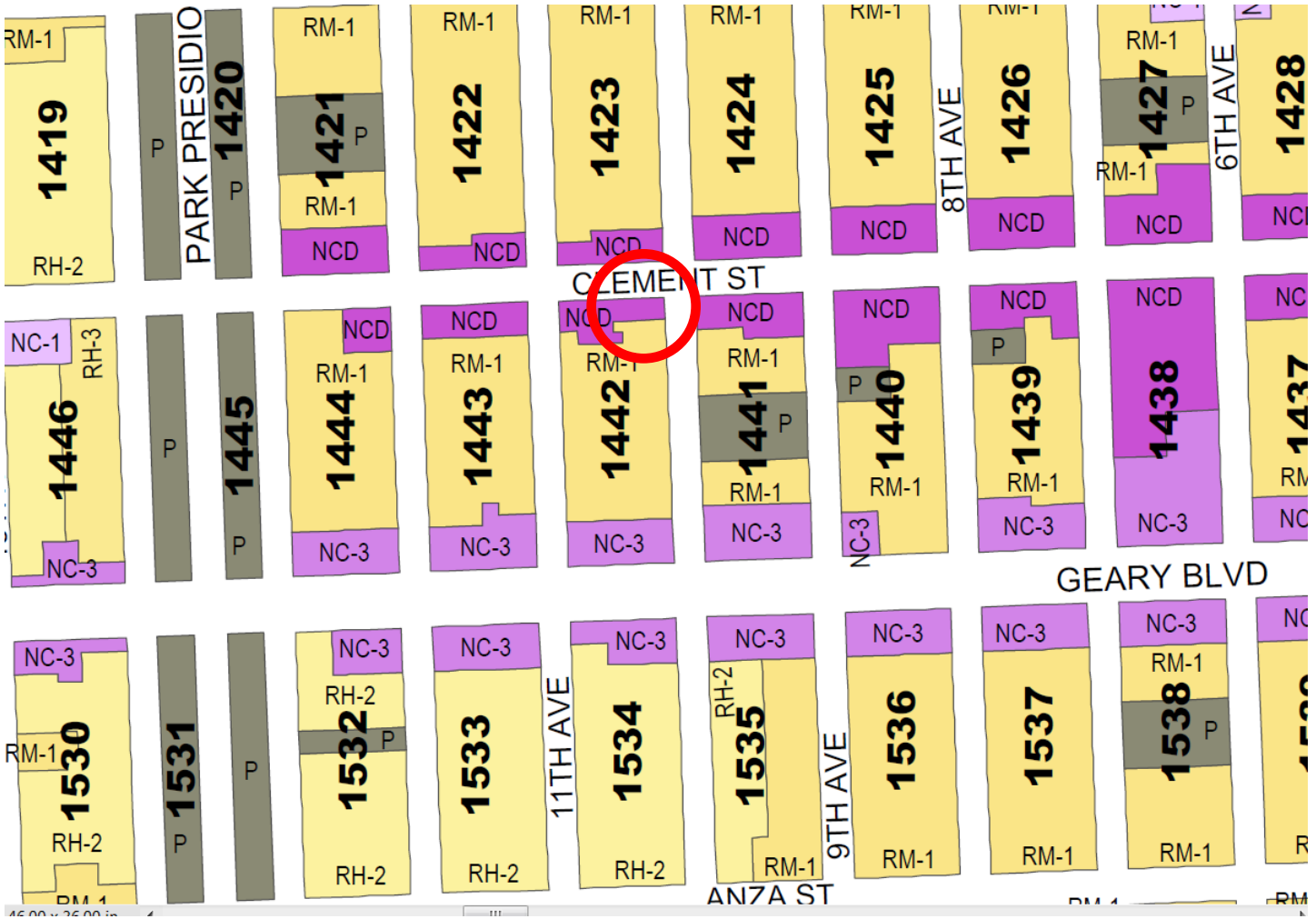


SUBJECT PROPERTY



Conditional Use Hearing
Case Number 2014.1047C
Formula Retail – Cathay Bank
919 Clement Street

Zoning Map



Conditional Use Hearing
 Case Number 2014.1047C
 Formula Retail – Cathay Bank
 919 Clement Street

Site Photo



Conditional Use Hearing
Case Number 2014.1047C
Formula Retail – Cathay Bank
919 Clement Street

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919 Clement – Locations with Financial Services and Formula Retail



Red Letters and Numbers = Financial Insitutions

- F1 – Citibank
- F2 – First Republic Bank
- F3 – Bank of American
- F4 – East West B
- F5 – Sterling Bank and Trust
- F6 – Wells Fargo
- F7 – California Bank and Trust
- F8 – Pacific Western Bank
- F9 – Bank of the West
- F10 – Bank of America
- F11 – Bank of the Orient
- F12 – East West Bank
- F13 – Allied Credit Union
- F14 – Citibank

Blue Letters and Numbers = Formula Retail

- R1 – Ace Hardware
- R2 – Jiffy Lube
- R3 – Radio Shack
- R4- USPS
- R24 – Ace Hardware
- R5 – Starbucks
- R6 – Walgreens
- R7 – State Farm
- R8 – 7-Eleven
- R25 – True Value Home Hardware
- R9 – Sleep Train Mattress Centers
- R10 – Lamps Plus
- R11 – Jack in the Box
- R12 – State Farm
- R26 – See’s Candy
- R13 – State Farm
- R14 – Walgreens
- R15 – Radio Shack
- R16 – Smart & Final
- R17 – Enterprise
- R18 – Taco Bell
- R19 – Toyota
- R20 – Salvation Army
- R21 – O’Reilly Auto Parts
- R22 – Toyota
- R23 – Office Max
- R27 - Goodwill

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REUBEN, JUNIUS & ROSE, LLP

January 12, 2015

By Hand Delivery

President Cindy Wu
San Francisco Planning Commission
1650 Mission Street, Suite 400
San Francisco, CA 94103

**Re: Formula Retail Approval for Cathay Bank – 919 Clement Street
Planning Case Number 2014.1047
Hearing Date: January 22, 2015
Our File No.: 8537.01**

Dear President Wu:

Our office represents Cathay Bank, which acquired the Gateway Bank branch at 919 Clement Street (the “Site”) in July 2014 and requests conditional use authorization for formula retail use to permit Cathay Bank to operate at the Site (the “Project”).

