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Home Front

In The Struggle To Renew Reservoir Hill, Housing Is The Biggest Battleground

By Eileen Murphy

In 1979, bradley grant bought a mansion on Eutaw Place. In his new neighborhood of Reservoir Hill and throughout much of Baltimore, revitalization was in the air. Within a few years, the city's "renaissance" was being touted on the cover of *Time*, and nearly every house on Grant's block sported scaffolding as eager homeowners restored century-old rowhouses. The home next-door to Grant's was vacant, but at least someone was taking care of the curtains.

But in 1985, while Grant was doing some repairs on his roof, he noticed a football-sized hole in the vacant house's roof. Thus began 16 years of complaints to city agencies, historic-preservation groups, and just about anyone who would listen. In that time, the hole grew and grew, eventually causing the roof to collapse to the third floor--which eventually fell to the second floor, then to the first, then to the basement. Windows popped out as the house fell in on itself.

Next-door, Grant struggled to maintain his lovingly restored home. Cracks appeared in the walls as the adjacent house pulled away. His heating bills grew exorbitant as the home's interior walls were exposed to the elements. He put up screens to hide the water damage. And where he'd moved in to live the American dream, he was now living the Reservoir Hill housing nightmare.

Of its many attributes--Midtown location, storied past, committed residents, proximity to Druid Hill Park--Reservoir Hill's chief resource is its housing. The neighborhood boasts four basic architectural styles, ranging from traditional two-story Baltimore rowhouses to 5,000-square-foot mansions replete with historical details and grand flourishes. The grander houses encircle Reservoir Hill, the more modest homes fill out the center.

But the housing stock that is the neighborhood's greatest strength may also be its greatest liability. Given Reservoir Hill's lack of commercial services and its drug and trash problems, anyone looking for a standard rowhouse has too many other options to make the neighborhood worth the trouble. And the gorgeous mansions defy most attempts at low- and moderate-income home-ownership, the standard socioeconomic model for revitalizing a troubled urban neighborhood. For every beautiful restoration, there is an empty, potentially crumbling hulk--sometimes side-by-side.

Much of Reservoir Hill's distinctive housing stock dates from the mid-1800s, when the area evolved from a couple of well-appointed estates to a neighborhood of grand three- and four-story rowhouses that reflected the wealth of businesspeople profiting from Baltimore's new status as a commercial and industrial power. A half-century later, amid Depression- and war-fueled influxes of laborers into the city, speculators taking advantage of lax zoning regulations began turning those lush mansions into overcrowded apartment buildings.

The 1970s and '80s saw another flood of newcomers, thanks to federal programs and a resurgence of interest in urban living--homesteaders snapping up "dollar houses" or taking low-interest loans available to those willing to take a chance on Reservoir Hill and turn the apartment buildings back into single-family homes. Extra toilets, bathtubs, and stoves filled the neighborhood's yards as enthusiastic new homeowners tore out bad plumbing and knocked down cheap wallboard to re-create the large rooms that defined these historic homes.

Some of those house-handy optimists remain, most in stately homes along the neighborhood's western and eastern borders (Madison Avenue and Mount Royal Terrace, respectively). But Reservoir Hill's interior missed out on the renaissance. So troubled was the center that, in 1994, the city tore down the neighborhood's sole commercial strip, by then a drug-ridden eyesore, leaving an enormous vacant lot at the community's core.

The past decade has brought numerous efforts to turn things around. In 1996, the Reservoir Hill Improvement Council (RHIC), an umbrella group of block clubs and neighborhood associations, joined forces with Reservoir Hill HOPE, a community-development corporation led by Madison Avenue Presbyterian Church, to create the Reservoir Hill

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Revitalization Plan, which addressed housing, land-use, education, and crime problems. By most accounts, the plan languished. Some observers and participants have blamed factionalism--a neighborhood with more than a dozen established community groups has trouble speaking with a single voice. Others have pointed a finger at City Hall, which under then-Mayor Kurt Schmoke showed little interest in neighborhood revitalization.

But when it comes to housing, recent events in Reservoir Hill are more heartening--old experiments have proven successful, ongoing efforts are inspiring renewed enthusiasm, and new plans are reviving old hopes. Best of all, the houses remain, elegant structures that hearken back to the neighborhood's storied past, strong foundations that hold the promise of a more vital future.

