BALTIMORE’S BRICK WALLS

AN OBSERVATION OF BALTIMORE’S DOLLAR HOUSE PROGRAM

BALTIMORE CITY, MARYLAND

A CREATIVE PROJECT

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JENNIFER A GERDOM

DR. ERIC DAMIAN KELLY, PROFESSOR OF URBAN PLANNING – COMMITTEE CHAIR
SCOTT TRUEX, ASSOCIATE PROFESSOR OF URBAN PLANNING – COMMITTEE MEMBER
LOHREN DEEG, ASSISTANT PROFESSOR OF URBAN PLANNING – COMMITTEE MEMBER

BALL STATE UNIVERSITY

MUNCIE, INDIANA

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Figure i: Illustrative drawing of Otterbein neighborhood when complete.

Image extracted from the Otterbein Homestead Area Guidelines For Exterior Restoration.
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Abstract

Creative Project: Baltimore’s Brick Walls, An Observation of Baltimore’s Dollar House Program

Student: Jennifer Ashley Gerdom

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This Creative Project describes and examines the brief history of the Dollar House Program, an urban revitalization program implemented in Baltimore, Maryland, starting in 1973 and lasting into the 1980s. Three of the Baltimore neighborhoods which were included in the program, Stirling Street, Otterbein, and Barre Circle, are described and discussed. This paper explains how Baltimore helped the program to become nationally recognized, and describes the impact the program has had within these neighborhoods.

When implemented nationally, what began as the Dollar House Program eventually became known as the Urban Homesteading Demonstration Program. It allowed cities throughout the United States to apply for federal funding under Section 810 of the Housing and Community Development Act of 1974. In the fall of 1975, the national program took effect, and twenty-three cities utilized this program.

Within this document, the author presents the funding methods, goals, and guidelines which helped define the Dollar House Program, focusing on Baltimore’s adaptation. While the
program’s guidelines proved it to be well-structured, they also allowed officials representing the cities involved to put some of their own ideas into practice. In order to make this program affordable, Baltimore found that not only was federal funding necessary, but funding from the city would also be crucial in the efforts to incentivize middle-income suburban families to move into the homesteads.

Key components of both the national program and that of Baltimore, which helped make urban homesteading possible, are discussed. The author found the ideologies of urban pioneering and sweat equity, for example, were essential to the process of building communities and the establishment of pride in home ownership throughout the rehabilitation efforts. Each case study will review its neighborhood’s history and their implementation of the Dollar House Program, as well as provide a present-day assessment of the area. This will help to establish the impact of the overall program on Baltimore.

At the conclusion of the presentation regarding the Dollar House Program, the author presents her doubts and criticisms pertaining to the program, and also conveys the fate of urban homesteading under the 1974 act. The degree of success the program achieved is discussed at the neighborhood and city levels, and is explored through topics including current market values, past resident income levels, and the city’s dedication to the program and its homesteaders. Baltimore’s efforts to manage abandoned properties after the Dollar House Program was terminated are then examined. These observations ultimately lead to the question of whether or not the program could be reestablished in modern-day Baltimore.
**Chapter Summaries**

**Chapter one** introduces and summarizes the overall concept of the Dollar House Program prior to going into detail in following chapters. The brief description of Baltimore city offers the reader a visual setting to help provide context of the neighborhoods for the readers.

**Chapter two** helps the reader identify and understand key words and how these terms relate to the Dollar House Program.

**Chapter three** discusses the Dollar House Program, helps to organize the history of Baltimore’s version of the program, and defines and interprets the program, given the resources available.

**Chapter four** shares the stories of Stirling Street (1973), Otterbein (1975), and Barre Circle (1976), three neighborhoods in Baltimore’s Dollar House Program. A brief history, program interpretation, and an assessment of the current neighborhood conditions will be discussed. The stories are intended to provide the reader an appreciation of the area’s history and significance.

**Chapter five** assesses the Dollar House Program and will pose questions as to whether or not it can be resurrected. This chapter explains if the program was a success or failure, based off of the indicators provided and as observed by the author.

**Chapter six** reviews the story of the Dollar House Program as researched and interpreted by the author.
Chapter 1: Dollar House Program Introduction

Baltimore was constructed of bricks - millions of bricks laid in neat rows forming row house walls approximately two to three stories high. Thousands of these Baltimore row houses are lined along gridded streets - some flat and some on sloping hills offering impressive views of the harbor below. The grouping of streets and row houses form over 200 neighborhoods, each with their own unique story, culture, and history. The combination of the row houses and range of neighborhoods help make Baltimore an easily identifiable city.

Baltimore is an old city. The city has seen progress and failure, growth and flight, new construction and preservation, and progressive actions and backwards thinking. Baltimore has the presence of a large city, yet has a small-town feel. The abundance of history in this city is
considerable, given its size; there are so many niches filled with stories, parks created with a purpose, and corners with secrets. Stated in the Baltimorean distinctive accent and slang, ‘Oh Hon, if only walls these could talk.’

Baltimore can be described as a city that changes block by block. One block of the city is adorned with trees and city waste cans, dog walkers, and residents that live surrounded by brick walls. These walls could tell a passerby stories of how they feel they serve a purpose to their residents inside, and they feel secure in their future. But what would crumbling walls say? There are many streets a person can walk down and view brick walls either blackened by fire from vandalism, or rotting from water damage and neglect. A passerby can easily spot bricks and bits of plaster flooding cracked and abandoned sidewalks. These buildings have boarded-up windows and doors that muffle the voices of the walls, and are filled with no permanent residents, other than rodents. These walls would say their future is unstable, their past is long forgotten, and their street lies within a ghost town. Baltimore is built up, preserved, and occupied, yet have many areas abandoned and filled with conflict. These occupied blocks and abandoned blocks can sometimes be found side by side throughout the city. *(See Figures 1-2, 1-3, 1-4)*

*(Space intentionally left blank)*
Based on preservation movements in the 1960s and 70s, Baltimore started to make changes to city policies in order to preserve their brick walls. In the midst of abandoned properties slated for urban renewal projects, or properties bought by the city for road expansion, there was once again hope for these derelict, yet important, bricks.

Baltimore’s *Urban Homesteading Program*, which will be referred to as *The Dollar House Program* or *program*, was launched in Baltimore in 1973, and was a city-local initiative affecting municipally-owned houses.¹ Three cities began the program in that year. Wilmington, Delaware, introduced the idea and concept,² and was closely followed by Philadelphia,

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Pennsylvania, and Baltimore, Maryland. These cities were considered ‘pilots’ of the program, and the intent was to help stimulate interest to those who could afford it back into the city with the aid of low-interest loans, assisting them in homeownership within failing areas of a city. Baltimore’s implementation of the program was one of the most successful rehabilitation programs ever implemented in Baltimore,³ and it gained national recognition for its positive effects.⁴ After the 1973 launches, the Federal Government enacted the Urban Homesteading Demonstration Program, under Section 810 of the Housing and Community Development Act of 1974, on August 22, 1974.⁵ There were twenty-three cities whom initially participated in this program.⁶ These cities were all considered pilots under the national Demonstration program. In 1977, 16 additional cities participated in the program, at which time the program became fully engaged on a national level.⁷ To further summarize the idea: houses were sold by the city to qualified buyers for $1.00 as part of a sweat equity program. In turn, the owners would restore the properties to city code, and per provided neighborhood guidelines, invest their own time, ‘hands-on’ work, and a specific sum of money into the buildings. City officials determined the required investment amount, and the owner was responsible for completing his house within a given timeframe. These buyers would be obligated to occupy their newly renovated dwelling for an agreed-upon minimum number of years before selling. Some never left.⁸

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⁴ Blackburn, Evaluation of the Urban Homesteading Program, 1.
⁵ Ibid.
⁶ See Appendix A (1)
⁷ Blackburn, Evaluation of the Urban Homesteading Program, 1.
The topic of the Dollar House Program conjures a vague memory in many older Maryland residents, but the details are lost to most. This is an example of a typical conversation between the author and a Baltimore or Maryland resident who was familiar with the city during the 1970s:

Person: “What is your topic about?”

Author: “The Dollar House Program in Baltimore City. Have you heard of it?”

Person: “Oh, yes. I remember something about that. The city sold houses to people for a dollar, right?”

Author: “Yes. Is that all you know about it? Do you remember which neighborhoods were involved?”

Person: “No. Fell’s Point or Federal Hill, right?”

(Space intentionally left blank)
1.1 **Baltimore City Overview**

Figure 1-5: The state of Maryland and Baltimore City’s location within.
Image from quickfacts.census.gov.

Figure 1-6: Image of Baltimore’s districts.
Image from welcometobaltimore.com.
Baltimore City is located within south central Baltimore County. (See Figure 1-5, above) The watershed of the area made the geography of Baltimore a desirable place to settle in the 1700s. Baltimore was founded in 1729, incorporated in 1796, and is the largest city in Maryland. It is acknowledged for its rich history and miles of row houses with their historic white marble steps, and its popular waterfront tourist destinations.

The downtown business district is home to sports stadiums, businesses, combinations of historic and modern buildings, and the popular waterfront attraction of Harbor Place. Baltimore has well-known and tourist-attracting historic communities including the waterfront neighborhoods of Federal Hill, Canton, and Fells Point, and central neighborhoods like Mount Vernon. Baltimore is also now home to newer waterfront properties like Harbor East. The city is made up of numerous neighborhoods, both near the water and inland, some which even have their own small business districts and main streets.

Baltimore, like too many other cities in the United States, is also known for its history of neglect, abandonment, white flight, lack of middle class incomes, and the resulting decaying buildings and crime. Despite the rich history and exciting advancements made in the city over the past decades, Baltimore has been plagued with a lack of permanency within residential areas and less-than-desirable streets and neighborhoods scattered about the city.

‘White flight,’ a term given to represent a phenomenon which took place in many cities during and after WWII, occurred in Baltimore. White flight typically represents a white population moving out of a city and away from their black neighbors, and into predominantly

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white populated suburbs. As the suburbs surrounding the city grew and became more desirable to both businesses and homeowners, the city’s white population, middle-income populations, and the number of businesses and industrial jobs shrank. Also occurring around this time was mortgage discrimination, or ‘redlining.’ Redlining, a racially-driven practice, denied applicants loans regardless of their credit standing.\textsuperscript{12} This also set a boundary and coded a neighborhood as substandard to realtors and banks. ‘Blockbusting,’ another racially-driven act at that time, was “the practice of introducing African American homeowners into previously all white neighborhoods in order to spark rapid white flight and housing price decline.”\textsuperscript{13} The white population, for fear of housing costs dropping, sold their houses, which would be sold to the black population at a higher rate. These were acts of racial profiling, which is now illegal, and was taken advantage of by banks and real estate companies, helping to set an invisible barrier between the white and black populations in the 1960s and 1970s.

At this time, large industrial corporations within Baltimore were decreasing in number, oftentimes relocating their facilities outside of the city. Neighborhoods became ‘food deserts,’ businesses closed, and buildings rapidly deteriorated.

“Gil Sandler remembers the stores that lined the block in his old neighborhood in Northwest Baltimore. Brenner had a dairy store. Hartman owned the bakery next door to the butcher. Next to that was Krasman, who owned the hardware store next to the fruit store.

Sandler, a communications officer at the Abell Foundation, is also a Baltimore historian. He wrote the Baltimore Sun column “Baltimore Glimpses” for 31 years and has written four books about Baltimore.

His memories reveal how much most of Baltimore’s neighborhoods have changed since then. Stadiums have been built, factories have closed, neighborhoods have been abandoned and developed. And the way that people in the city shop for food has changed dramatically.

Most neighborhoods lost those small food shops. All those blocks have now are corner stores, carry-outs, and fast-food restaurants, with grocery stores scarce in the city.”

The riots, which took place in Baltimore in April of 1968, coupled with white flight, further added to the downfall of sections of the city. “Over four nights and three days, Baltimore experienced its greatest unnatural disaster of the second half of the 20th century—looting and arson on a massive, unprecedented scale. The grim toll: six dead; more than 700 people injured; 5,500 arrested; 1,050 businesses looted, vandalized, or obliterated by fire; and an estimated $13.5 million in property damages (which equates to nearly $79 million in today's dollars).” As a result of these riots, many residents left Baltimore never to return. Baltimore population declined from 906,000 to 787,000 between the years 1970 and 1980.

