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BETTING THE HOUSE

`Urban homesteading" is a wonder phrase that compares moving into today's urban neighborhoods to the days of settling the American frontier. It evokes the days of the Wild West, complete with renegades, gangs and gunfights, as seen in movies about Billy the Kid. Being an urban homesteader almost sounds heroic and romantic. Taking a chance, moving into the wild and untamed urban core, a place with drugs and guns and gangs. Urban homesteading, the good fight to take back our cities as most watch from the safety of their suburban homes.

Well, in a month I will be considered by many to be an urban homesteader as I move into my newly renovated ``perfect six" on Putnam Heights, a street in Hartford's Frog Hollow neighborhood. So do I feel like a cowboy on the frontier? No.

I don't own a cowboy hat or a gun. Nor do I plan to battle a gang of renegades. However, I will be moving into a neighborhood that has been plagued with crime, guns, drugs and gangs. I will be buying a home that was once damaged by arson, boarded up and occupied by drug addicts. Today, Putnam Heights has many boarded-up buildings, but also many that are being renovated.

Drug dealing is a regular occurrence on Putnam Heights. One recent morning, the level of drug activity at the end of my soon-to-be street was enough to cause me to drive another block and turn up Mortson Street, the first phase of this two-street redevelopment project.

The Mortson/Putnam Heights redevelopment program includes the renovation of 14 perfect sixes and the development of nine vacant lots with newly built homes that replicate the perfect-six style of architecture. The renovated units have more than 1,800 square feet of space on two floors, with three bedrooms, two and a half baths, and 9-foot ceilings. The third floor is left as attic space, but I have paid extra to have a stairway added to my unit's third floor, which I will finish for a total of more 2,800 square feet of space.

The purchase price is \$115,000 and involves significant fiscal incentives in return for buyers agreeing to a seven-year owner-occupancy requirement.

As someone who already lives in the city and probably would have bought a home here anyway, it was not too difficult a decision for me to sign a contract on a unit on Putnam Heights. I would have to be crazy to pass up such a beautiful property with such amazing space for that price. However, I never would have considered living on Putnam Heights if it was not for the incentives offered by the city. But even today, a month from the closing, I still question my decision and wonder if the incentives are really worth my seven-year commitment to a neighborhood and street that is still plagued by drugs and crime.

Not less that one hour before I passed by my street because of drug activity, I read a story in The Courant about a woman on Martin Street in Hartford who has fought to rid her street of drug dealers for many years. Faced with threats to her property and person, she continued her fight with little assistance from the city and its police department.

She has made a choice to move back to Alabama rather than accept the drug dealing as a way of life in the neighborhood. Unfortunately, the city will lose its strongest asset when she moves: a homeowner who cares about the place she calls homes and has done more than her part to make the city a better place. But she was unable by herself to win the battle to take back her street.

Meanwhile I try to reassure myself that things will be different on Putnam Heights. First, I will not be alone. Together on Mortson/Putnam Heights we will have approximately 50 owner-occupied units who are all in this together with seven-year owner occupancy commitments. Second, the city will be holding forgivable second mortgages and hopefully is as committed as we are to making this development work.

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But at the same time, I will move in with some level of reservation. As a planner I know that creating positive change in a neighborhood with crime, drugs and gun violence is not an easy task. I also know that I am buying a property in a city that has the odds stacked against it. With high property taxes, high crime rates and a steady loss of businesses and jobs to the suburbs, Hartford has an upward battle to positively effect change. I also know that my neighborhood will be just one of many neighborhoods demanding assistance, services and action from a budget-strapped city hall.

So, am I an urban homesteader? No. I am just someone who believes in Hartford. I am someone who believes in personal responsibility. I know that if I want to see change in Hartford, I have to be willing to take a chance, make some sacrifices and try to influence change myself. Buying a home in the suburbs and hoping things will improve in Hartford is not enough for me. Hartford's future depends on its residents and neighborhoods, not the hopes and dreams of the suburbs.

I don't know the woman on Martin Street and probably never will. But in a month I will think of her, not the phrase ``urban homesteader," every time I pass by drug dealers on the way to my new home.

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