In 1971, the city of Baltimore explored one possible solution to the size problem in Reservoir Hill housing. The city purchased the 2100 blocks of Callow and Brookfield avenues, gutted the houses, and rehabbed them as large multifamily cooperatives. The newly christened Mutual Homes opened in December 1975. (The east-side neighborhood of Washington Hill was part of the same program and opened its own cooperative around the same time.) The co-ops offered 135 units with one to three bedrooms and created a new model for low-to-moderate-income home-ownership in Reservoir Hill.

The residents of Mutual Homes buy a "membership," currently priced at \$500, and then pay a monthly "mortgage" of up to \$474 for a three-bedroom unit. Residents are able to build equity (like more traditional homeowners, many Mutual Homes residents find buyers for their units when they leave) and enjoy the tax breaks of home-ownership. But unlike a more traditional arrangement, the often first-time homeowners aren't completely on their own. The cooperative shares the cost of public utilities (outdoor lights, common spaces, etc.), pays for on-site management to deal with maintenance problems, and has a board of directors that decides on expenses and improvements.

The individual apartments are well-designed, with large rooms and plenty of natural light, even in the basement units. Each has its own washer/dryer, heat, and central air conditioning. Because all the apartments were completely renovated, Mutual Homes is free of lead paint--a worry for anyone buying a home in a historic community. Each building has a shared patio backyard, complete with fence.

In practice, Mutual Homes is not unlike a condo community, differing only in its reason for being--to make home-ownership affordable and practical. Not only does the co-op make homeowners out of residents who might never be able to afford to buy and maintain a more traditional Reservoir Hill house, it gives the community a new group of residents with a long-term investment in the neighborhood.

That stake doesn't always guarantee a smooth transition to ownership and co-op living, says Myrine Buford, a 25-year resident and treasurer of the cooperative. There are misunderstandings about shared utilities: Occupants pay for their own gas and electricity, but water use is covered by the co-op; Buford says some residents come to think of it as free and allow friends and family to drop by to do laundry or wash their cars, causing huge collective bills that have prompted meetings with residents. And, as in the rest of Reservoir Hill, trash is a problem, despite consistent reminders and leafleting campaigns by the management--but unlike the rest of the neighborhood, the co-op's trash pickup is in front of homes, making garbage put out on the wrong day an immediate and glaring problem.

But such problems appear to be the exception rather than the rule. Mutual Homes and the surrounding neighborhood form a mutual-admiration society. RHIC holds its monthly meetings in the co-op's conference room, and Buford is a past vice president of the council. Word around the neighborhood is uniformly positive, with residents like Russ Moss, who heads RHIC's Sanitation Committee, praising the co-op as proof that people with a stake in the community will take care of it.

Mutual Homes also enjoys a feeling of security absent in much of Reservoir Hill. Some of that security is built into the co-op system--a vacant unit in an otherwise occupied building doesn't invite the same sort of vandalism as a vacant house. But there's also the security that comes from a strong sense of community. The cooperative has its own block watch, and 10-year resident Barbara Workman says that when the drug trade around Mutual Homes got intense, the community banded together and got rid of it.

JoAnn Copes, director of development for the city Department of Housing and Community Development (HCD), considers Mutual Homes a success story. "It's stable and it still looks good," Copes says. "It provides modestly priced . . . but high-quality housing for people. There are some problems around it, but it still maintains itself."

Since its inception, the cooperative has been buying the property from the city; Buford says she expects the \$1.5 million mortgage to be paid off in late 2002. The co-op also has taken out loans to pay for maintenance and property improvements. Buford places Mutual Homes' annual budget at about \$1 million dollars, which includes salaries for eight staffers. "We fall short all of the time," she says, "[but] we pay the vitals."

Despite the financial ups and downs, Buford says co-op officials do not seek "anything tied

to subsidies"--federal grants, low-interest loans--because such funding comes with strings attached as to who can and can't move in. There are no set income restrictions for prospective tenants, either high or low. The bedrock criterion, Buford says, is that "everyone who moves in here must be able to afford their home," as determined by the board of directors. While "we have had to evict people," she says, true to its larger mission, the co-op tries to help tenants through tough times to maintain ownership and the stability it brings, to families and to the community at large.

"We'll work with you, call people in to talk, let you pay off a little at a time on your arrears," she says. "We're compassionate."

In the early '90s, a Battle Creek, Mich., planner named David Boehlke pioneered a new approach to neighborhood revitalization that was both seemingly simple and wildly different from standard government efforts: Rather than putting all available funding into fixing what's wrong with a neighborhood, why not use that money to build on what's right? The changes can be minimal--a porch light on every house, a lidded trash can in every backyard--but even such small tweaks can dramatically improve the image of the neighborhood. With that improvement comes momentum--to attract more people, more money, more resources to handle the neighborhood's problems more effectively.