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16 Ibid.
Despite the loss of population, Baltimore wasn’t ready to give up its mission to become a desirable city in which to live and do business. Mentioned earlier, Harbor Place, more commonly known as Baltimore’s Inner Harbor, is one of the more popular tourist attractions which help ‘put Baltimore on the map.’\textsuperscript{17} The Inner Harbor’s public areas and buildings make up more than 200 acres of land mass, and are enjoyed by locals and tourists alike. The 1960s witnessed the unveiling of the Inner Harbor’s master plan, the 1970s saw construction for the Inner Harbor, and in the 1980s, residents were rewarded with the opening of Harbor Place. The Inner Harbor has been constantly evolving since. The construction of this area was, in part, a response to Baltimore’s declining population.\textsuperscript{18} In 2009, the Urban Land Institute awarded the Inner Harbor its Awards for Excellence, an achievement for excellence in land use.\textsuperscript{19} This award helped to show that the Inner Harbor was and is a success in Baltimore.

The focus of this creative project is another piece of Baltimore history that is well-known by name, but less-known in detail. This bit of history has been mentioned in conversation by decades-long residents who know the story very well, but is a mysterious phrase to most: The Dollar House Program/Urban Homesteading Demonstration Program, active from 1973-1983, in which the results are still visible today.

Architecturally speaking, history has saved the city many times over. “Beginning with its adoption by Baltimoreans in the eighteenth century, the British rowhouse became the

dominant house type of the city.” Like many other cities, Baltimore neighborhoods have faced threats of the bulldozer, road planning and construction, and vandalism and neglect.

“On a winter’s morning in 1955, a bulldozer started up and plowed into a group of brick rowhouses at the corner of Lexington and Aisquith Streets. When it was through, every rowhouse in the area bounded by Aisquith, Colvin, Fayette, and Orleans Streets was gone. In its place came a high rise housing project called Lafayette Courts.

Forty years later, on a summer’s morning in 1995, an electronic signal ignited 995 pounds of dynamite and the six, eleven-story high-rise towers of Lafayette Courts came crashing down. In its place came 228 rowhouses.

The rowhouse has come full circle. For more than one hundred fifty years it symbolized homeownership and stability for Baltimore’s working and middle class.”

This excerpt from The Baltimore Rowhouse quickly sums up the dramatic rise and fall, literally and figuratively speaking, of Baltimore’s row houses. Many preservation efforts have been implemented in order to help save the historic fabric of this historically significant city.

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21 Ibid., 1.
Figure 1-9: Documenting the 1995 demolition of Baltimore’s failed urban renewal project of Lafayette Courts.

An image from baltimorehousing.org.

Figure 1-10: The community center rows which replaced Lafayette Courts.

Image from erbacondevelopment.com.
1.1.1 The Row House

As mentioned earlier, the red brick row house helps define the architectural character of Baltimore. The rows of Baltimore have a connection with the English row house, which makes sense due to the Baltimore area having been part of English colonies in its earlier days, and are modeled after the development techniques, construction methods, and design fashions of the English row. The architectural styles and sizes of the row houses vary within the city, and were constructed with both the popular styles of the era and the classes of its residents taken into consideration.

As with England’s row houses, ground rent or proprietary land rights helped Baltimore develop and construct their row houses. “A ground rent is the amount of money an individual must pay annually for the privilege of using a piece of land.”22 Essentially, the landowner leases the land to the builders and/or homebuyers, therefore collecting rent for occupation of the land, while the homebuyer owns the home. Baltimore utilized a 99-year-long leasehold, which was still a ground rent, but differed from the methods employed in England because the land was not leased to, and the buildings were not owned by, the same family forever. This aided the continuing construction of the many row houses that are seen in Baltimore today.23 The ground rent system is still prevalent in Baltimore, which is still set at ninety-nine years and is renewable forever. However, this system is a rarity in other areas of the United States.24 Typically, homebuyers still pay ground rent holders an annual rental fee, and are responsible for the maintenance of the property as well as the property taxes. The homeowner may

22 Ibid., 13.
23 Ibid., 13.
purchase the ground from the ground rent holder, regardless of whether or not the holder wants to sell, if the ground rent was created on April 8, 1884, or later. Today, there is a mix of ground rent holders which include homeowners, people who purchased the ground over the years, any heirs to the ground rent holders who have passed away, foundations, and companies.25

“As the city’s population doubled in one decade – swelling from 13,500 people in 1790 to 26,500 by 1800 (making it the third largest city in the U.S., after New York and Philadelphia) – there was a real need to provide housing for the new arrivals.”26

Baltimore had wealthy residents, but it also attracted many immigrants who had lower incomes and were in need of housing. Early Baltimore row house construction mimicked row houses from London. Typically, the houses are one to three bays wide and one to two rooms deep. “The largest of the three-bay versions measured between 18 feet and 23 feet wide and 30 to 40 feet deep in the main block, followed often by a narrow “pantry” no larger than 10 feet by 12 feet, and a kitchen wing of about 14 feet by 20 feet, or often smaller.”27 These were considered spacious, with a main hall and stairs located in the hallway, and sometimes a second staircase in the back of the house. Two-bay-wide houses were most common, with the modest one-bay-wide row houses meant to accommodate lower-class households. The middle- and lower-class row interiors were simple and cost-effective. Most row houses had basements, though many were low in height. Larger streets tended to have larger row houses, while narrower streets and alleys had smaller row houses. The majority of Baltimore’s rows are

26Hayward, The Baltimore Rowhouse, 20.
27Ibid.
constructed of brick exterior, plaster interior, and with thick brick and plastered walls separating individual rows.

“In Baltimore, the characteristic form of housing is the rowhouse. It is the perfect urban building type in the sense that it allows for low-density living in an urban, high-density situation. The rowhouse requires little land, is efficient to heat, is relatively inexpensive to build, and has a private yard. More importantly, perhaps, for Baltimore it is a form of housing in which there is an intimate relationship between one house and another. Because the houses share
common walls, the fate of one affects the fate of the next in a chain which extends the length of the block. In that sense, a block is a single unit, a body in which all of the organs supplement each other’s work in order for the whole to remain healthy.28

There are differing opinions on what makes a series of buildings linked together called a row house or townhouse. The description of a row house is also shared by a town house, and according to the Merriam-Webster dictionary, a townhouse, located in a city or town, is owned by a person who also owns a house in the country.29 Meanwhile, the Merriam-Webster dictionary simply refers to a row house as a series of houses linked together.30 The names given to each attached dwelling could simply be referencing style, but typically row houses are narrower than other houses, and were constructed in the United States quickly as a response to the growing population during the 19 and 20th centuries.31 Within American culture, newer constructed townhomes sometimes come with Homeowner Association rules and fees, while earlier constructed row houses are not under such covenants.32 This does not hold true for neighborhoods which may have created homeowner’s associations or historic districts following the construction of the row houses.

The rapid growth and construction of row houses helped employ many of the city’s manual laborers and craftsmen. The city had a range of styles, including, but not limited to, Federal, Greek Revival, Italianate (also a popular era for the growth of the city’s parks and

28 Brambillo, Learning From Baltimore, 77.
32 See Appendix A (3)
squares), Queen Anne, Renaissance Revival, and a ‘size’ rather than ‘style’ referred to as “Daylight/Sunlight” (nearly every room having a window and widening of the typical row, all to compete with suburban developers). Row house growth slowed around the 1950s with the increasing popularity of the county suburbs. It wasn’t until about the 1960s-70s when these quirky, history-filled, brick-laid, front-stooped buildings were once again truly noticed. It took many a wrecking ball to make people realize that Baltimore’s spectacular history of architectural growth and planning was at stake.

Figure 1-12: C. 1890s row houses located on Auchentoroly Terrace depicts grand row house design Baltimore has to offer.
Photograph provided by the author.

Figure 1-13 & 1-14: Row houses located in Federal Hill show the variations in the neighborhood’s historic classes through their architectural styles. Shown are examples of high-income houses (left) and middle- to low-income housing (above). Photographs provided by the author.
Figure 1-15:

Cator Print 128: Baltimore in 1752.

Painting by John Moale.

Published by Edward Johnson Coale.

“This is a reconstruction of the rough view by John Moale made on the spot in 1752 ( . . ) The tract embraced 60 acres and bordered the Patapsco in the vicinity of the present Pratt and Light Streets. ( . . ) Griffith of the Annals of Baltimore (1824) says of this picture: “In 1752, John Moale, Esq. son of the former gentleman of that name sketched a plan or view of the town, which after corrections by Daniel Bowley, Esq. was published a few years ago by Mr. Edward J. Coale, and exhibits the then state of improvements west of the falls.”

Enoch Pratt Free Library, Maryland’s State Library Resource Center. All Rights reserved. Used with permission. Unauthorized reproduction or use prohibited.
Figure 1-16: Historic Map of Baltimore C. 1860. Image from housedivided.dickenson.edu

Figure 1-17: Baltimore’s Inner Harbor C. 1860. Old post card image from kilduffs.com
Figure 1-18: Pratt Street, downtown Baltimore, C. 1912. Old post card from kilduffs.com

Figure 1-18: ‘Wash Day’ C. mid-1900s, a Sunday ritual, photograph by The Sun photojournalist A. Aubrey Bodine.

Figure 1-19: ‘Coffee Shop’ C. 1930, photograph by The Sun photojournalist A. Aubrey Bodine.
Figure 1-21:
Busy Baltimore commuters, C. 1950s, near the Inner Harbor on Light Street. Image from blog.hemmings.com

Figure 1-22:
Image of damage in Baltimore City after the Riots of 1968.
Image photographed by Baltimore City Police Department, collected by Lt. James V. Kelly, provided by archives.ubalt.edu.
Figure 1-23:
Early image of Baltimore Harbor in the 1960s, pre-development.
Image from kilduffs.com.

Figure 1-24:
Early image of the Inner Harbor area at Key Highway, 1960s.
Image from kilduffs.com.

Figure 1-25:
Baltimore’s Inner Harbor developed and in use by C. 2000s.
Image from Kevin Labianco via photoree.com.
Figure 1-26:
Eclectic Mix of current day Baltimore:
Typical of the many blocks filled with abandoned and boarded rows.
Image from realestate.aol.com.

Figure 1-27:
Eclectic Mix of current day Baltimore: Newly developed Harbor East, a neighbor of Fells Point and the Inner Harbor.
Image from baltimore.org.
Figure 1-28: Eclectic Mix of current day Baltimore:
Typical of the many blocks filled with abandoned and boarded rows
Image from baltimoresun.com.

Figure 1-29: Eclectic Mix of current day Baltimore: Historic and popular neighborhood of Mount Vernon containing museums and art galleries, universities, high dining and pubs, and residential row houses. Image from innerharborcondos.com.
1.2 **Objective**

The primary intent of this paper is to provide the background and an understanding of the correlation between urban homesteading and the Dollar House Program. The secondary purpose for this paper is to explain how the Dollar House Program was operated in each neighborhood, and to determine if it was a success or a failure. The target audience may or may not be familiar with urban homesteading or the Dollar House Program. This paper is intended to provide the reader with a resource which will allow him to become familiar with these topics, and to perceive how such a program can have a considerable impact on a city.

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Chapter 2: Terminology and Key Concepts

Certain words and terms that are often used in the preservation and planning field will be referred to throughout this paper. This chapter summarizes these terms and related concepts and allows the reader to identify with their meanings as used in this paper.

2.1 Historic Preservation & Urban Planning

*Erasing memory is like throwing an asset away.*  

While reading this paper, it will be beneficial to familiarize oneself with the fundamental concept of historic preservation and urban planning, as historic preservation and planning were interregnal parts of the Dollar House Program.

Historic preservation has four basic building approaches:

1. **Preservation:** Leaving a property nearly as-is. The history of the building is revealed through the changes of the building over time. You do as little as possible to the structure, altering it enough to stabilize it and to protect against future damage so it is not completely lost.  