Cathay Bank respectfully requests that the Planning Commission grant conditional use authorization under Sections 303 and 703.4 of the San Francisco Planning Code to authorize a formula retail use for the Bank.

A. Surrounding Neighborhood

The Site is located on Clement Street between 10th Avenue and 11th Avenue in the Inner Richmond District. The area consists of largely two-story commercial buildings along Clement and residential multi-family buildings on the north/south streets, including 10th and 11th Avenues. There is a thriving Chinese-speaking merchant community in the area that relies on access to a local bank that provides Chinese language services and personal connection to customers.

B. Project Description

The former Gateway Bank branch has been operating as General Bank since July 21, 2014, pending conditional use approval. In order to acquire the Gateway location, Cathay was required to close on the transaction before hearing on its conditional use application. However, Cathay began pursuing approval prior to the branch opening as General Bank in July. Because of banking regulations and the logistics of transitioning accounts, it was not possible to simply shut the branch down during the transition pending approval. Therefore, Cathay was required to

James A. Reuben | Andrew J. Junius | Kevin H. Rose | Daniel A. Frattin
Sheryl Reuben¹ | David Silverman | Thomas Tunny | Jay F. Drake | John Kevlin
Lindsay M. Petrone | Melinda A. Sarjapur | Mark H. Loper | Jody Knight | Jared Eigerman^{2,3} | John McInerney III²

1. Also admitted in New York 2. Of Counsel 3. Also admitted in Massachusetts

One Bush Street, Suite 600
San Francisco, CA 94104

tel: 415-567-9000
fax: 415-399-9480

www.reubenlaw.com

acquire the branch prior to hearing on its conditional use application and now seeks approval to operate the location as a Cathay Bank branch.

The Project involves no physical changes to the Site other than rebranding of the location. No new parking, construction or major modification of the layout of the building is proposed. The branch will employ five full-time employees.

C. Cathay Bank's Ties to the Chinese-American Community

Cathay Bank opened in 1962 in Los Angeles with the mission of providing financial services to the growing but underserved Chinese-American community in the greater Los Angeles area. It has since expanded its operations to several other states and Asia. There is currently one Cathay Bank branch in San Francisco at 540 Montgomery Street.

Cathay Bank has significant ties to the Chinese-American community and will continue to serve the neighborhood client-base that was previously served by Gateway Bank, including community members and local merchants who rely on the ability to do their banking in Chinese. The accounts of former Gateway Bank customers will continue to be serviced by Cathay Bank, and the bank manager has been retained. Therefore, the community connection with the bank will remain.

D. Summary of Project Benefits

- **Allows the Local Community to Continue to be Served by a Bank at the Site.** The Project will allow the ties that Gateway Bank had with the community, including its Chinese-speaking customers, to remain, thereby serving residents of both the Inner Richmond neighborhood and the City at large.
- **Maintains the Current Storefront Character of the Site.** The Project will not modify the exterior of the building except for rebranding with a Cathay Bank sign. The building fits in with the style of the commercial buildings along Clement Street, and the Project will maintain the small-scale and neighborhood feeling of the building.
- **Provides a Seamless Transition for Banking Customers.** The Project permits the transition from Gateway Bank to Cathay Bank, without customers being forced to change banks entirely, which would be a particular burden for the local community, including the Chinese-speaking merchants who give the Inner Clement Street Neighborhood District its vibrancy. The branch manager, Lisa Ho, has been retained, and she is helping with the transition, including introducing additional services to former Gateway customers with whom she has established personal connections.

One Bush Street, Suite 600
San Francisco, CA 94104

tel: 415-567-9000
fax: 415-399-9480

www.reubenlaw.com

E. Community Outreach

The pre-application meeting was held on June 30, 2014. No neighborhood opposition was expressed during the meeting. Since the meeting, Cathay Bank has continued to reach out to the community, including area residents, businesses and customers. Attached as **Exhibit A** are six support letters from local business owners and former Gateway customers who intend to continue as Cathay Bank customers. The customers value the Chinese language services offered by the Bank, as well as the expansion of services to be offered by Cathay Bank. Attached as **Exhibit B** are 14 support letters from local residents expressing support for Cathay Bank moving into the area. Finally, attached as **Exhibit C** is a letter from Anni Chung on behalf of Self-Help for the Elderly expressing support for the Project. The group has been a long time Cathay Bank customer and Cathay has been a long time supporter and partner of the group. Cathay Bank values its ties with the community and will continue its outreach efforts after approval of the Project.

F. Conclusion

Approval will allow Cathay Bank to continue to serve the community previously served by Gateway Bank, including offering much-needed Chinese language expertise, strong ties to the local merchant community, and expanded banking services.

We look forward to presenting the Project to you on January 22, and respectfully request your support.

Very truly yours,

REUBEN, JUNIUS & ROSE, LLP



Jody Knight

cc: Rodney Fong, Commission Vice-President
Michael Antonini, Commissioner
Rich Hillis, Commissioner
Christine D. Johnson, Commissioner
Kathrin Moore, Commissioner
Dennis Richards, Commissioner
Jonas Ionin, Commission Secretary
John Rahaim, Planning Director
Scott Sanchez, Zoning Administrator
Laura Ajello, Project Planner

One Bush Street, Suite 600
San Francisco, CA 94104

tel: 415-567-9000
fax: 415-399-9480

www.reubenlaw.com

LIST OF EXHIBITS

Exhibit A– Six Local Merchant Support Letters

Exhibit B – 14 Resident Support Letters

Exhibit C – Self-Help for the Elderly Support Letter, dated
December 22, 2014

EXHIBIT A

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December 22, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am operate a business at 4630 Geary Blvd.. I was previously a Gateway Bank customer and intend to continue as a Cathay Bank customer. I rely on access to a bank at 919 Clement Street, including the Chinese language services offered by the bank. I understand that Cathay Bank will continue to provide important services to the local merchant community, including both personalized bank service and Chinese language services, while even expanding the services offered by the bank. Therefore, I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at that location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: Curt Courdale

Signature: 