It's a revolutionary concept, and one that spoke to Mayor Martin O'Malley two years ago as he took the reins of a city that was losing 1,000 residents a month. With the help of state money and support from foundations and financial institutions, in August 2000 O'Malley invited Baltimore communities to apply for six spots as pilots in the Healthy Neighborhoods Initiative (HNI), modeled on Boehlke's Battle Creek success. The city was looking for neighborhoods with a "strong community association," good housing stock with few vacant properties, and a clear revitalization plan in place. The winners would get \$25,000 to \$50,000 plus access to \$300,000 in low-interest loans to help residents do whatever it takes to spiff up the neighborhood and make it more attractive to prospective homeowners.

At first blush, Reservoir Hill would seem an unlikely applicant. It has legendarily good housing stock, but as many as half of its properties are vacant. In addition, Reservoir Hill has a longstanding reputation for divided, decentralized community leadership, with 22 separate residents' groups representing distinct enclaves within the neighborhood.

In practice, the divisions make sense: Homeowners living in four-story brick rowhouses along Eutaw Place have very different concerns than short-term renters in the apartment buildings that dot Linden Avenue. And since the commercial strip was leveled in 1994, few residents have any reason to venture across the whole neighborhood, let alone worry about the conditions on the other side. For the purposes of the HNI program, though, how could one "strong community association" claim to speak for the concerns of the Reservoir Hill?

To neighborhood activists Michael Cook and Robert Adams, that was the wrong question. Reservoir Hill's chorus of distinct voices wasn't a sign of division, but of a sort of specialization that allowed each group to focus more closely on its own issues, a notion very much in keeping with Boehlke's concept. As Reservoir Hill's fortunes declined over the past three decades, the existence of geographically specific sub-neighborhood groups allowed residents to make real differences in small areas, rather than getting bogged down trying to address the overwhelming problems of Reservoir Hill as a whole. And the vacant-housing rate changes dramatically from block to block. As Cook and Adams saw it, portions of Reservoir Hill were perfectly qualified to meet the HNI standards.

Among those low-vacancy areas are those represented by the Historic Mount Royal Terrace Association, which Cook leads, and the Bolton-Park Neighbors, Adams' group. So when the mayor issued the call for HNI applications, they joined forces and, with RHIC's blessing, applied as a "neighborhood" for the new program. The combined group made the cut, and in February 2001, it began concentrating on improving the 1800 and 1900 blocks of Park Avenue and the connecting blocks of Lennox and Reservoir streets. Those four blocks, located at the southeast corner of Reservoir Hill, feature large brick rowhouses and form the North Avenue "gateway" to the larger neighborhood.

Over the past nine months, Cook, Adams, and RHIC have worked with the Neighborhood Design Center, a nonprofit agency offering design services to lower-income communities, and the housing organization Jubilee Baltimore to create a model they can put to use elsewhere in the neighborhood after the Healthy Neighborhood dollars are gone. The HNI group has hired a part-time staffer and is putting the finishing touches on a Reservoir Hill Web site that will premiere in December and provide information about the neighborhood and an electronic bulletin board to enhance communication among residents.

For the most part, the HNI resources and energy have gone into beautification projects. Russ Moss of the Bolton-Park Neighbors worked with the Neighborhood Design Center and the city Forestry Board to do plantings on the North Avenue median strips that border the neighborhood entrance, and the group is offering residents small incentives--10 percent matching funds on improvements made by residents, up to \$100 for each \$1,000 spent--for light sconces, flower boxes, handrails, and other cosmetic improvements for houses along that corridor.

Most importantly, he says, the group has found buyers for two vacant houses in the HNI target zone. Part of the problem with vacant or abandoned houses is that the surrounding residents often can't find the owners. Sometimes it's simply that the original owner has died and no one has time to track down the heirs. Sometimes houses are bought by speculators, who disappear and wait for their investments to grow of their own accord. As a result, repairs go undone and interested buyers give up, frustrated. Now, thanks to the administrative support paid for by HNI, neighborhood groups have been able to find the owners of two houses and connect them with buyers. Given the condition of the homes, the new owners will need to spend up to \$75,000 beyond the purchase price to renovate the properties, but HNI will provide low-interest loans for that purpose.