2. **Restoration:** To return a building to its original condition or to a specific and/or significant period of time in its past. You are able to remove portions of the building and properly restore the damaged areas to a certain period.

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36 Ibid., 24.
3- **Reconstruction**: Reconstructing a building or part of a building that no longer exists.

This structure will be constructed using replicated materials, and will be designed exactly the same or as accurately as the original structure.\(^{37}\)

4- **Rehabilitation** (or adaptive use): A suitable approach to buildings which still maintain historical integrity but are not intended to be preserved or restored, but to be continually operating in use. The building may be used for the original intent it was built, or given a new use.\(^{38}\)

The term rehabilitation is often used instead of renovation, but there is a difference between the two words. Renovation refers to changing an existing building, but not maintaining its historical integrity. Throughout this paper, quoted articles may refer to buildings as being “preserved,” or “restored.” Regardless of the terminology quoted and used, it should be recognized that the Dollar House Program buildings underwent “rehabilitation,” as defined above.

Preservation is an effort to safeguard not only buildings, but landscapes, farmsteads, communities, and districts. To be involved in preservation, one can work hands-on in the trades restoring buildings, for a governmental agency, in the design field, historic/living history museums, or for educational institutions.

Historic preservation can be defined as the protection of our culture, heritage, and past through the stories of our buildings. Simply reflecting upon this definition allows one to clearly comprehend why preservation is of the utmost importance to our society. In addition to this

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\(^{37}\) Ibid., 27.
\(^{38}\) Ibid., 28.
tremendous advantage, there are numerous additional benefits to the art of historic preservation. Historic buildings are aesthetically pleasing. Ask any person on the street what he thinks of older buildings, and you will most likely hear complimentary terminology being used, such as: character, intriguing features, unique, built to last, charming, classic, and beautiful. People understand the value that historic buildings add to downtowns and farmsteads, and this value is not only monetary, it is also historical. These preserved structures and locations are what make their town or city unique.

The American Planning Association defines urban planning as:

“Planning, also called urban planning or city and regional planning, is a dynamic profession that works to improve the welfare of people and their communities by creating more convenient, equitable, healthful, efficient, and attractive places for present and future generations.

Planning enables civic leaders, businesses, and citizens to play a meaningful role in creating communities that enrich people’s lives. It helps create communities that offer better choices for where and how people live. Planning helps communities to envision their future, and it helps them find the needed amounts of new development, essential services, environmental protection, and innovative change.”

Urban planning has been approached differently over the years, and has left city governments and citizens with mixed feelings regarding various projects. The terms described below, all of which relate to urban planning and the Dollar House Program, have been defined for the purpose of better understanding this paper.

As mentioned previously, historic preservation and urban planning directly relate to the Dollar House Program. Unfortunately, many people are not educated in the correct way to properly restore a building, and many people do not see the long-term value in salvaging

architectural pieces to use in the place of lost pieces - many only strive for what they consider progress. Because of this, it is more important than ever to educate the general public about preservation, restoration, and the historic value these buildings add to their communities. Getting people involved and excited, and giving them a sense of ownership over these buildings will help preservation efforts. Without preservation, historic buildings are far too easily lost, and with that loss we also lose portions of our history.

This approach of direct involvement was a strategic tactic used in the Dollar House Program. The program allowed homesteaders to become involved in the construction, which helped them appreciate the work involved in historically preserving buildings. The historic buildings included in the Dollar House Program had previously fallen victim to ‘modernization’ plans, which the city did not follow through with. These plans, which were halted before demolition, left empty brick-shelled walls of row houses, which, to many people, were worth saving. The houses in question were abandoned, acquired by the city, and then provided with some tender love and care.

2.2 Gentrification & Displacement

“Diversity is natural to big cities.”

Gentrification is a topic which has been written about, discussed, debated, and documented in depth. Some people believe gentrification to be a positive attribute in a community, while others find it to be negative. Perhaps it is debated so often because its

42 Ibid.
effects need to be evaluated on a case-by-case basis. Meaning, for one neighborhood it might have worked well, but in another, it did not. It depends on how gentrification is implemented, what the end-goal is, and what happens to the new and established residents.

Roberta Gratz describes the term gentrification in her book *The Living City*, as:

“In England, where it first gained broad use, the term is “gentrification;” in Canada, “white painting.” In this country, the process is called “gentrification” and “displacement.” The labels vary, but the phenomenon of new people moving in a neighborhood and old ones being forced out, and of the newcomers’ new values dramatically altering the area’s essential character, had by the 1980s become one of the most heated issues in the urban-revitalization movement.”

Lance Freeman discusses gentrification and displacement heavily in his book *There Goes the ‘Hood*. His compilation of definitions yielded various authors and those who lived through it. This particular paragraph discusses displacement:

“Fears Of Displacement

More than any other aspect displacement is pointed to when the villainous nature of gentrification is discussed. For example, in her summary of the literature on gentrification, Wittberg (1992) focuses on displacement when describing the potential negative impacts of the process. Moreover, some observers go so far as to define gentrification as the displacement of low-income households. A report by the Brookings Institution states “gentrification” requires the displacement of lower income residents from their neighborhoods” (Kennedy and Leonard 2001, p. 5). Defined as a household having to move for reasons beyond its control, displacement can indeed be traumatic. Moreover, in cities like New York where housing is scarce, displacement can threaten households with homelessness. Given the potential havoc that displacement can wreak and the emphasis placed on it in the popular and scholarly literature, one would expect fears of displacement to be paramount among residents’ reactions.”

The Centers for Disease Control and Prevention has its own section dedicated to the topic:

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“Gentrification is often defined as the transformation of neighborhoods from low value to high value. This change has the potential to cause displacement of long-time residents and businesses. Displacement happens when long-time or original neighborhood residents move from a gentrified area because of higher rents, mortgages, and property taxes.

Gentrification is a housing, economic, and health issue that affects a community’s history and culture and reduces social capital. It often shifts a neighborhood’s characteristics (e.g., racial/ethnic composition and household income) by adding new stores and resources in previously run-down neighborhoods.”

The word ‘displacement’ is the common denominator. Early studies of displacement occurred in the early 1980s, and indicated that displacement usually takes place due to eviction, public auction, sale, or increased rent. Eviction can be a very scary event for the people who are being displaced, and it usually occurs in low-rent, low-income neighborhoods. Where can the evicted relocate to? Is the potential location near their place of employment or a grocery store? Is it within walking distance to these places if they do not have a car? Are these concerns considered prior to the sale of these properties? “A 2006 study estimated that about 10,000 households were displaced by gentrification each year in New York City. Follow-up interviews found that among those displaced, many ended up living in overcrowded apartments, shelters or even became homeless.”

If displacement is a side effect of gentrification, does that mean gentrification itself is bad? Is it bad for the neighborhood, or just those who were displaced? Gentrification can not only affect individuals, but also existing businesses, due to a rise in property value.

subsequently causing a rise in rent. People moving into a neighborhood and not forcing current residents out is also a form of gentrification. This occurrence could dramatically alter the socioeconomic class of a neighborhood, while introducing new faces to the streets, and shifting the culture, core values, and traditions in the area. Does all this still mean that gentrification is completely negative?

“The major studies on gentrification share several important limitations: They have not consistently examined the fate of displaced low-income residents; they do not look at the effects of gentrification over multiple decades; and most use data from the 1980s and 1990s — preceding major increases in rental prices throughout the 2000s and before the Great Recession. There is also no consensus on how to measure gentrification, so existing studies may be missing important demographic transitions in U.S. neighborhoods. More research is needed about the extent of urban displacement and the social effects of gentrification in the contemporary United States.”

However, higher-incomes benefit not only the immediate area, but also the city. With the availability of more capital, the city is able to invest in renovating or creating new public amenities, crime rates decline and schools improve. Newly invested areas tend to encourage surrounding areas to invest in themselves as well, creating more attractive and safer buildings, resulting in a more sought-after area. Newer studies are showing that not all of the original residents tend to move out of an area, despite a rising cost of living. Lance Freeman conducted one of the studies which helped to confirm this.

“Freeman's work found that low-income residents were no more likely to move out of their homes when a neighborhood gentrifies than when it doesn't.

He says higher costs can push out renters, especially those who are elderly, disabled or without rent-stabilized apartments. But he also found that a lot of renters actually stay —

48 Ibid.
especially if new parks, safer streets and better schools are paired with a job opportunity right down the block.”

Perhaps taking into consideration who will be displaced and who will be replacing these previous residents will help the negative connotation. Having a master plan of an area and heavily including residents could also help. A priority for the area should be diversity, and this should include helping current residents remain, allowing room for new people to move into the area, and creating a blend of incomes in the neighborhood. Current residents and local businesses that choose to stay should not be forced out; a plan should be put into place to help them endure. Though the Dollar House Program did not directly displace people, a feature of the program was to help make properties located in the city affordable and desirable to various incomes, and not cater to one particular income. This allowed for diversity in the newly rehabilitated neighborhoods.

2.3 Urban Renewal

The bad environment becomes the heredity of the next generation.51

The American Planning Association defines urban renewal (or redevelopment) as follows:

“The private sector may initiate redevelopment projects without any active public involvement beyond the government's traditional regulatory role. As used in this policy guide, however, the term "redevelopment" is meant to describe one or more public actions that are undertaken to stimulate activity when the private market is not providing sufficient capital and economic activity to achieve the desired level of improvement. This public action usually involves one or more measures such as direct public investment, capital improvements, enhanced public services, technical assistance, promotion, tax benefits, and other stimuli including planning initiatives such as rezoning.

Public agencies typically offer a combination of incentives and undertake redevelopment programs pursuant to a statutory system for creating, financing, and operating redevelopment areas."\(^{52}\)

Baltimore’s Annual Department of Housing and Community Development report of 1973 defines urban renewal as:

"( . . . ) the process under which the City examines in detail the physical and social needs of a neighborhood and then, with federal approval and financial assistance, takes the steps necessary to make the neighborhood a satisfactory place in which to live or do business."\(^{53}\)

Back in the 1950s, 1960s, and 1970s, urban renewal, or redevelopment, was a term used to describe projects responsible for the demolition of old and dilapidated buildings, urban decay, slums, blighted buildings, or unsafe areas. The buildings that were cleared might have been under the control of the city, the city having previously purchased the properties or seized them under eminent domain. Alternatively, the properties might have been bought by developers or architects, and subsequently redeveloped. Sometimes these “slums” were demolished and replaced with roadways, office buildings, lower income apartments, modern infill, parks, or left as abandoned gaping holes in the center of a once occupied area. The original objectives were more than likely of positive intent, but did not always yield positive results. Regarding successful urban renewal attempts, proof of success can be found in an area’s continued prosperity. One applicable example is Baltimore’s urban renewal of the Inner Harbor, a redevelopment project to take advantage of a potential waterfront tourist attraction. In contrast, failed urban renewal attempts continue to fail, showing signs of dilapidating and unattractive infill, or have experienced a second renewal effort. Mentioned earlier was the 1955 urban renewal project of Baltimore’s Lafayette Courts, which was later demolished in


1995. Today, it is the row house neighborhood of Pleasant View Gardens. Opinions will vary upon what is considered a success or failure, regardless of what the majority may think of each renewal project.

The term of ‘urban renewal’ has a negative connotation in the modern era. Jane Jacobs, known for her book *The Life and Death of Great American Cities*, pointed out that areas which faced renewal were too quickly built up and offered no more charm or beauty than what was torn down. Another contributing factor was the resistance projects received from their beginning phases.

“Neighborhoods built up all at once change little physically over the years as a rule. The little physical change that does occur is for the worse – gradual dilapidation, a few random, shabby new uses here and there. People look at these few, random differences and regard them as evidence, and perhaps as cause, of drastic change. Fight blight! They regret that the neighborhood has changed. Yet the fact is, physically it has changed remarkably little. People’s feelings about it, rather, have changed. The neighborhood shows a strange inability to update itself, enliven itself, repair itself, or to be sought after, out of choice, by a new generation. It is dead. Actually, it was dead from birth, but nobody noticed this much until the corpse began to smell.”