December 24, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am operate a business at 310 8th Ave.. I was previously a Gateway Bank customer and intend to continue as a Cathay Bank customer. I rely on access to a bank at 919 Clement Street, including the Chinese language services offered by the bank. I understand that Cathay Bank will continue to provide important services to the local merchant community, including both personalized bank service and Chinese language services, while even expanding the services offered by the bank. Therefore, I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at that location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: FONG SAO IENG

Signature: Fong Sao Ieng

December 24, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am operate a business at 155 CLEMENT ST. I was previously a Gateway Bank customer and intend to continue as a Cathay Bank customer. I rely on access to a bank at 919 Clement Street, including the Chinese language services offered by the bank. I understand that Cathay Bank will continue to provide important services to the local merchant community, including both personalized bank service and Chinese language services, while even expanding the services offered by the bank. Therefore, I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at that location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: WENDY CHEN

Signature: 

December 23, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am operate a business at 848 Clement St.. I was previously a Gateway Bank customer and intend to continue as a Cathay Bank customer. I rely on access to a bank at 919 Clement Street, including the Chinese language services offered by the bank. I understand that Cathay Bank will continue to provide important services to the local merchant community, including both personalized bank service and Chinese language services, while even expanding the services offered by the bank. Therefore, I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at that location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: Diep - Hoa

Signature: Diep - Hoa

December 20, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

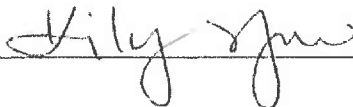
I am operate a business at 933 Clement St. SF. I was previously a Gateway Bank customer and intend to continue as a Cathay Bank customer. I rely on access to a bank at 919 Clement Street, including the Chinese language services offered by the bank. I understand that Cathay Bank will continue to provide important services to the local merchant community, including both personalized bank service and Chinese language services, while even expanding the services offered by the bank. Therefore, I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at that location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: LILY YUEN

Signature: 

December 20, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am operate a business at 907 Clement St. I was previously a Gateway Bank customer and intend to continue as a Cathay Bank customer. I rely on access to a bank at 919 Clement Street, including the Chinese language services offered by the bank. I understand that Cathay Bank will continue to provide important services to the local merchant community, including both personalized bank service and Chinese language services, while even expanding the services offered by the bank. Therefore, I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at that location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: TAMMY POON

Signature: Tammy Poon

EXHIBIT B

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December 23, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am a San Francisco resident living at 848 Clement St.. I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement. I understand that Cathay Bank will continue to provide banking services to the local community, and even expand the services offered at the branch.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: Diep - Hoa

Signature: Diep - Hoa

December 23, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am a San Francisco resident living at 1643-45th Ave. San Francisco. I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement. I understand that Cathay Bank will continue to provide banking services to the local community, and even expand the services offered at the branch.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: Yilan Yang

Signature: Yilan Yang

December 23, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am a San Francisco resident living at 1643 ASHTON. I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement. I understand that Cathay Bank will continue to provide banking services to the local community, and even expand the services offered at the branch.

Thank you, and please let me know if you have any questions.

Sincerely,

Name:

ROBERT CHEN

Signature:

Robert Chen

December 22, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am a San Francisco resident living at 1236 15th Ave., SF. I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement. I understand that Cathay Bank will continue to provide banking services to the local community, and even expand the services offered at the branch.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: Curt Courmale

Signature: Curt Courmale

December 20, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am a San Francisco resident living at 343 12th Ave. I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location.

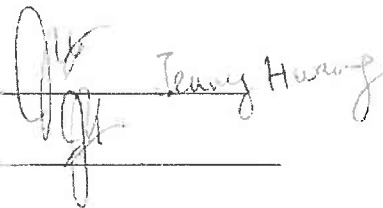
Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement. I understand that Cathay Bank will continue to provide banking services to the local community, and even expand the services offered at the branch.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: _____

Signature: _____

 Jenny Huang

December 20, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am a San Francisco resident living at 127 SONTAIN VIEW AVE. I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement. I understand that Cathay Bank will continue to provide banking services to the local community, and even expand the services offered at the branch.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: TAMMY POON

Signature: Tammy Poon

December 20, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am a San Francisco resident living at 331 3rd Ave. S.F. I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement. I understand that Cathay Bank will continue to provide banking services to the local community, and even expand the services offered at the branch.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: DYMENT LEUNG

Signature: 

December 20, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am a San Francisco resident living at 371-3rd Ave S.F. I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement. I understand that Cathay Bank will continue to provide banking services to the local community, and even expand the services offered at the branch.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: BIFEN LEUNG

Signature: Bifen Leung

December 20, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am a San Francisco resident living at 918 Clement. I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement. I understand that Cathay Bank will continue to provide banking services to the local community, and even expand the services offered at the branch.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: JENNIFER LANNING

Signature: 

December 22, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am a San Francisco resident living at 2239-40th Ave, SF. I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement. I understand that Cathay Bank will continue to provide banking services to the local community, and even expand the services offered at the branch.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: Mary Joen Hume

Signature: [Handwritten Signature]

December 22, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am a San Francisco resident living at 1550 Clement Street, SF. I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement. I understand that Cathay Bank will continue to provide banking services to the local community, and even expand the services offered at the branch.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: JANE LEE

Signature: Jane Lee

December 3, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am a San Francisco resident living at 1643-45th Ave. San Francisco. I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement. I understand that Cathay Bank will continue to provide banking services to the local community, and even expand the services offered at the branch.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: Lucy Y. Chen

Signature: Lucy Y. Chen

December 20, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**

Dear Ms. Ajello,

I am a San Francisco resident living at 2663 43rd SF. I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement. I understand that Cathay Bank will continue to provide banking services to the local community, and even expand the services offered at the branch.

Thank you, and please let me know if you have any questions.

Sincerely,

Name:

NANCY WHEATLEY

Signature:

Nancy Wheatley

December 20, 2014

Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047

Dear Ms. Ajello,

I am a San Francisco resident living at 1458 - 36th AVE. I want to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location.

Lisa Ho, the Branch Manager, has personally reached out to me and explained the project. Based on our conversation, I am in support of Cathay Bank operating a bank branch at 919 Clement. I understand that Cathay Bank will continue to provide banking services to the local community, and even expand the services offered at the branch.

Thank you, and please let me know if you have any questions.

