



Hope For Homeownership On One Hartford Street

by KENNETH R. GOSSELIN Categorized: HARTFORD REDEVELOPMENT Date: June 20, 2013



These two Civil War-era buildings in the Frog Hollow neighborhood have been renovated and will be sold to first-time home buyers. Photo Courtesy of SINA.

The two apartment buildings at the corner of Wolcott and Ward streets were built when Abraham Lincoln occupied the White House, but up until a year ago, the properties in Frog Hollow also appeared headed for the history books.

“They wouldn’t have lasted another winter,” Dean A. Iaiennaro, director of real estate development at Southside Institutions Neighborhood Alliance, told me.

But instead of their demise, SINA on Wednesday showcased a \$1 million rehabilitation of the two buildings — now converted to four, two-family houses that will be sold to first-time home buyers.

The project is being hailed by preservationists who argued the buildings were an example of Civil War-era architecture in Hartford, a time when there was a building boom in the city. For SINA, a non-profit neighborhood group, it accomplishes a larger goal: increasing the dismal rate of homeownership in the city.

For more than a decade, the buildings, listed on the National Register of Historic Places, were vacant and abandoned. A fire had damaged one, and homeless lived in the basement of the other. The city had moved to demolish them more than once. Everyone agreed they were a blight.



*Buildings on Wolcott Street before rehabilitation project.
Photo Courtesy of SINA.*

Iaiennaro said he was convinced that another harsh winter would have led to a roof collapse.

Originally built as duplexes, 41-45 and 47-49 Wolcott were later carved up into six apartments each. The rehabilitation has restored their initial configuration with a twist: each half now contains a two-family house with the owner on the top two floors and a renter on the first.

Work on the buildings began in late 2011, with shoring up weakened walls, roofs, and foundations. But rehabilitation only began after months of trying to gain ownership of the properties.

Tax liens had been sold by the city to third parties, so SINA had to buy them back and then pursue foreclosure, Iaiennaro told me.



Kitchen and dining room in one of the two-family houses.

Photo by Kenneth R. Gosselin/kgosselin@courant.com

Once renovation began, much attention was given to architectural detail on the exterior, restoring porches and windows with those typical of the era. Years of neglect on the inside left little of the original character, so interiors have undergone a complete makeover with an emphasis on energy-efficiency, Iaiennaro said.

The rehabilitation costs were financed partly with state historic home tax credits, enabling each two-family house to be sold at \$200,000. Funding also was provided by SINA, the city of Hartford, the Local Initiatives Support Corp. and Connecticut Light & Power Co., which bought the credits.

Buyers must earn less than 80 percent of the median area income, or about \$64,400 for a family of four, SINA said.

SINA works in partnership with Hartford Hospital, The Connecticut Children's Medical Center and Trinity College.

Melvyn Colon, SINA's executive director, told me SINA isn't stopping with the two buildings. It has plans to build similar housing on the same street on vacant lots, one to be acquired from the city and another, hopefully, from a private owner.

Homeownership has been shown to foster pride in neighborhoods and their appearance, Colon said. The homeownership rate in Hartford is woefully low at just 32 percent and this area of Frog Hollow even lower, at 10 percent, he said.

That compares with West Hartford, at more than 70 percent, Colon said.

"There's a lot of work that needs to still go on here," Colon said.



WEB LINK:

<http://courantblogs.com/ct-real-estate/hope-for-homeownership-on-one-hartford-street/>