There is no mention, in the more historic definition of urban renewal provided by the 1973 report from Baltimore above, of consulting with the community surrounding the area of renewal or planning for the people located within the renewal boundaries. The older version of the definition of renewal denies an aspect of planning in which it looks after the wellbeing of the dwellers, thus lacking the enrichment of people’s lives, and ignoring the topic of quality of

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life. Congress responded to these complaints by amending the Housing Act in 1959 with a Citizen Project Advisory Committee, requiring both the creation of relocation plans for those who were being displaced, and the inclusion of citizens who would be affected by the planning process, in the planning process. Fraught with good intentions, successes and failures, renewal was ultimately not the best way to ‘renew’ a city.

The urban renewal program had a twenty-five-year long controversial run, ending in January 1975 after the Housing and Community Development Act of 1974 ended grants and loans which were once issued in accordance with the highly important urban renewal legislation known as the Housing Act of 1949. “It would be convenient to hold [President] Nixon accountable for the death of urban renewal. However, when he declared moratorium, urban renewal itself had become a dying thing.”

The Housing and Community Development Act of 1974 permitted a broader use of grants. This ended city-competitive grant applications for urban renewal, guaranteeing each city a fair share of federal funds to be distributed through block grants. The block grants could now be used for more than just redevelopment projects. The Dollar House Program differed from urban renewal in that the case study neighborhood houses were already abandoned, the community was an active participant in the restoration of the buildings and neighborhood, and that ‘blight’ alone was not an indicator for its selection.

57 See Appendix A (4)
58 Garvin, The American City, 170.
60 Garvin, The American City, 171
61 Ibid.
2.3.1 How does Urban Renewal relate to the Dollar House Program?

Nearly two centuries ago, towns and neighborhoods were sprouting up around the industrial area which is now known as Baltimore city. At that time, these areas were planned with an intent and purpose. Often, a town had a valuable feature which worked in its favor, such as, the proximity to water, or nutrient-rich soil. These planned towns helped to establish the city, while evolving from towns into neighborhoods, and helped to create and shape modern-day Baltimore. The planning of the Dollar House Program case study neighborhoods are discussed in a later section of the paper, but it is worth noting currently that these areas were sought out because they benefited the people living there at that time, they are historically significant and planned places.

In the 1960s, Baltimore city government intended that each case study area either be demolished or renewed, and when those original plans were halted, they were left with empty buildings worth preserving, as will be discussed in Chapter 4. If displacement occurred within the case study neighborhoods, this would have taken place prior to the implementation of the Dollar House Program. That is worth keeping in mind, because these tax-delinquent properties were acquired and distributed while unoccupied. The purpose of this paper is not to resolve the debates over gentrification and renewal in Baltimore, but these terms and their definitions should not be ignored. For the sake of this paper, if these neighborhoods should be viewed as an example of gentrification, then the gentrification process provided a benefit to these particular areas.

Also benefiting the case study neighborhoods was the selection of homesteaders. Typically, homesteaders were enthusiastic individuals, eager to restore an older house in the
city. But the selection process was not based solely on enthusiasm. The U.S. Department of Housing and Urban Development had criteria which narrowed the selection pool, and was also intended to diversify and sustain the neighborhood.

When the Dollar House Program was created, a somewhat newly-enacted law benefited the diversity of the applicants. The Fair Housing Act (Civil Rights Movement) of 1968 “as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability.”62 This act benefited the selection process of the Dollar House applicants by encouraging people of all colors and backgrounds to become neighbors once again.

Jane Jacobs emphasizes the importance in diversity.

“This ubiquitous principle is the need of cities for a most intricate and close-grained diversity of uses that give each other constant mutual support, both economically and socially. The components of this diversity can differ enormously, but they must supplement each other in certain concrete ways. I think that unsuccessful city areas are areas which lack this kind of intricate mutual support, and that the science of city planning and the art of city design, in real life for real cities, must become the science and art of catalyzing and nourishing these close-grained working relationships.”63

As it was written into law that applicants were not to be discriminated against, a diverse range of people applied for, and were awarded, the Dollar Houses. This act curtailed, to the best of its ability, any chances of racial discrimination, which was a prominent issue in many cities during the times of ‘white flight.’ The applicants were, however, chosen based on their

incomes and the city’s confidence levels in the applicant. More details of applicant selection criteria follow in Chapter 3.

Considering the previous condition the neighborhoods were in, and the efforts put forth to preserve them with a group of diverse and enthusiastic homesteaders, the only direction for these neighborhoods to go at that point was up, considering the alternative was demolition. Proper preservation and planning of the neighborhoods provided a quality of life for the new residents, and the clustered housing promoted a sense of community in an area that was virtually barren previously.

2.4 Urban Homesteading and Related Terms: What do they mean?

The exciting challenge is to bring into a coalition for urban strategy making those with a historical perspective and those dealing with the here and how.

Homesteading: signed into law by Abraham Lincoln in 1862. “Each homesteader had to live on the land, build a home, make improvements and farm for 5 years before they were eligible to "prove up". A total filing fee of $18 was the only money required, but sacrifice and hard work exacted a different price from the hopeful settlers.”

To envision this, one might imagine covered wagons pulled by horses, and cattle following in tow, heading toward open prairie land with an uncertain but hopeful future ahead. The same can be said for homesteading, which became popular starting in the 1970s, but in a different atmosphere.

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65 Landry, The Creative City, 266.

Homesteading: “an act or instance of establishing a homestead; a federal program to improve deteriorating urban areas by offering abandoned or foreclosed houses to persons who agree to repair them and live in them for a specified number of years.” 67

Homesteading was a process of returning vacant and neglected houses to the housing inventory, promoting rehabilitation, returning structures to the tax rolls, encouraging homeownership, and helping to restore neighborhoods. 68 “Urban homesteading is the twentieth century version of a strategy used to settle the American frontier.” 69 When not referring to the popular name of The Dollar House Program, the official name of the Urban Homesteading Demonstration Program is used.

Homesteading is another term for urban pioneering, and is a form of urban planning. Homesteading often involves the potential homesteaders, homeowners, or pioneers themselves as a part of the rehabilitation process.

2.4.1 Urban Pioneer

Pioneer: “a person who helps create or develop new ideas, methods, etc.; someone who is one of the first people to move to and live in a new area.” 70

It is rather contradictory that the definition of pioneer depicts a person moving into a previously uninhabited area, while urban pioneers move into existing neighborhoods that had, at one point, already been inhabited. The term urban pioneer can also sound romantic.

68 Homesteading The Second Year 1975, 4.
69 Blackburn, Evaluation of the Urban Homesteading Program, 1.
Individuals classified as such give life to an abandoned area, and new methods and ideas are used in order to entice people to move back into an area and make it new once again. People moving into the great unknown, to start a new chapter of their lives, to take risks and confront challenges, and to create a community, are all pioneers looking for their new homestead. There are no covered wagons and open prairies. Instead, there are abandoned buildings and cracked sidewalks, but the concept is the same.

2.4.2 Sweat Equity

Value is added by the labor and hands-on work completed by the homebuyer. This is a very important strategy used by the Habitat for Humanity program. Habitat for Humanity is a Christian-based non-profit organization which helps lower-income families build a house and home. They find sweat equity to be a key ingredient in building community relationships, as it provides future residents with a way to meet their neighbors, which is an empowering and rewarding experience for the home owner.71 “Sweat Equity is the work a future Habitat for Humanity homeowner devotes helping to build his/her own home as well as the homes of other future homeowners.”72 This is another ‘form of payment’ towards a house.73 “Self-help or ‘sweat equity’ is closely linked to homesteading, both historically and in the public mind. Also, there are economic and motivational advantages to allowing the homesteaders to perform their own repairs.”74 “High-quality workmanship and cost reduction through sweat

72 Ibid.
74 Blackburn, Evaluation of the Urban Homesteading Demonstration Program, 31.
equity are, in fact, compatible objectives in an urban homesteading program."\textsuperscript{75} The origins of this term originated sometime in the late 1960s.\textsuperscript{76} The slang phrase sometimes used in the true term’s place is ‘blood, sweat, and tears,’ and references hard work going into a project, both metaphorically and literally.\textsuperscript{77}

The term urban homesteading is exactly what the Dollar House Program was. People were taking risks by purchasing a dilapidated house in an abandoned section of the city and restoring it to code. Homesteading implied that the homeowners had to be proactive in the restoration process, while they and the city learned, in conjunction, about urban homesteading. Funding was of concern, but sweat equity was an important segment of the program. Homebuyers spent an average of 297 hours performing manual labor on their properties, and saved approximately $1,700, which would have otherwise been put towards contractor costs.\textsuperscript{78}

Homesteading fought to reintroduce people to affordable city-living. One of its aims was to help make an area ‘safe’ and ‘attractive,’ rather than ‘feared’ or ‘failing.’ Safe and attractive city living no longer had to be only a dream for many middle- to lower-income citizens, because programs like the Dollar House Program made homeownership in the city feasible for them.

William Donald Schaefer was the Mayor of Baltimore City during the Dollar House Program’s reign. Schaefer is still fondly remembered by many Baltimore and Maryland citizens,

\textsuperscript{75} Blackburn, \textit{Evaluation of the Urban Homesteading Demonstration Program}, 35.
\textsuperscript{78} Blackburn, \textit{Evaluation of the Urban Homesteading Demonstration Program}, 70.
and he, along with city staff members, helped to renew Baltimore in an era when suburbs were the habitats of choice for many people.

“When William Donald Schaefer became mayor in 1971, he had served for 20 years as a councilman and as president of the City Council. Because he had a hand in establishing the city’s urban policies, when elected his chief task was to pull the strings and bring to completion a variety of projects already planned or underway. Nevertheless, 1971 was a time when the exodus from cities was at its peak. Baltimore, in particular, was suffering from low morale and a century-old inferiority complex. Mayor Schaefer’s agenda gave priority to neighborhood restoration, reversal of white middle class flight to the suburbs, and strengthening of city pride and a sense of identity.”79

(Space intentionally left blank)

79 Brambillo, Learning From Baltimore, 131.
Figure 2-1: HISTORIC PRESERVATION Sketches of craftsmen performing hands-on rehabilitation work on historic buildings.

Images from I Want To Fix Old Buildings illustrative book.

Figure 2-2: URBAN PLANNING A rendering of ‘Central West Baltimore Choice Neighborhood Plan’ showing a potential streetscape of the area through careful planning.

Image from goodyclancy.com.
HOMESTEADING

A photograph, C. 1886, capturing the “original homesteaders” moving out west in the time following The Homestead Act of 1862.

Image from archives.gov.

URBAN HOMESTEADING – URBAN PIONEERS

“Prospective ‘urban homesteaders’ inspect city-owned derelict housing, Baltimore, C. 1975. The more adventurous, gambling and working hard, helped to maintain the character of the some venerable neighborhoods.”

Image from Baltimore News American, article by Jacques Kelly.
Chapter 3 – Baltimore’s Dollar House Program

In a 2014 Baltimore Sun article, a local author reminisces of the Dollar House Program.

“A recent article about a million-dollar price on a West Lee Street rowhouse reminded me of the autumn of 1974, when I became a participant in neighborhood advocacy journalism. My article ran Nov. 1, 1974, in the old News American and detailed how the city was reconsidering the fate of dozens of early 19th-century homes that were scheduled to be torn down for temporary City Fair parking.

The Lee Street house, in what is known today as the Otterbein neighborhood, was then a vacant shell, a derelict piece of city-owned real estate. It, along with dozens nearby, sat vacant. They had been condemned as part of Inner Harbor West urban renewal clearance. An interstate highway was planned to plow through too.

Lee, Sharp, Hanover, Hill, York and Barre streets, as well as a little thoroughfare called Welcome Alley, are squarely on the edge of downtown but were not so well known in 1974. My late father, Joe Kelly, a South Baltimore native, knew these streets well and often used them as shortcuts. His vehicular paths through Baltimore were legendary.