The tangible results are evident. Less obvious but equally important are the connections built among residents as they work the HNI program. Neighbors are spending time together, working side-by-side, cementing a sense of community that has existed only in smaller pockets of Reservoir Hill. And volunteers are devoting huge chunks of their free time--Cook estimates that it takes 30 hours of interviews to connect an owner and a buyer--and that sort of investment bonds a resident to a community as surely as a mortgage does.

In most city neighborhoods, resident churches and religious institutions serve as de facto social-service providers. Beth Am Synagogue is the only full-time house of worship in Reservoir Hill, but most of its members live outside the neighborhood, so it fills the role in subtle ways. Teenage congregants have worked with the Kids on the Hill after-school and summer programs. Seniors who attend Beth Am have tutored and mentored students at John Eager Howard Elementary School. And the synagogue's Social Action Committee helped form the Lakeside Neighbors Coalition.

Made up of Beth Am members and Reservoir Hill residents, the coalition focuses on the housing situation in the blocks immediately surrounding the Eutaw Place synagogue, along Chauncey Avenue, Druid Park Lake Drive, Brooks Lane, and Linden Avenue. These homes are the most mundane in Reservoir Hill, and often the most neglected. Without the architectural elegance and convenient location of the houses at the neighborhood's edges, the buildings along Chauncey, Brooks, and Linden seldom attract well-heeled, rehab-minded homeowners. So the synagogue is using its position and resources to bring some energy to the area.

"There's a symbolic value for the synagogue to be involved in the neighborhood," says Sally Scott, a Beth Am and coalition member who lives in Mount Washington. "We did a lot of talking with residents. We wanted to focus on the positive. Housing is a positive, the residents are another."

The Lakeside Neighbors Coalition has been together for two years and meets regularly to discuss immediate concerns and long-term goals. Residents often come with specific complaints--waves of rats let loose by recent construction, trash problems along a certain street, specific properties that need help. After brainstorming, the discussion usually moves to talk of properties in the group's target area. The coalition is considering purchasing rundown houses, applying for grants to fix them up, then selling them at cost. And it keeps a close eye on doings that could affect the coalition community: When one of the houses the group mulled buying was purchased by an out-of-town investor for a very low price, a coalition member called him to learn his intentions for the property and warn him against trying to "flip" it--unloading it at a big profit after making only minimal repairs.

The coalition is a grass-roots group, but there are well-connected people at the table, such as Scott, who works at the well-endowed philanthropy the Goldseker Foundation. Although the group functions as a democratic committee of equals, Scott's presence gives the Lakeside Neighbors Coalition access to more power and resources than the residents could likely garner on their own.

And the mix of members allows the coalition to take a broad view of the neighborhood's residential needs. Where other housing groups work primarily on improving home-ownership numbers, Lakeside is equally concerned with supporting quality rentals in the neighborhood. Up to 80 percent of Reservoir Hill's residents are renters, and many have no interest in taking on the responsibility of owning a house. To that end, Pennrose Properties' Catherine Caskey has attended several meetings to talk about her company's successful redevelopment of the Riviera apartment building on Druid Park Lake Drive, which used private and public funds to create a mix of subsidized and market-rate rental units.

Pennrose reopened the 86-year-old Riviera in October 2000, after it purchased the six-floor building from the city and U.S. Department of Housing and Urban Development. Using a mix of federal, state, and city funds, Pennrose returned the building to its original floor plan of 54 units (it had been redeveloped into more than 80 apartments) and restored its historic architecture to its former grandeur. Because the project relied in large part on government money, the units are a mix of subsidized and market-rate rentals, with rents ranging from \$550 to \$950 a month.

Now Pennrose is doing much the same thing with the Chateau, another historic apartment building along Druid Park Lake Drive; construction is slated to begin in May. Pennrose has

an option to buy blighted properties near the building and tear them down to make room for tenant parking (as it did for the Riviera). And like the other building, the Chateau will afford extraordinary views of Druid Hill Park and the city beyond.

Philadelphia-based Pennrose's commitment to Reservoir Hill extends beyond the high-profile rehabs. The firm moved its Baltimore office into the Riviera, and, under a longtime company policy, it manages the property itself (and will do so with the Chateau). And there is the possibility of making further inroads into the community. While Pennrose is not interested in "going after one or two properties at a time," says Caskey, director of the local office, it did recently hold preliminary talks with someone who owns more than 100 properties in the neighborhood.

The very visible resurrection of the Riviera, coupled with the success of the new townhouse development Spicer's Run just across North Avenue from Reservoir Hill, show that the community's long-term housing health requires offering something more to potential residents than big historic houses and low-interest loans. The people filling these new developments are not the homesteaders of yesteryear; they want to live in the city but don't want to swing a hammer in exchange for a great mortgage.