Sincerely,

Name: ANNIE CHEN

Signature: 

EXHIBIT C

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**Self-Help for
the Elderly**
安老自助處

731 Sansome Street, Suite 100 | San Francisco, California 94111-1725
(415) 677-7600 | www.selfhelpelderly.org

Providing strength, hope and empowerment to seniors since 1966

December 22, 2014

Ms. Laura Ajello
San Francisco Planning Department
1650 Mission Street, 4th Floor
San Francisco, CA 94103

**Re: 919 Clement Street – Formula Retail Conditional Use
Planning Department Case No. 2014.1047**


Dear Ms. Ajello,

On Behalf of Self-Help for the Elderly, I am writing to express my support for the proposed Cathay Bank branch at 919 Clement Street, which will replace Gateway Bank at the location. Established in 1966, Self-Help for the Elderly is a multi-service organization serving over 35,000 seniors in San Francisco, San Mateo, Santa Clara and Alameda Counties. Self-Help for the Elderly operates the Jackie Chan Senior Center located at 5757 Geary Blvd. San Francisco, CA 94121 and we bank with Cathay Bank for many years.

Cathay Bank has also been a long time supporter and partner with Self-Help for the Elderly. I understand there are no oppositions regarding the opening of the 919 Clement Street Branch. We hereby support Cathay Bank in operating a bank branch at 919 Clement Street, San Francisco. They have sponsored our Annual Golf-Tournament for the past 10 years and participate in many of our programs. They will definitely increase services to the residents in the Richmond District.

Thank you, and please let me know if you have any questions.

Sincerely,


Anni-Chung
President & CEO

San Francisco
415.677.7500
601 Jackson Street
San Francisco, CA 94133

San Mateo
650.342.0822
50 East Fifth Avenue
San Mateo, CA 94401

Santa Clara
408.873.1183
940 S. Stelling Road
Cupertino, CA 95014

Alameda
510.336.1952
2400 MacArthur Blvd.
Oakland, CA 94602

CATHAY BANK

919 CLEMENT STREET
SAN FRANCISCO, CA

DEVELOPER:

REUBEN, JUNIUS, AND ROSE, LLP

1 BUSH STREET, SUITE 600
SAN FRANCISCO, CA

ARCHITECT:

ARCHITECTURAL DIMENSIONS

300 FRANK H. OGAWA PLAZA, SUITE 375
OAKLAND, CALIFORNIA 94612
TEL: (510) 463-8300, FAX: (510) 463-8395

SUBMITTED TO:

CITY OF SAN FRANCISCO
PLANNING DEPARTMENT

FOR:

DESIGN REVIEW

PROJECT SCOPE

THE SCOPE OF THIS WORK INCLUDES MODIFICATIONS TO THE EXTERIOR OF THE BUILDING WHICH ONLY INCLUDES EXTERIOR BUSINESS SIGNAGE. THIS SIGNAGE WILL BE UNDER A SEPARATE PERMIT. NO CHANGES TO THE BUILDING PLAN OR INTERIOR LAYOUT WILL BE MADE.

DRAWING INDEX

DR-0 TITLE SHEET
DR-1 EXISTING SITE PLAN
DR-2 1ST FLOOR - EXISTING FLOOR PLAN
DR-3 2ND FLOOR - EXISTING FLOOR PLAN
DR-4 3RD FLOOR - EXISTING FLOOR PLAN
DR-5 EXISTING EXTERIOR ELEVATION - CLEMENT STREET
DR-6 PROPOSED EXTERIOR ELEVATION - CLEMENT STREET



ARCHITECTURAL
DIMENSIONS

377 Frank H. Ogawa Plaza Oakland, CA 94617
TEL. 510 463 8300 - FAX. 510 471 8395

REUBEN, JUNIUS & ROSE LLP
CATHAY BANK
919 CLEMENT STREET
SAN FRANCISCO, CA

SHEET REVISIONS

DATE	PHASE
▲	
▲	
▲	
▲	
▲	
▲	

PERMIT SUBMITAL

BID ISSUE

PERMIT CLEARANCE

CONSTRUCTION ISSUE

SHEET DATE

12/12/14

JOB NUMBER

RJ002

PHASE

30

SHEET NUMBER

DR-0

CLEMENT STREET

10TH STREET

100'-0"
FROM PROPERTY LINE TO PROPERTY LINE

TELE (E) SIDEWALK
54'-0"
ZURN □

2'-3"
15'-6"

(E) ATM LOCATION

PROPERTY LOCATION:
919 CLEMENT STREET

915

905

901

45'-0"
FROM PROPERTY LINE TO PROPERTY LINE

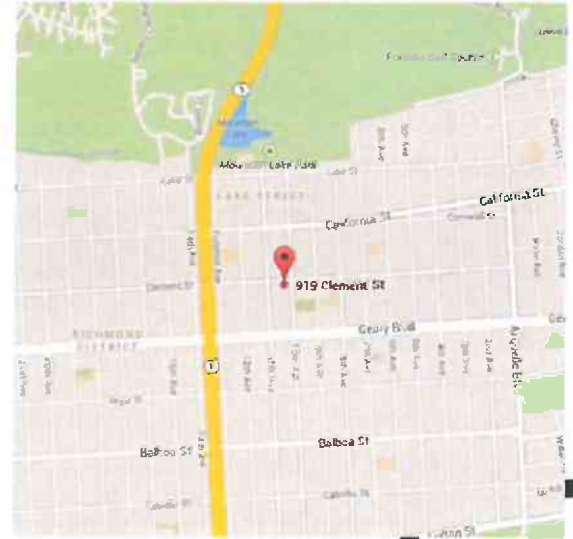
5'-0"
REAR SETBACK
WATER □
PG&E ○
GAS ○

(E) SIDEWALK

TENANT ELECTRICAL METER LOCATION

TENANT GAS METER LOCATION

(E) TWO STORY RESIDENCE



(E) TWO COMMERCIAL BUILDING

VICINITY MAP
SCALE: N.T.S.