On one of these trips, he piloted the family Dodge Dart Swinger along West Lee Street. I was a passenger and spotted an amazing collection of fine Baltimore rowhouses, a kind of lost neighborhood alongside Camden Station and the then-developing Inner Harbor. This ramshackle neighborhood stood in a kind of splendid isolation because so many surrounding industrial buildings, and an old school, had been recently razed.

The homes were once a thriving Baltimore neighborhood. Its local Roman Catholic Church, St. Joseph’s on Lee Street, was home to the largest parish in Baltimore. That was about 1850.

In 1974, Baltimore was on something of a roll with its "dollar house" homesteading program, wherein 19th-century homes, in shabby but salvageable condition, were brought back to life by persons who basically gave up a year of their own lives to supervise a loving renovation. They paid a token $1 and assumed the responsibility to repair. The housing restoration industry was then in its infancy. Finding a good general contractor was tough. The term "sweat equity" was tossed about a good bit.
As a reporter, I had covered the comeback of Stirling Street in the Oldtown renewal area. An entire street was renovated by a remarkable group of urban homesteaders. It was obvious that this model, with whole groups of persons, working independently on their own homes but in concert to create a neighborhood, was a winner. I made contacts with Baltimore housing officials, including housing commissioner Robert C. Embry Jr. and his staff, among whom were Roger Windsor and Jane Shipley. The plan was also heavily backed by Barbara Hoff and her staff at the Commission for Historic and Architectural Preservation.

The housing department officials initially told me to be patient about expanding the homesteading program to the neighborhood I had named in print: Otterbein, after the 1785 church that was about the only well-known landmark in the area. "We think it's an important area, worthy of looking into," said Embry in the initial 1974 article. Embry had secured the support of Mayor William Donald Schaefer, who made homesteading a pet project.


What then happened amazed me. There were so many takers for the houses that the city's housing department held a lottery of pre-qualified persons. The city made good on its plans and hired Cy Paumier, a Columbia-based landscape designer, to create a master plan that saved all the neighborhood's pre-existing alleys and paths. The ancient paving stones and granite curbs stayed in a park like setting that the years have blessed.

I walked along West Lee Street this week, careful to not trip over the mature tree roots that now pop through the brick sidewalks. I spotted a small monument to the homesteaders who gave a chunk of their lives to make Otterbein a reality. They deserve that marker stone.80

Baltimore has a long history of battling neighborhood decay. As far back as 1937, when the Housing Authority of Baltimore was created, the city was able to allot funding towards clearing slums and creating low-rent housing.81 In 1957, the Baltimore Urban Renewal and

Housing Agency was created, which assisted in city planning.\textsuperscript{82} Eleven years later, in 1968, the agency that helped to establish the Dollar House Program, the Department of Housing and Community Development (DHCD), was created.\textsuperscript{83} The DHCD introduced the \textit{Vacant House Program}, which was a program that restored houses and then rented them to low-income families; it was the first phase of modern Baltimore rehabilitation efforts.\textsuperscript{84} The city took care to set strict guidelines for the rehabilitations of these properties, and the hiring of contractors. Neighborhoods that were a part of the Vacant House Program included Rosemont, Washington Hill, and Reservoir Hill, which were not rented but sold as cooperatives.\textsuperscript{85}

The DHCD formulated a program to help potential homebuyers acquire vacant properties, called the \textit{Home Ownership Development Program}, in 1971.\textsuperscript{86} It initially started out as a counseling service in home-buyer education, and a credit/default/delinquency counseling service for persons interested in buying vacant property,\textsuperscript{87} which later evolved into the Dollar House Program.

\textbf{3.1 \textit{Baltimore and Beyond: Program Introduction}}

Found in a ‘Grant to Provide Comprehensive Housing Counseling Services to Persons in Need’ addressed to the Housing of Urban Development from Baltimore:

“\textit{Homesteading or dollar house program was designed to draw Baltimoreans back into the City and to restore vacant buildings to the City’s active housing stock. The City sells houses acquired through tax default for one dollar to a homesteader willing to live in the property for eighteen months and rehabilitate it to City Housing Codes within two years. If the rehabilitation...}”

\textsuperscript{82} Brambillo, \textit{Learning From Baltimore}, 65.
\textsuperscript{83} Ibid., 69.
\textsuperscript{84} Ibid., 79.
\textsuperscript{85} Appendix A (5)
\textsuperscript{86} Brambillo, \textit{Learning From Baltimore}, 81.
and residency requirements are satisfactorily fulfilled at the end of the two year homestead period, the homesteader receives a deed to the property.

Homestead houses currently fall into two major categories: scattered site and concentrated site. Scattered site houses are found throughout the City, and there are generally no more than one or two homesteads in any one block. Concentrated site homesteading, such as the Otterbein and Barre Circle projects, involves every house in a block and often encompasses several square blocks. Both methods of homesteading have received the enthusiastic support of participating homesteaders and residents of the neighborhoods involved.  

As the urban renewal program met its demise with the signing of the Housing and Community Development Act of 1974, the Dollar House Program piqued congressional interest; this led to the submission of urban homesteading legislation before the end of 1973. Prior to this occurring, three cities adopted the Dollar House concept in 1973. As mentioned in Chapter 1, the program commenced in Wilmington, Delaware, and was closely followed by Philadelphia, Pennsylvania, and Baltimore. The urban homesteading programs in all three cities, the first in the country, were classified as pilot programs. The “Urban Homesteading Program,” which would also be referred to as “Urban Pioneering,” “Sweat Equity Program,” or “Dollar House Program,” was developed and considered among the first of its kind in the country. As the title implies, the properties were bought for one dollar by qualified persons. There were requirements which needed to be met to purchase, restore, and successfully complete the construction project before becoming the permanent homeowner.

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88 BALTIMORE CITY ARCHIVES (Department of Housing and Community Development) Chronological Files, Director’s Office, Homeownership Division, BRG48-18.
89 Blackburn, Evaluation of the Urban Homesteading Demonstration Program, 1.
91 Brambillo, Learning from Baltimore, 81.
In Wilmington, urban homesteading was first proposed during a 1972 mayoral election campaign promise.\(^\text{92}\) At that time, the city of Wilmington had acquired over two thousand abandoned properties.\(^\text{93}\) Because Wilmington was the very first city to launch the program, it had internal issues to work out. On top of it being a pilot program, Wilmington was also the ‘guinea pig’ of the first of the three pilot programs. Baltimore was able to learn from Wilmington’s mistakes, or at least improve upon Wilmington’s initial efforts. Some rules set for implementation was that the applicant had to be eighteen years of age and the head of the family. The applicant had to prove the applicant can repay the loan, and the applicant had to have some building trade skills.\(^\text{94}\) Breaching the homesteader’s contract resulted in the city reclaiming the property, ignoring the amount already invested in the property; this was considered a deterrent to potential homesteaders.\(^\text{95}\)

“The power of the Wilmington Homestead Board is limited by the ordinance itself and by a complete lack of funding from the City Council. The Board’s major functions are ministerial. Indeed, the Homestead Board’s primary function appears to be the matching of the homestead applicants to the homestead properties.”\(^\text{96}\) The Homestead Board was able to control when and where the advertisements would be released for the sale of the properties. However, they were not able to change qualifications that homesteaders must meet, the amount of time a homesteader had to rehabilitate their building, or even select a property for


\(^{93}\) M Jan Akre, Urban Homesteading: Once More Down the Yellow Brick Road, (Law Journals at Digital Commons @ Boston College Law School, 1974), 19, accessed April 6, 2015, http://lawdigitalcommons.bc.edu/cgi/viewcontent.cgi?article=1961&context=ealr.

\(^{94}\) Akre, Urban Homesteading, 21.

\(^{95}\) Ibid.

\(^{96}\) From Plows to Pliers, 278.
homesteading. The Homestead Board had no authority to work with other city agencies which could help or hinder the homesteading process. The majority of the power and decision making processes are left only to the Mayor and City Council. Wilmington also encouraged middle- to upper-incomes individuals to apply for housing, in an effort to mix race and income levels, but did not support many of the lower-income families.\textsuperscript{97}

In Baltimore, major players in this project were Maryland State Senator Julian L. Lapides, Baltimore City’s Mayor William Donald Schaefer, Department of Housing and Community Development’s Commissioner Robert C. Embry, Jr., and Deputy Commissioner M. Jay Brodie. Together, these four individuals, along with other city employees, activists, homesteaders, and the federal government, made this program possible.

Baltimore city officials investigated Wilmington’s urban homesteading program, and during their study, they observed that the houses incorporated were scattered within the city, which made them question the program’s potential success.\textsuperscript{98} Outside of the cluster conclusion, little documentation has been recorded regarding the Baltimore officials’ visit to Wilmington. However, between the visit to Wilmington and the ‘gut instinct’ of Robert Embry and his team, the Baltimore officials concluded that concentrated sites would be more beneficial than scattered sites, which created a sense of community, culminating in a successful program. Mr. Embry stated that clustering houses together in a project like this was just common sense.\textsuperscript{99} In an interview with Mr. Brodie, he too stated that the houses had to be

\textsuperscript{97} Ibid., 286.
\textsuperscript{98} M. Jay Brodie, Phone Interview with author, November 21, 2013.
\textsuperscript{99} Ibid.
clustered together in order to make the program work.100 When Mr. Embry was asked ‘what brought them to the conclusion that clustered housing worked better over scattered sites,’ he stated that the first Dollar Houses happened to be located within an already-clustered site, and they knew this would draw in middle income residents. “The banks and potential homeowners advised us that they weren’t willing to buy a house. Well really the homeowners weren’t willing to buy a house for, say in those days $100,000, in a neighborhood where other houses were going for $5,000. So in order to preserve property values, and to attract people to buy a house just to live in a neighborhood where they didn’t feel they were the only middle-class families, we decided that it was preferable to cluster.”101

By August of 1973, only three months after the start of Wilmington’s urban homesteading program, Baltimore officials gathered as much information from the city of Wilmington as was available at the time. During an interview with Robert Embry, it was noted that Baltimore had generated their own prospective urban homesteading concepts, but the Wilmington visit added value to their existing plans.102 Additionally, Baltimore had the advantageous opportunity to promptly begin their implementation of the program due to the availability of abandoned clustered housing and eager homebuyers.

After the early pilot programs were studied and interpreted, nation-wide publicity grew around the program, ultimately resulting in a bill being sent forth to Congress. “The legislative history of urban homesteading is remarkably brief - - less than a year passed from the first

100 Ibid.
101 Robert Embry, Phone Interview with author, October 15, 2015.
102 Ibid.59
legislative proposal to its enactment. The concept attracted a broad base of political support, and opposition was more procedural than substantive.”

3.2 Housing and Community Development Act of 1974, Section 810

“The Federal Government’s involvement in urban homesteading was officially established by the Housing and Community Development Act of 1974, P.L. 93-383. Section 810 of this Act authorized the Secretary of RID to transfer without payment unrepaired, unoccupied, one- to four-unit residential properties to States, units of general local government or their designated public agencies for use in urban homesteading programs approved by the Department.”

After the early homesteading programs launched in 1973, Congress took notice. The program swiftly became national. Near the end of 1973, legislation proposals had been presented to both the House and Senate, and less than a year later, the Federal urban homesteading program was established.105

The Housing and Community Development Act of 1974 made Community Development Block Grants (CDBG) possible, which was authorized under Title 1 of the 1974 act.106 The CDBG is an Entitlement Program, and was set up to provide annual grants to cities based on need. CDBG provided aided in expanding economic opportunities, and assisted in providing decent and safe housing and environmental conditions for low- to moderate-income persons.107

Some of the information presented below is referenced from the amended 1983 homesteading program due to its superior categorization compared to the 1974 act. However,

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103 Blackburn, Evaluation of the Urban Homesteading Demonstration Program, 1.
105 Blackburn, Evaluation of the Urban Homesteading Demonstration Program, 1.
only data applicable to 1974 to 1983 is being presented here within. Additionally, this information summarizes the program’s rules at both the national level and for Baltimore, as observed through research.

