



No place like home

"Providing affordable housing in historic neighborhoods can be tricky," says Alison Becker, who manages Heritage Housing Partners in Pasadena, Calif. The rising price of housing in some neighborhoods—as well as the costs of rehabbing an ailing structure—means that those on the lower end of the economic spectrum have less opportunity to buy a home in a historic district or improve the one they already own. Heritage Housing Partners, launched with the help of the National Trust, is trying to change that.

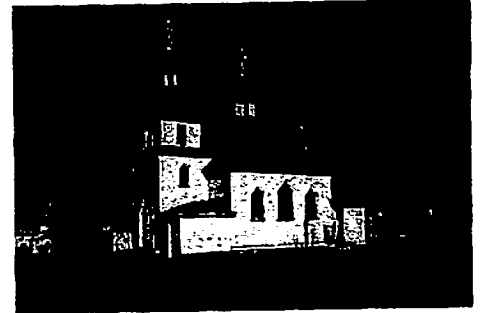
The program has begun with the purchase and rehabilitation of three vacant houses in Garfield Heights, an architecturally eclectic neighborhood of houses dating mostly from before 1940. With help from banks, mortgage companies, the city government, and the Trust's Community Partners, led in Los Angeles by senior program officer William Huang, Heritage Housing Partners has provided gap financing for owners after the houses have been rehabbed. The program targets people who earn less than the area median income and then makes up the difference between the buyer's borrowing ability and the total development costs. So far, a single mom with one kid as well as an elderly woman raising her great-grandson have become new homeowners thanks to the initiative.

Small grants have fixed gutters, landscaped yards, and replaced aluminum siding with wood for more than a dozen other homeowners. The Trust has provided a revolving \$250,000 line of credit that the Pasadena group can tap into for rehabbing houses. Trust President Richard Moe also promoted the program recently by writing a letter that helped persuade Washington Mutual Bank to sell to Heritage Housing Partners a house that had been a neighborhood nuisance. The purchase price of \$40,000 was a quarter of the appraised value. Rehabilitation of the 1910 house (above), designed by the renowned architects Greene and Greene, is under way.

Though not immortalized by a musical, the territory that would become North Dakota was also a destination for 19th-century adventurers, like those who sing and dance their way through *Oklahoma!* Immigrants lured to the state by the promise of farmland left an unusual architectural legacy. Among communities of small family farms, beautiful small churches arose, built by Norwegians, Germans, Hungarians, and other immigrants. The farmland did not prove as yielding as the settlers had wished, however, and in time large-scale industrial farming would destroy many family farms and help depopulate the countryside. Also left stranded were the churches, a great number of which still stand, like the Ukrainian Orthodox church shown here.

To bolster Preservation North Dakota and its project, Prairie Churches of North Dakota, the Trust's mountains/plains office secured a grant from the Bush Foundation. Jim Lindberg, the office's assistant director, and consultant Mary Humstone have visited nearly 30 congregations, met with denominational leaders, and convened regional meetings. "We're hoping to find examples of how towns have turned around certain churches," says Lindberg, who estimates that a fifth of the state's churches sit empty. The Trust hopes to disseminate the success stories and enable Preservation North Dakota to help stabilize and restore the neglected churches.

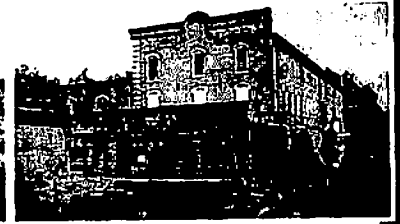
Several groups have worked in conjunction on a survey called Picture North Dakota Churches!, including Preservation North Dakota and the National Trust. Buoyed by more than a hundred volunteers statewide, members of Picture North Dakota Churches! have surveyed the condition of some 1,100 churches.



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