EXISTING SITE PLAN
SCALE: 3/32" = 1'-0"



ARCHITECTURAL
DIMENSIONS

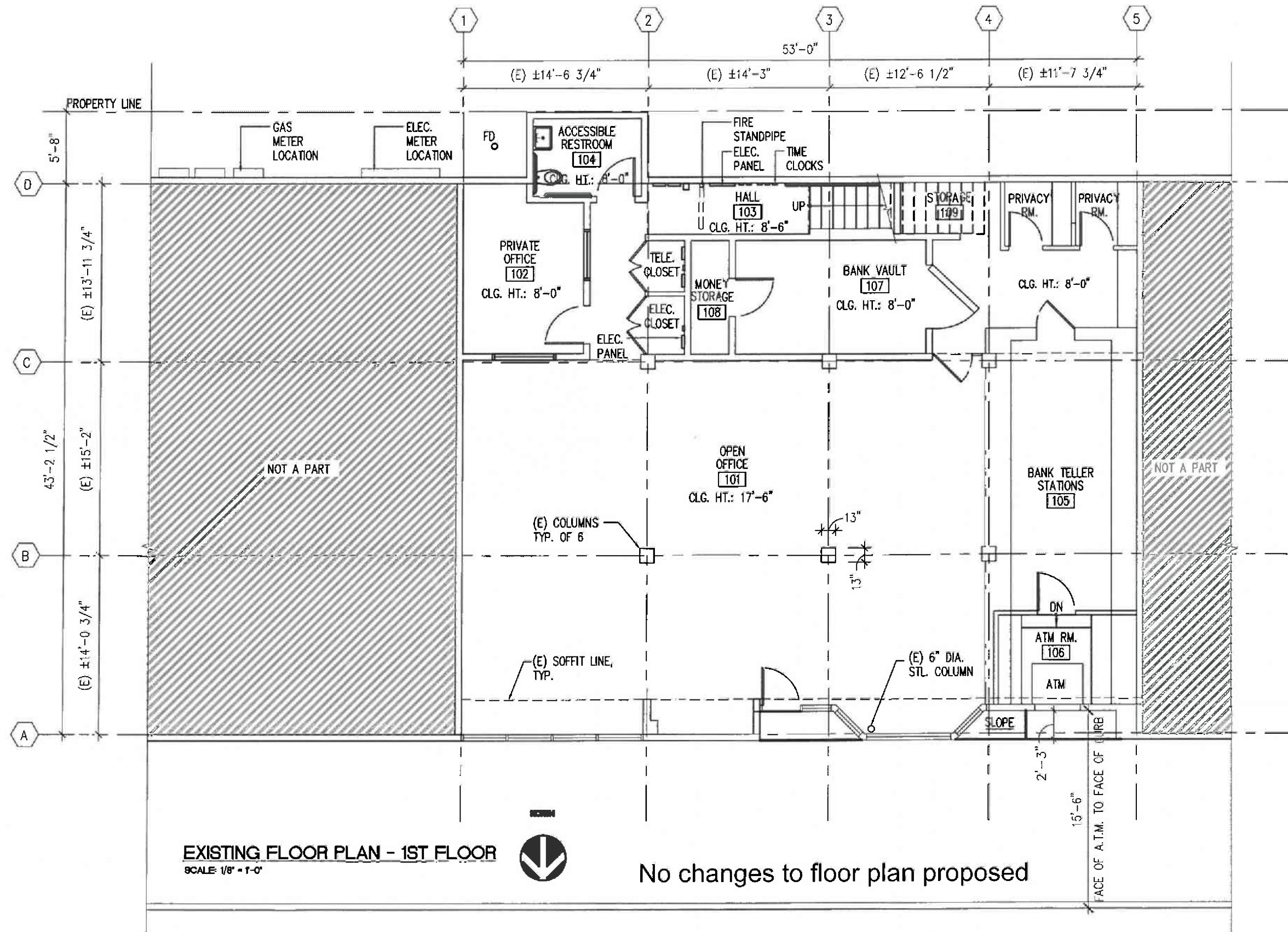
300 Frank H. Ogawa Plaza
Oakland, CA 94612
TEL. 510.463.8300 • FAX. 510.463.8395

PROJECT INFO.