3.2.1 Program Requirements

Administration

Each city was required to appoint a Homestead Board composed of three to eleven members. These members would represent each local government housing agency that contributed to the program, and also represented the community, contractors, and bankers. The Board was responsible for administering appropriate staffing, which would be in charge of publicizing the program, screening properties and applicants, and code compliance inspections.108

Property

Properties included in the program are HUD approved, and at one point HUD owned the “title to property financed under mortgage guarantees and later abandoned.”109 The board selected the properties which would then be inspected to determine which ones were suitable for rehabilitation and which were not. “A city’s property selection criteria generally include location, condition and general ability to advance local stabilization objectives.”110 Oftentimes cities wanted to be sure the cost of the rehabilitation would remain within Section 312’s loan amounts.111 In Baltimore’s case, vacant properties in the program were the results of halted

108 Akre, Urban Homesteading, 581.
109 Ibid., 580.
110 Blackburn, Evaluation of the Urban Homesteading Program, 10.
urban renewal projects or roadway construction, which had previously emptied any residents inside.

**Homesteader Selection Criteria**

To submit an application, there were only a few requirements to meet. First, the applicant had to be an adult who was a United States citizen, or had the intention to apply for citizenship. Second, the applicant had to provide evidence of their proven financial history to demonstrate they could afford the costs of rehabilitation without defaulting on applicable loans. Third, in order to meet sweat equity requirements, the applicant had to show their competency in trade skills or be able to hire someone to provide construction services in their place. Finally, the applicant had to sign a contract to agree to rehabilitate the property within the provided timeframe, and agree to live in the structure for at least five years.

Deputy Hosing Commissioner, M. Jay Brodie, stated that a benefit of the program was being able to loan money to middle-income families, and not exclusively to low-income families. When evaluating the second installment of the homesteading program, it was shown the applicants were of mixed racial diversity with an average age of 34 years.

**Homesteader Agreement**

Under Wilmington’s requirements, “the homeowner should have to agree to live in, occupy and maintain the city property to City Code standards the parcel for a period of 3 to 5 years. At the end of this contractual lease period the property would be conveyed in fee simple

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112 Akre, *Urban Homesteading*, 582.
113 Ibid., 583.
114 Ibid.
115 *From Plows to Pliers*, 303.
116 Brodie, Phone Interview.
117 *The Local Property*, vi.
to the homesteader.”\(^{118}\) This is said to be beneficial because it guarantees continued maintenance on the property, unlike an owner fixing up the property only to immediately rent it out. Baltimore modeled this idea after Wilmington. However, differing from Wilmington’s version of a three-year residency requirement, Baltimore’s version provided six months to bring a house up to code, and required a homesteader must live in the house for a minimum of eighteen months before it would be deeded to them.\(^{119}\) It was said this shorter time frame was more appealing to potential buyers.

3.2.1.1 **Baltimore’s Program Requirements**

The initial urban homesteading programs, which occurred in the original three cities mentioned previously, were not a universal solution for all cities. The program had evolved over time in regards to each individual city’s personal needs, and continued to evolve at the neighborhood level. Baltimore’s Stirling Street interpretation took place prior to the program becoming nationally-recognized, and aided in the program becoming popular country-wide.\(^{120}\) Essentially, Baltimore chose the already-abandoned Stirling Street as a clustered site, allowed the homesteaders access to the city-initiated funding, and implemented local exterior guidelines appropriate for the historic area. The urban homesteading program was implemented on the national level partially due to the success that Stirling Street demonstrated, and also because “the nationwide publicity that arose out of these early experiments aroused Congressional interest.”\(^{121}\) By the time the neighborhoods of Otterbein and Barre Circle were included, the national program had established its ground rules, which

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\(^{118}\) Akre, *Urban Homesteading*, 584.

\(^{119}\) Hayward, *The Baltimore Rowhouse*, 179.

\(^{120}\) Blackburn, *Evaluation of the Urban Homesteading Demonstration Program*, 8.

\(^{121}\) Ibid.
Baltimore had to adapt and evolve along with. Each city interpreted the program to fit their requirements, and every neighborhood was approached differently to fit individual needs.

“To ensure that the program was essentially a local initiative, and to allow for maximum flexibility, the HUD invitation contained a minimum number of constraints and requirements.”

For Baltimore, there were specific steps which helped keep the program organized. The following set of steps listed below, from “Homesteading - The Second Year 1975” would have been created after Stirling Street. However, for Stirling Street’s reasonable success to have occurred, Baltimore would have followed some, if not all, of these steps during Stirling Street’s implementation, which took place prior to the program becoming national. The original goal was to entice people to invest in derelict and abandoned properties, and to offer financial assistance as an incentive. Once that basic concept had been formulated and the program instituted, more detailed requirements were officially established.

The basic steps in Baltimore’s program are summarized below:

1. From the tax delinquent properties and other properties acquired by the city, DHCD selects houses for homesteading.
2. The public is informed by notice in the local newspapers of properties that are available for homesteading. The notice invites any interested party to apply for properties advertised prior to a designated close-out date.
3. Individuals interested in homesteading file applications with DHCD.
4. In concentrated homesteading areas, a preliminary estimate done by an outside housing inspection service is made prior to the public offering of the properties or the acceptance of formal applications. The estimate itemizes the material and labor required to bring the property up to code. This estimate is later refined by DHCD staff who confer with the homesteader and add the cost for additional improvements desired.
5. All applicants for a property are reviewed and an evaluation is made by the DHCD awards committee. One applicant is selected for each property. In 1975, for the first time, a lottery was used for selecting homesteaders where the number of applicants far exceeded the number of properties.

\[122\] Ibid., 9.
6. The homesteader is encouraged to make his own selection of a contractor with whom he/she works to develop a bid proposal which is then submitted for agency review.
7. The approved bid of the contractor and underwriting information on the applicant are submitted for agency review.
8. At loan settlement, the applicant signs the homestead agreement. From this date rehabilitation work starts. Fire and safety requirements must be satisfied within 6 months and the applicant must then move into the property.\(^{123}\)

### 3.3 Program Goals & Objectives

The goals and objectives of the Urban Homesteading Demonstration Program were straightforward, and were things, presumably, any city would want to achieve. Simply put, the program aimed to return vacant housing to the real estate market, promote rehabilitation, put abandoned structures back into the tax system, promote homeownership, and to restore the quality of life in the neighborhoods.\(^ {124}\) Baltimore achieved those goals by preserving the city’s housing stock, stabilizing neighborhoods, and attracting people from living in the suburbs to the city.\(^ {125}\)

Otterbein homesteaders were provided a written objective: “The objective of this project is to create a viable urban residential neighborhood which will preserve and enhance its positive qualities and at the same time function as an integral part of the Inner Harbor West Development Area.” Otterbein provided a comprehensive planning effort, and believed following it would achieve a successful revitalization. The plan was summed up as follows: the development of a master plan and site plan for existing and new development; consistent plans that complemented the larger community plan of the Inner Harbor West Area; development of

\(^{123}\) Homesteading The Second Year 1975, 6-7.
\(^{124}\) Ibid.
an educational rather than mandatory set of exterior guidelines; focusing on entire exteriors of buildings and not just front street facades; including and encouraging participation from the residents in the planning process; and creating guidelines that will assist the residents’ architectural review committee in the future.\textsuperscript{126}

The guidelines provided for Barre Circle were consistent with Otterbein’s in preservation, placement of modern conveniences, and plantings. They differed in the connectivity with current renewal projects happening in the area. The Barre Circle neighborhood was not a part of those guidelines; they were limited to just the homesteading area. This differs from the project in Otterbein, in which the master plan spread beyond the homesteading houses.

3.4 Guidelines: Administrative & Architectural

Administrative

The Urban Homesteading Demonstration Program set broad guidelines for each municipality to follow, but the guidelines encouraged each city to design or create its own set of local guidelines to fit their unique needs.\textsuperscript{127} The Department of Housing and Urban Development (HUD) established administrative guidelines for participating cities. Each city was allocated a fixed sum to put towards the attainment of eligible properties, could not exclude people based on race, had no income limits set, had to prove they could provide homesteader


\textsuperscript{127} Blackburn, Evaluation of the Urban Homesteading Demonstration Program, 10.
assistance for support and services in estimates, provide supervision of work, and offer financing options. 128

HUD officials believed that the local officials of each city were the most knowledgeable in their understanding of their respective housing markets. That left the homesteader decision process ultimately up to them, along with their interpretation of an architectural approach to the rehabilitation.

Architectural

Enter Baltimore, a city with a long past of urban renewal, preservation, and guideline standards. Baltimore most likely already had its own set of guidelines for homesteaders to abide by prior to the Stirling Street undertaking, although diligent research has failed to uncover such a set of guidelines or program pamphlet for the neighborhood. Regarding the rehabilitation program, “the city also came to realize that it could make maximum use of solid construction of older houses, preserving detail while upgrading services. Procedures for architectural review were established in order to assure essential preservation of the features of older houses, and arrangements were made to salvage whatever was salvageable in them, including marble steps, ornamental iron, cornices and trim, and stained glass windows.” 129 As the program continued, the next two major homesteading areas of Otterbein and Barre Circle did have their own set of guidelines.

Otterbein included the homesteaders in the planning process when writing the architectural guidelines for the rehabilitated row houses. Similar to a Homeowners Association or Historical Districts, certain historical architectural features had to be reconstructed, and

128 Ibid.
129 Backburn, Learning From Baltimore, 81.
specific or out of character changes to a structure required approval. Otterbein approached their guidelines with regards to two different considerations: external and internal. External considerations recognized how Otterbein related to new surrounding development and to the rest of the city, in terms of architectural development and connectivity. Internal considerations affected the immediate project boundaries, and regarded traffic patterns and parking, and private and public property designations. Also listed in detail were the appropriate architectural styles for replicating or salvaging parts of the buildings, i.e. windows, shutters, doors, or even cornices, when considering what façades were visible to the public; appropriate roof pitches; appropriate color schemes; appropriate historic brick cleaning methods; and even approving an area for installation of contemporary conveniences like antennas.\(^\text{130}\)

A letter dated to a Mr. & Mrs. Parker concerning their Dollar House on Lee Street in the Otterbein neighborhood indicated that they were in violation of the Exterior Design standards. This particular issue was over improper window infill and installation.\(^\text{131}\)

In planning Barre Circle, the city adopted most of Otterbein’s methodology in its guidelines. However, slight differences between the two sets of guidelines can be found within their details. For example, Barre Circle was of a different architectural style than Otterbein. Therefore, even though both neighborhoods’ exterior guidelines called for appropriate cornice repair, the cornices had to be period-appropriate per each neighborhood’s established time period.\(^\text{132}\)

\(^{130}\) Otterbein Homestead Area, 23-57.  
\(^{131}\) BALTIMORE CITY ARCHIVES (Housing and Community Development) Chronological Files, Director’s Office, Homeownership Division BGR48-18.  
These documents provided an important piece of information - that not only were there building guidelines, but it was important to Baltimore to maintain a certain architectural character and historical value in the city. Historic preservation has run strong through Baltimore’s veins. In 2015 Otterbein still has the architectural review committee,\textsuperscript{133} proving that context within this Baltimore neighborhood is still as important today as it was during those historic changes occurring in the 1970s.

### 3.5 Funding

Baltimore was able to efficiently initiate the program for three reasons. The first being the cooperation between the various city government agencies, the second being that the loans offered were only slightly above interest from what the city borrowed at, and the third being that the city already had clusters of properties which fell under the guidelines for the loans.\textsuperscript{134}

A combination of loan assistance provided by the city, federal funds, and sweat equity aided in the financial support of this program. Without the 1974 act in regulation for the federal funding and the city loans, the Dollar House Program would not have been as efficient and fast-paced as it turned out to be.


\textsuperscript{134} Homesteading The Second Year 1975, 4.
3.5.1 Rehabilitation Environmental Assistance Loans

After evaluating Wilmington’s approach, Embry found that the city “didn’t provide any financing for the owners and it was on too small a scale,” and it was then that Baltimore started providing technical and financial assistance for homesteaders.  