Tracy Gosson, executive director of Live Baltimore, a nonprofit group dedicated to promoting city living, believes that a mix of historic and new properties is essential to the health of any Baltimore neighborhood. Even "hot" neighborhoods like Canton and Federal Hill turn to new building to attract a range of buyers, she notes. But that doesn't have to mean destroying existing historic properties; for a neighborhood like Reservoir Hill, where giant lots sit vacant years after the properties on them were demolished, developers might have their choice of locations.

It also means Reservoir Hill won't likely get any new commercial businesses, a dream of some residents and community groups since the 1994 demolition of the last retail strip. Any businesses attracted to Reservoir Hill will gravitate to the well-traveled North Avenue corridor, HCD's JoAnn Copes says, where they can attract customers from outside the neighborhood. In-neighborhood services "are not the reality of life within communities today," she says. "Most people are not on foot, they're in cars." And, she adds, few neighborhoods can single-handedly support their own supermarket or pharmacy.

So, fueled by scattered successes and the optimism inherent in the Healthy Neighborhoods Initiative, Reservoir Hill is working with what it does have: quality housing stock, committed residents, and increasing positive momentum. In recognition of Reservoir Hill's growth, the Baltimore Neighborhood Collaborative recently awarded RHIC funding to hire an interim executive director to create a strategy for addressing key neighborhood issues and improving the organization's bottom line. The new position is funded for six months to a year, with the idea that RHIC would develop its own funding sources to make the position permanent.

In October, the RHIC board selected Carol Melvin, an organizational-development consultant and former head of the Women's Housing Coalition, as the interim leader. Perhaps even more telling as a sign of Reservoir Hill's increasing cachet, it hired Patricia Payne, a former city housing commissioner, as a consultant. While Melvin is charged with developing a comprehensive strategy to meet the needs of the organization and, by extension, the larger community, she says her main task will be "fund-raising, fund-raising, fund-raising": A strategic plan will do little for the community if RHIC doesn't have the money to implement it. Payne's job is more immediate and more concrete. "The housing issue is a priority," she says. "The stock of houses is very appealing, but we have absentee landlords and irresponsible residents. We need to increase home-ownership and enable [renters] to become homeowners."

Payne's plans seem likely to follow paths already staked in Reservoir Hill. She gives a nod to HNI when she says the neighborhood must find ways to use public money to create private funds. She wants to get more residents involved in making community decisions, make the most of what she calls Reservoir Hill's "human resources." She hopes to give the community more confidence and a stronger voice when talking to developers.

In the past, Copes says, the lack of a central voice has made it difficult for the city to work with Reservoir Hill on housing issues. "A confluence of events make it the right time," she says, describing RHIC's evolution--three years ago it was all-volunteer; now it has an executive director with a paid staff of two--as "a hopeful sign [that] gives us a vehicle to work with."

The community organization's continued growth and legitimacy mirror the block-by-block progress that is becoming Reservoir Hill's signature. The diversity--of housing, of residents, of approaches--that defines the neighborhood has also made it difficult for Reservoir Hill to improve its lot. Too many voices, too many issues. But in the past decade, the neighborhood has begun to attack its problems on a micro-level, achieving small successes that empower the residents and draw outside attention. Now those individual triumphs have laid the foundation for success on a grander scale.

Between the established success of Mutual Homes, the positive energy of the Healthy

Neighborhood Initiative, the creativity and connections of the Lakeside Neighbors Coalition, the continued interest and support of both public and private institutions, Reservoir Hill is at a sort of tipping point: The success of a couple of well-positioned projects could create a domino effect of renewed city support, increased public interest, and higher home values.

And for Reservoir Hill, the housing is where all progress begins and ends. Work on other issues hits the wall when the problem intersects with housing. Trash and crime will plague the streets as long as so much of the housing is vacant or abandoned, as long as so many of the neighborhood's residents lack a stake in the community. Housing must be a focus, if not *the* focus, of all major efforts and partnerships to organize the neighborhood's human and material resources.

And, after years of stasis, the signs of progress are becoming clearer--block by block, even house by house. On Oct. 25, HCD began to stabilize the now city-owned house next to Bradley Grant's on Eutaw Place. After years of promises, the housing department has begun repairs to the building and expects to sell it as a shell to a buyer interested in restoring the property.

"That was one sign," Joann Copes says. "We wanted to show the community that we were serious about working with them."

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