REUBEN, JUNIUS & ROSE LLP
CATHAY BANK
919 CLEMENT STREET
SAN FRANCISCO, CA

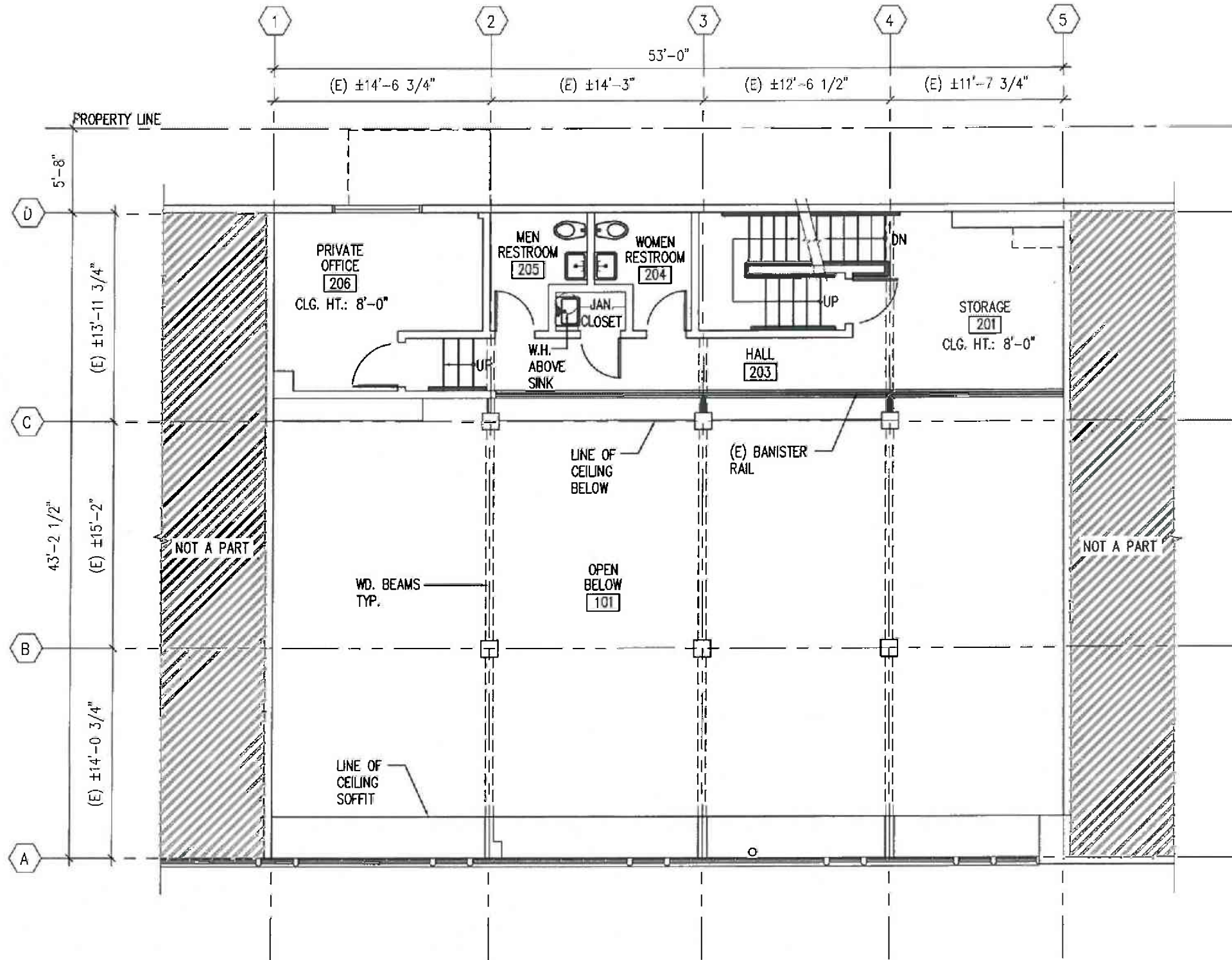
JOB NO.
RJ002
DATE
09 - 24 - 14

DRAWING NO.
DR-1



EXISTING FLOOR PLAN - 1ST FLOOR
 SCALE: 1/8" = 1'-0"

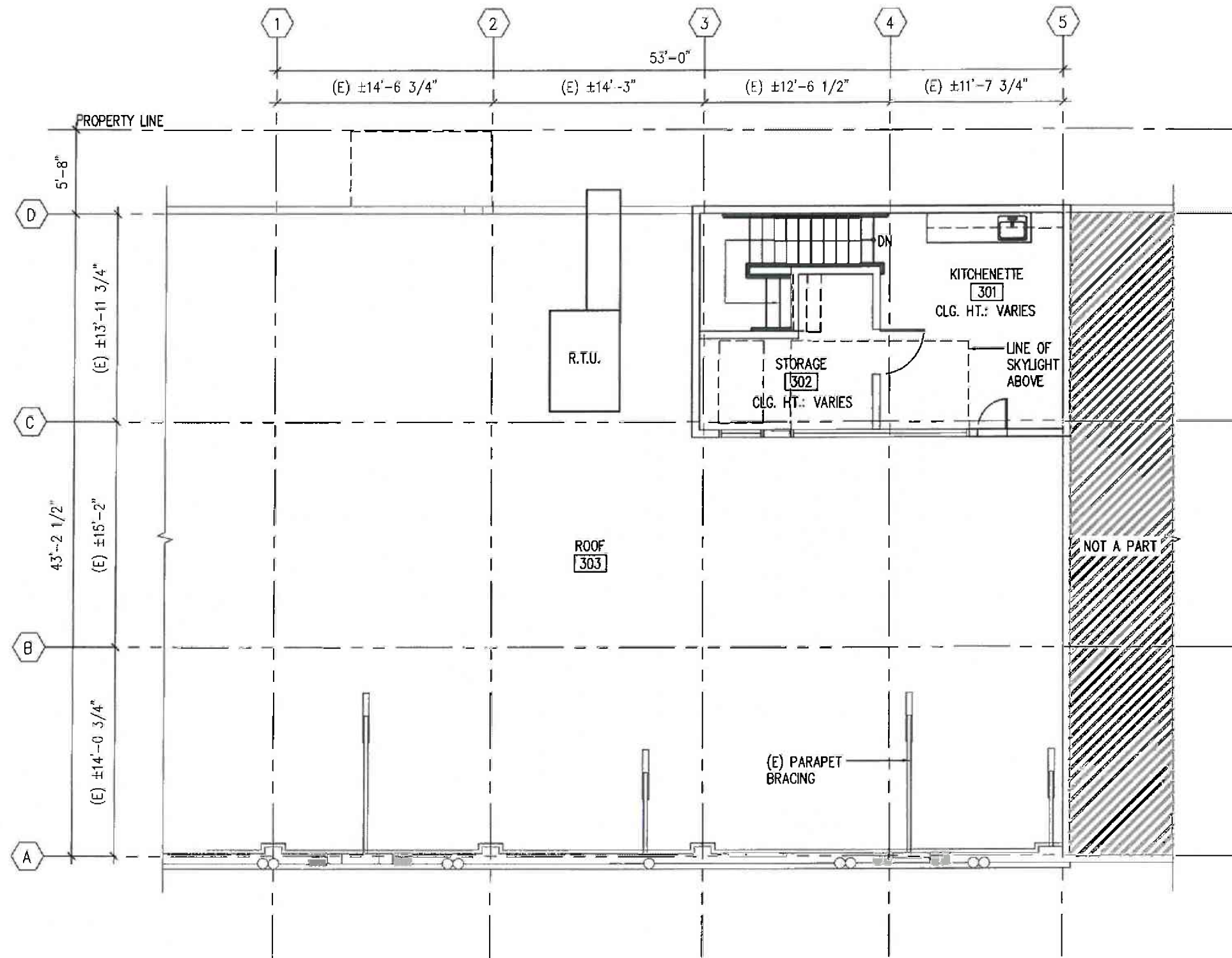
No changes to floor plan proposed



EXISTING FLOOR PLAN - 2ND FLOOR
SCALE: 1/8" = 1'-0"