Embry instituted the idea of a self-supporting loan approach for rehabilitations, referred to as REAL, which stood for Rehabilitation Environmental Assistance Loans, a program that was ‘approved repeatedly by voters in local bond issues.’ This was the city’s way of providing funding to areas outside of the city’s designated urban renewal ‘boundaries.’ Areas slated for urban renewal had their own set of rules and funding, but the Dollar House Program neighborhoods were not a part of this method. In 1972, a two million dollar bond issue was passed, and in 1973 the loans were released to those qualified.

Eligible borrowers had to be owner-occupants or investor-owners of property in Baltimore city and could to repay the loan. Prioritization of the loan was based on “owners of vacant houses, resident owners, single-family owners, low-to-moderate-income persons, and owner of properties inside federally assisted areas where Section 312 loan funds are not readily available.”

The city lent money for twenty years at a 7 percent interest rate, below the market’s constantly shifting rates of between 7-16 percent in the years from 1970-1983. The 7 percent interest rate sounds high compared to 2015, where in January of 2015 a thirty-year fixed

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135 Hayward, The Baltimore Rowhouse, 179.
136 Brambillo, Learning From Baltimore, 83.
138 Ibid., 16.
mortgage rate started at about 3.7 percent.\textsuperscript{139} However, compared to thirty-year fixed mortgage rates at that time, 7 percent was a great deal.  REAL lasted throughout the duration of the program,\textsuperscript{140} and this helped to differentiate Baltimore’s program from Wilmington’s. Similar to the evolution of the guidelines, the funding also evolved and changed as the city moved forward with the program. The majority of documents state that REAL interest was set at 7 percent, but according to the report *Homesteading The Second Year 1975*, originally the interest was set at 6 percent. In order for the city to keep up with the increased cost of borrowing money, the interest was bumped from 6 to 7 percent in 1975.\textsuperscript{141} “The cost of rehabilitating a $1 house can be compared to the cost of purchasing a home in the private market. Two economic advantages to homesteading are: 1) the cost of financing can be considerably lower than for the same expenditure to buy a house due to the low interest rates for rehabilitation loans, and 2) real estate taxes are lower since the property will be assessed at a level that will reflect the value of residential property in the area, and not based only on the cost of the rehabilitation.”\textsuperscript{142}

By the end of the first year, a total of $221,050 had been loaned out; this was the total amount for twenty-nine loans. The 6 and 7 percent interest rates were still well below private mortgage rates at that time, which were ranging from 9 and 10 percent. Two-thirds of the loans carried the REAL percentage interest rate, while thirty percent of the loans were charged under Section 312 at a 3% interest rate.\textsuperscript{143} *(See Figure 3-1 for comparison graph)*

\begin{footnotesize}
\textsuperscript{140} Brambillo, *Learning from Baltimore*, p 83.
\textsuperscript{141} *Homesteading The Second 1975*, 8.
\textsuperscript{142} Ibid.
\textsuperscript{143} Ibid., 19.
\end{footnotesize}
An interview with Embry revealed that due to the city loans offered, “Over the course of the program, not a single homeowner defaulted on a loan, and the city turned a handsome profit on loan interest.”

3.5.2 Section 312

Baltimore’s REAL funding was not the only source of funding; there was also federal money involved. Low-interest funding was provided under Section 312 (provided for by Section 116 of the 1974 act) of the Rehabilitation Loan Program of the US Department of Housing and Urban Development. Section 312 provided low-interest loans to people applying for financial assistance in community development block grants, urban homesteading houses, and in targeted neighborhood strategy areas. The loan term period lasted for up to twenty years, with preference given to low- and moderate-income applicants. (See Figure 3-1)

As a federal loan, there were stringent rules to abide by. The requirements to obtain a Section 312 loan are quoted below:

“Legal Authority: Section 312 provides direct, long-term, low-interest rehabilitation loans to individuals whose residential and business properties are located in certain certified program areas. Local public agencies prepare applications on behalf of the homeowner and forward them to HUD, which reviews and services the loan. The local agency disburses the funds. Section 312 operates a “revolving” Rehabilitation Loan Fund, from which loans are made and into which loan repayments and servicing charges are put. The program is intended to make 3 percent, 20 year financing available on properties located in areas where loans with comparable terms and conditions are generally not available.”

“Eligibility Requirements: Section 312 imposes no income limits, but priority is supposed to be given to low and moderate-income families. Loan criteria are “acceptable rise”

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145 Blackburn, Evaluation Of The Urban Homesteading Demonstration Program, 4.
and the “need for rehabilitation.” Residential property loans may not exceed $27,000 per dwelling unit $50,000 per non-residential property.”

“Assistance: Provides direct loans. The loan amount is based on the as-is value of the property, as determined by the appraisal, and the cost of rehabilitation. The loans bear an interest rate of 3 percent for terms up to 20 years, or three-fourths of the remaining life of the structure after rehabilitation, whichever is less.”

“Main Accomplishments: Section 312 has its most impact when units are concentrated in a particular neighborhood or combined with other renewal activity (e.g., urban homesteading). In such cases, it assists in the neighborhood revitalization process, in helping to ‘turn around’ areas that have experienced housing decay and population loss into neighborhoods that can attract homeowners and investors. Section 312 provides a source of rehabilitation financing for some moderate income families who wish to live in urban areas. Often these families had been unable to obtain financing from conventional sources. In many cities, Section 312 has served as a model for localities developing their own rehab programs.”

The combination of the REAL loans and Section 312 loans made urban homesteading not only possible, but also gave assurance to the homesteader that this rehabilitation project was less of a risk and more of a financial gain. The homesteader needed both loans in order to financially afford this venture.

### 3.5.3 Sweat Equity

The efforts of sweat equity illustrate that there is an unobserved price that a homesteader would normally pay someone else to do work that they do instead. “The savings represent a ceiling on the underlying “cost” of self-help labor measured in terms of what the homesteaders would have paid to avoid contributing their time.”

The amount of sweat equity contributed would not be adjusted. At first, some of the cities participating in the urban homesteading efforts discouraged sweat equity because of the administrative burdens the city staff would have to manage. The city would have to closely examine applicant’s skill levels

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148 Ibid.
149 Ibid., 2.
150 Blackburn, *Evaluation Of The Urban Homesteading Demonstration Program*, 70.
pertaining to hands-on work, and in addition, the city would have to closely monitor rehabilitation work - even more so than if only done by a contractor. From the beginning, Baltimore was categorized into a group of only a few participating cities in which focused heavily on the homesteader’s roles and involvement in planning, their selection of desired contractors, and encouraged sweat equity. Baltimore also concerned itself heavily with the homesteaders’ cost control and “for fostering homesteader attachment to the property.” As the program continued, cities changed their views on sweat equity, finding it to be a valuable resource for both the homesteaders and the cities.  

\[\text{Figure 3-1:}\]

Comparison of 3 different interest loan rates at the time of the Dollar House Program. Graph begins in 1970 to show country-wide mortgage value shortly before the program, graph ends in 1983, the year the 1974 Act was altered. 

Country= The median mortgage rate for each year; information derived from forecast-chart.com.

\[\text{151 Ibid., 23.}\]
\[\text{152 Ibid., 24.}\]
Chapter 4: Case Studies

The three case studies within this chapter are focused throughout various neighborhoods in Baltimore. The locations were chosen due to the clustered houses which were available at the time of the program.

Figure 4-1
Map of Baltimore neighborhoods and Dollar House case study neighborhoods showing their proximity to one another.

Maps from same location, screen shot, cut, and pasted, from baltimorecity.gov.
In recent years, the American frontier has moved back to the cities. One of the most exciting and innovative techniques for resettling many of our urban areas is known as urban homesteading, and Baltimore boasts one of the first and largest such programs in the country. Urban homesteading works quite simply: The City of Baltimore leases a house to a homesteader for one dollar for a two-year period. The homesteader must move into the house within six months and occupy it for eighteen more months.

During the lease period, the homesteader must rehabilitate the house to comply with Baltimore City Housing Codes. Periodic inspections of the rehabilitation work in progress are made during the two-year period. If a homesteader does not live in the house for the required 18 months or fails to complete the rehabilitation, he or she will be in violation of the lease and may forfeit his or her claim on the property. At the end of the homesteading period, the house is given a final inspection. If the terms of the lease have been fulfilled, the homesteader will receive a deed to the house. The homesteader pays no property taxes during the two-year homesteading period. When the homesteader receives the deed to the property, a tax assessment is made and taxes are levied from that time on.

Most of the houses available for homesteading were acquired by the City through tax default. Many had already been built when homesteading in the West was begun in the late 1800's. The size, condition, and architectural style of the houses available to urban homesteaders vary greatly, although most are row houses with from two to five bedrooms.

Houses chosen for the homesteading program should be located in stable neighborhoods with a good climate for rehabilitation. We require each applicant to inspect the house with a staff member before an application to homestead is considered complete. In addition, we encourage applicants to familiarize themselves with the neighborhood and, if possible, to talk to area residents and consult a construction expert before deciding to homestead a particular house.

In order to be eligible for homesteading, a person must be at least 18 years old and a United States citizen or a registered alien. Since a household can consist of only one person, single men and women can become homesteaders. There is no income limit for homesteading, but the homesteader must be financially capable of rehabilitating the house. Rehabilitation costs differ greatly from house to house and

**DOLLAR HOUSES**

Figure 4-2: Copy of a vintage or re-made advertisement for urban homesteading. Exact city and year is unknown.

Image from blog.historian4hire.net, no other source listed.
4.1 **Stirling Street**

The following update was written by Robert Embry to Mayor Schaefer in 1974:

“Since the first public announcement appeared about August 13, 1973, regarding the City’s intention to offer the homes in the 600 block of Stirling Street for a purchase price of $1, provided the purchaser rehabilitates the home and resides in it as an owner/occupant, we received over 400 inquiries from interested buyers.

All persons who made such inquiries were thereafter invited to submit firm applications. By the closing date for submission of such applications, October 9, 1973, a total of 63 were received. An opportunity was arranged for each of the applicants to visit the site during an “open-house.” On December 21, as a result of reviewing each application, twenty-four applicants were advised of their acceptance. Two houses each were assigned to 18 of the applicants and the remaining 6 houses were assigned individually to six other applicants.

At the present time separate appointments are being held at the site with each applicant and Contracts of Sale are being completed. This additional on-site inspection enables the selected applicant to firm up his decision prior to executing the Contract of Sale and proceed into rehabilitation plans. It is our target date to have fully executed Contracts of Sale for all the Stirling Street properties by the end of January, 1974 and rehabilitation of the properties underway at the earliest possible date thereafter.”

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Figure 4-3

A street scene painting of Stirling Street, C. 1953. Painting by Jacob Glushakow.

(Courtesy of Maryland Historical Society, 2014.12).

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153 BALTIMORE CITY ARCHIVES (Department of Housing and Community Development) Subject Files, Director’s Office, Homeownership Development Division 1972-1983, BRG48-19.
4.1.1  Context and History

Location: Stirling Street is located in the middle portion of the eastern region of Baltimore City, and is north of popular tourist destinations such as the Inner Harbor and Little Italy. The clusters of houses included in the program are located on the 600 block, two streets northwest of a 1970s urban renewal attempt of the Old Town Mall area.

Figure 4-4: Area of the Stirling Street Dollar House Program in relation to its neighborhood boundaries and proximity to downtown and the Inner Harbor.

Map provided on Baltimore City Government website, image cropped.
Stirling Street is located in a neighborhood in Baltimore referred to as Old Town, but it is considered by some to be a part of Jonestown. Geographically, the areas which hold these names are outlined as neighbors, and in recent years, the small neighborhood and community center of Pleasant View Gardens (following the short-lived Lafayette Courts) has been erected between the two. The development and history of both of these areas are important to the 600 block, because this whole vicinity is part of early Baltimore. Jonestown (Jones’s Town or Jones Town at the time) along with neighbors Fells Point (or Fell’s Point) and Baltimore Town were merged together, and became known only as Baltimore Town, in 1745.

Jonestown, named after European settler David Jones, was situated along part of a large stream, named the Jones Falls, which winds through Baltimore County and Baltimore City for nearly 18 miles before it empties into Baltimore’s Inner Harbor. Here, a settlement sprouted which provided clean water, a transportation corridor, and a picturesque landscape. When Jones Town was joined with Baltimore Town, there lay the heart of what would become Baltimore City.