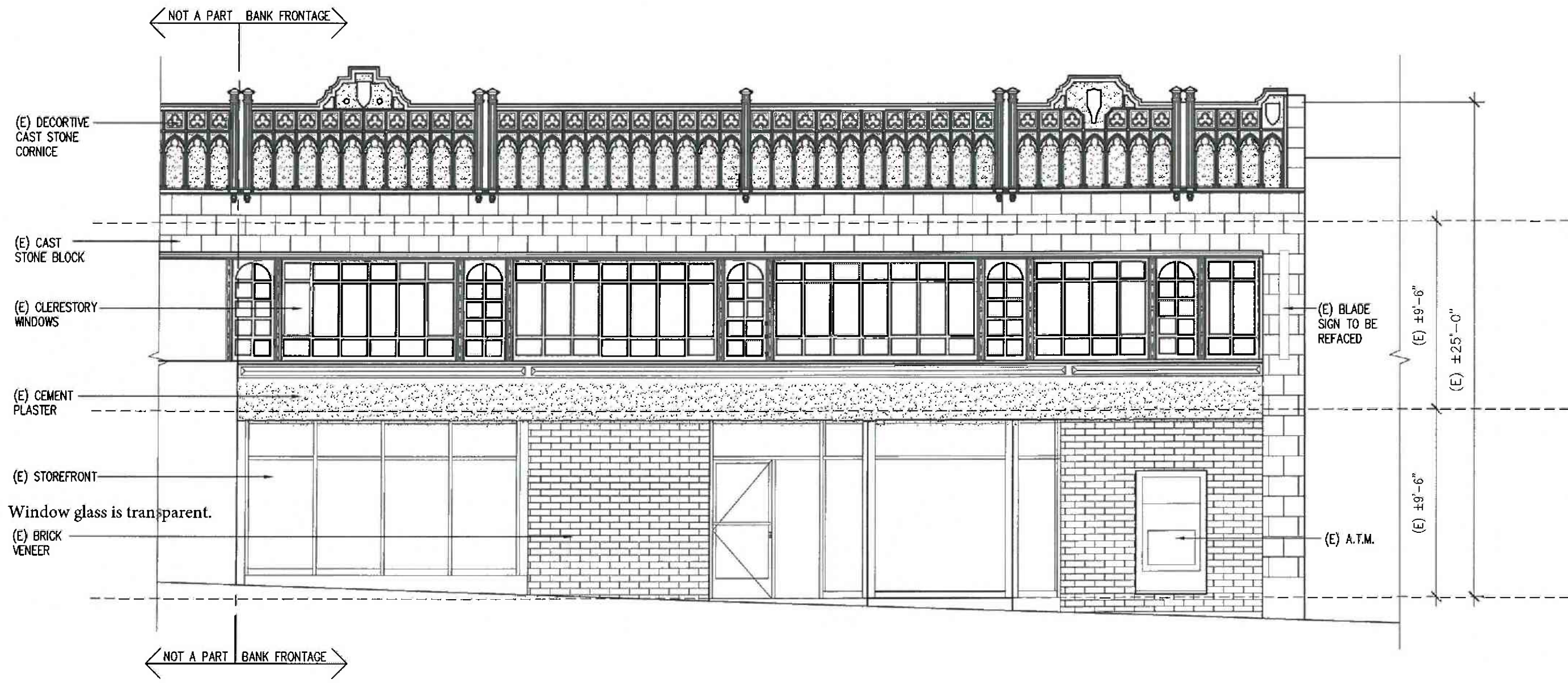
No changes to floor plan proposed



EXISTING FLOOR PLAN - 3RD FLOOR / ROOF PLAN
SCALE: 1/8" = 1'-0"



No changes to floor plan proposed



EXISTING AND PROPOSED EXTERIOR ELEVATION

SCALE: 3/16" = 1'-0"



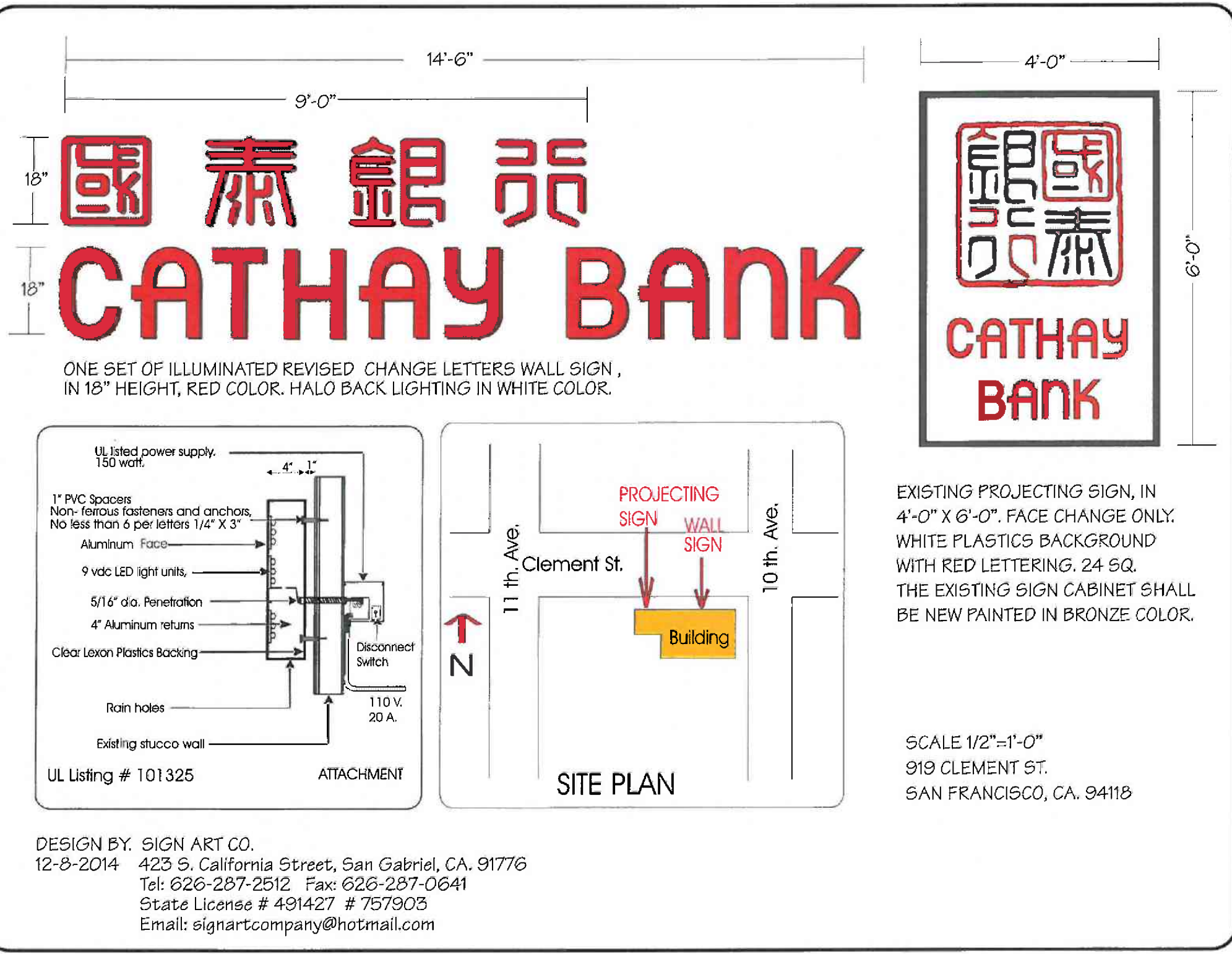
ONE SET OF ILLUMINATED REVISED CHANGE LETTERS WALL SIGN,
IN 18" HEIGHT, RED COLOR. HALO BACK LIGHTING IN WHITE COLOR.

ONE EXISTING PROJECTING WALL
SIGN, IN 4'-0" X 6'-0". FACE CHANGE
ONLY. (SEE ATTACHED DRAWING.)



DESIGN BY: SIGN ART CO.
12-8-2014 423 S. California Street, San Gabriel, CA. 91776
Tel: 626-287-2512 Fax: 626-287-0641
State License # 491427 # 757903
Email: signartcompany@hotmail.com

SCALE 1/8" = 1'-0"
919 CLEMENT ST. SAN FRANCISCO, CA. 94118



14'-6"

9'-0"

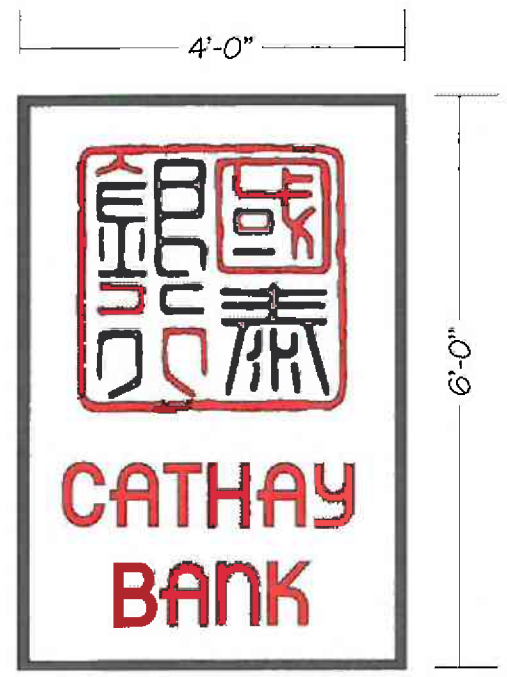
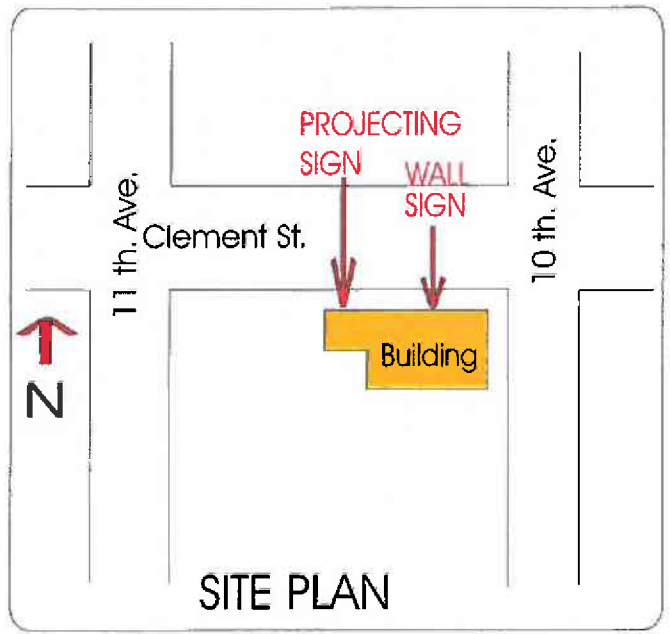
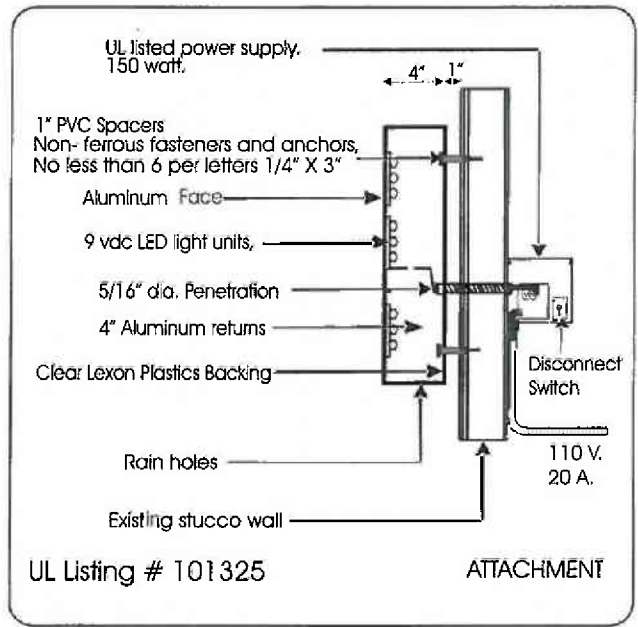
18"

18"

國泰銀行

CATHAY BANK

ONE SET OF ILLUMINATED REVISED CHANGE LETTERS WALL SIGN, IN 18" HEIGHT, RED COLOR. HALO BACK LIGHTING IN WHITE COLOR.



EXISTING PROJECTING SIGN, IN 4'-0" X 6'-0". FACE CHANGE ONLY. WHITE PLASTICS BACKGROUND WITH RED LETTERING. 24 SQ. THE EXISTING SIGN CABINET SHALL BE NEW PAINTED IN BRONZE COLOR.

SCALE 1/2"=1'-0"
919 CLEMENT ST.
SAN FRANCISCO, CA. 94118

DESIGN BY: SIGN ART CO.
12-8-2014 423 S. California Street, San Gabriel, CA. 91776
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