"By 1726, the banks of the Jones Falls were home to a gristmill, tobacco houses, a store, and several homes. The falls also supplied residents with fresh drinking water. In addition to its practical purposes, inhabitants appreciated the social and aesthetic value of the Jones Falls. "For many decades it was the pride of Baltimore city and the envy of other cities. It was famous then as a fragrant and beautiful stream. [...] At one time the stream was pure and undefiled and was the scene of many baptisms.” Baltimore novelist and Whig politician John Pendleton Kennedy recalled the Jones Falls as “a pretty rural stream that meandered through meadows garnished with shrubbery and filled with browsing cattle, making a pleasant landscape.”

Figure 4-5
A picturesque view of an early town along the Jones’s Falls, September 13, 1818. Exact town or setting not named, but depicts early Baltimore rural life in the Jonestown and Oldtown areas.

Image pulled from baltimoreheritage.org

Figures 4-6 & 4-7
Today, in 2015, The Jones Falls River and trail run parallel to, and under, portions of an expressway. These figures show portions of the river and trail whose natural beauty has not been destroyed by road construction. These images help readers better imagine what the entire area would have looked like during early settlements, prior to dense development.

Images from a Baltimore Sun article.
This area flourished and became part of a small, industrialized city, instead of the sleepy town it once was. As a dense populous formed, part of the neighborhood transformed into a commercial district during the late 18th and early 19th centuries.\(^\text{157}\)

The location choice for, and story behind, Jonestown helps to express Stirling Street’s significance. This area is of great historical importance, particularly due to it being one of the oldest sections of the city, as well as the original heart of it. The threat of losing a large portion of this area’s history set many local preservationists in motion to save them, which, in turn, prompted city officials to follow suit.\(^\text{158}\)

Another historically significant component of the Jonestown/Old Town region is the dilapidated commercial district. The area referred to as Old Town Mall, positioned on the 400 and 500 blocks of Gay Street, was constructed in the early 1800s, and was once a thriving commercial hub of activity. The buildings in this commercial district transformed by era, with a mix of 1820s row houses and shops, 1870s Victorian era commercial structures, and 20th century Art Deco and Sullivanesque architectural styles.\(^\text{159}\) The commercial district of Gay Street has been plagued by vandalism, blight, crime, and feelings of unease. The first and most daunting damages occurred during the riots of 1968, and further damages were incurred when looting took place after a blizzard in 1979.\(^\text{160}\) In 2015, the area is nearly abandoned and shops unoccupied.

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\(^{157}\) Ibid.
\(^{158}\) DeCourcy Hinds, “Baltimore’s Story of City Homesteading.”
\(^{159}\) “Old Town Mall,” BaltimoreHeritage.org.
In an attempt to restore the once popular downtown, a redevelopment project took place along this portion of Gay Street’s commercial district. Part of the road was closed to vehicular traffic and remained open only to pedestrians, which was a popular method in the 1970s to try to save failing downtown areas. Combined with the Stirling Street homesteaders and some new housing construction in the surrounding area, the mall could be considered a short-lived success. The Old Town Mall has been reviewed and discussed over the decades by various entities and developers, questioning how to properly revive this closed-off area, but no changes have been made. \(^{161}\)

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Figure 4-9: The northwest corner of Gay Street and Forrest Street. An area where Gay Street was closed off in the 1970s and only opened to pedestrians, remaining that way in 2015. No date provided, but prior to the Riots of 1968 and the Old Town Mall urban renewal project. Image from Baltimore History Bits (blogspot), a website of collected historic images of Maryland.

Figure 4-10

Baltimore Riots of 1968 Gay Street damages, only blocks away from the Baltimore Fire Museum.

"Remains – Several clothing dummies lie on sidewalk in the 800 block of North Gay Street yesterday after looters swarmed through the area most of the day. Army trucks are parked on street and soldiers with weapons at the ready are patrolling in the background. The area was one of the hardest hit by looters during the riot-filled day. April 8 1968"

Image from ubalt.edu, Baltimore American News Gallery.
Old Town Mall Comparison

Old Town Mall urban renewal project completed and open in May of 1976.

Image extracted from the Baltimore Sun.

Figure 4-11

Old Town Mall Comparison

Old Town Mall photograph from August of 2012

Image extracted from the Baltimore Sun.

Figure 4-12

“May 10, 1976 – Traffic was closed on Gay Street, turning the area into a pedestrian mall.”

Image extracted from the Baltimore Sun


Figure 4-13

Old Town Mall Comparison

“August 9, 2012 – Today many of the stores are covered by security doors or boarded up.”

Image extracted from the Baltimore Sun


Figure 4-14
Figure 4-15

2015 Satellite view of Old Town Mall on a portion of Gay Street that was closed off to vehicular traffic since the late 1960s.

Photo screen shot and cropped from Google Maps.

Red line indicates the length of the brick-paved pedestrian mall walkway from each end point.
The urban renewal interest in Old Town Mall threatened to result in the demolition of the Stirling Street row houses. In an account published in the Baltimore Sun in 1972, residents opened up about the living conditions in their neighborhood. Mrs. Barkley, a resident of the area since 1933, had fond memories of the mix of white and black neighbors, and never having to lock her front door. But she said all of that changed as the neighborhood rows were bought (by Benrose Realty Company), and homes were overtaken by renters. During the interview, it was revealed that Mrs. Barkley had no idea what would become of her home or the entire 600 block of Stirling Street. “Ain’t nobody talked to me about it,” stated, Mrs. Cureton, a widower.
and one of the only homeowners remaining on the street. “What it’s all about, I don’t know,” she said.\textsuperscript{162}

While some of the previous interviewees said they were happy overall with the neighborhood, they thought it would be better if they were able to fix up the houses. Other residents were not as cheerful regarding their living conditions. Mrs. Johnson was a mother of four young children and a renter for five years. She was fed up with the condition of her row house. “We’re living like pigs here,” she said, and acknowledged that she was unable to afford fixing the house that her landlord neglected. She said the neighborhood wasn’t bad, but the houses were falling apart.\textsuperscript{163}

This can be considered a classic case of urban renewal - ill-informed residents being told that they are to move out, so their houses can be demolished for a plan to better the city. Unfortunately, the homeowners and renters did not have the money to repair the houses, and as the plans for the Old Town Mall urban renewal surfaced, major row house repairs slowed. The plan for expanding and low-income housing had now been public knowledge for three years, and throughout this time, local preservationists had begun fighting to save the block.\textsuperscript{164}

Despite the opposition, the city purchased the properties that Benrose Realty Company had been purchasing since the 1950s, and effectively cleared out residents and prepared the wrecking ball for demolition.\textsuperscript{165} Critics accused the city of having a ‘lack of vision,’ and believed

\textsuperscript{162} BALTIMORE CITY ARCHIVES (Department of Housing and Community Development) Subject Files, Director’s Office, Homeownership Development Division 1972-1983, BRG48-19.
\textsuperscript{163} BALTIMORE CITY ARCHIVES (Department of Housing and Community Development) Subject Files, Director’s Office, Homeownership Development Division 1972-1983, BRG48-19.
\textsuperscript{164} BALTIMORE CITY ARCHIVES (Department of Housing and Community Development) Subject Files, Director’s Office, Homeownership Development Division 1972-1983, BRG48-19.
\textsuperscript{165} BALTIMORE CITY ARCHIVES (Department of Housing and Community Development) Subject Files, Director’s Office, Homeownership Development Division 1972-1983, BRG48-19.
these houses could be preserved. A local museum director who was researching the history of the area, Wilbur H. Hunter, discovered that ‘the street in 1833 was inhibited by both blacks and whites.’ In a letter Hunter wrote to defend the houses he said, “this was one of the oldest free black neighborhoods in Baltimore, and we can take pride in our city’s tradition of freedom which dates from long before the civil war.”

Figure 4-17

“The 600 block of Stirling Street, built in the 1830’s stands in marked contrast to the modern Baltimore skyline. It is scheduled to be torn down as part of the Old Town renewal program.”

Image from the Baltimore City Archives found in an article from The Sun December 18, 1972.

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166 BALTIMORE CITY ARCHIVES (Department of Housing and Community Development) Subject Files, Director’s Office, Homeownership Development Division 1972-1983, BRG48-19.
Stirling Street’s rows were spared the wrath of the wrecking ball in the eleventh hour. President Nixon’s administration axed the funding for the construction of subsidized housing, halting urban renewal funding intended to be put toward demolishing the houses on this street. Preservationists jumped at the opportunity to preserve these historic buildings, and the houses on the 600 block of Stirling Street were then slated for the newly designed Dollar House Program.

“Three years ago, when plans were first announced for the Old Town renewal area, local preservationists loudly argued against the demolition of the 600 block of Stirling Street, accusing the city of lack of vision. The block was a cultural and historical heritage, they said, and could be preserved like the houses on Tyson and Rutter streets.”

4.1.2 Dollar House Program

At a time when Mayor Schafer was yet unsure of the fate of the Stirling Street rows, State Senator Lapides found this area to be worth saving, and put forth efforts towards the preservation of the 600 block. Lapides has ‘been doggedly supportive of preservation efforts virtually his entire adult life, from the defense of Fells Point against the incursion of an expressway to the restoration of Stirling Street and the original Baltimore ‘dollar houses.”

When interviewed by The Sun, he stated, “Convinced that the preservation of Stirling Street was essential to retain the character and flavor of Old Town, I arranged a bus tour for the residents of the 600 block to see comparable restoration.” In June of 1973, Lapides, Embry,

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167 DeCourcy Hinds, “Baltimore’s Story of City Homesteading.”
168 BALTIMORE CITY ARCHIVES (Department of Housing and Community Development) Subject Files, Director's Office, Homeownership Development Division 1972-1983, BRG48-19.
171 Brambillo, Learning from Baltimore, 105.
and Brodie were among those who inspected the interior and exterior of some of the Stirling Street homes. During the building inspection it was determined by critics, who doubted their potential, that the buildings were only fit for demolition. However, an outside contractor brought in by Lapides said restoration was possible and he could do it, if there was available funding. This conversation halted potential demolition plans. It was then that Stirling Street was considered by Mayor Schaefer to become a project under the direction of the Dollar House Program. The contractor conceded that each house rehabilitation would cost from about $18,000 to $20,000. Even with the city’s own dedicated rehabilitation funding, REAL, able to now provide some funding to the area, more would need to come at the Federal level. Robert Embry negotiated over the restrictions regarding the low-interest housing rehabilitation loans offered by the federal government, which helped make more funding available to each homesteader.\footnote{172}

In 1973, Stirling Street became Baltimore’s first homesteaded neighborhood, Baltimore’s pilot, of the Dollar House Program. The first step was to alert the public. Announcements were advertised in local newspapers regarding the program and there were many inquiries made in reference to it. Those interested were directed to contact the city. Next, the city further explained the program by means of a mailed application for the potential homesteader to fill out and turn in. Also provided were question and answer sheets regarding the program, and a list of available properties. There would later be a one-on-one interview with city officials to finalize eligibility.\footnote{173}

\footnote{172 Brambillo, \textit{Learning from Baltimore}, 103-106.} \footnote{173 BALTIMORE CITY ARCHIVES (Department of Housing and Community Development) Subject Files, Director’s Office, Homeownership Development Division 1972-1983, BRG48-19.}
“The mix of winning applicants on Stirling Street became a celebration of the city’s potential for regeneration and growth. Writers began to speak of “urban pioneers” or “frontiersmen” – a new urban nomenclature, the language of a new folklore, a new excitement.”\(^{174}\)

As interested homesteaders explored the conditions of the houses, they noticed some missing roofs, boarded up windows and doors, and crumbling plaster walls. They also noticed their small size. A ten-foot-wide house might have been considered a luxury in the 1830s, but by the 1970s people were accustomed to having more space. This could have been a turn-off for many potential buyers, but it was overshadowed by their being allowed to dig into their wallets and produce a total of two dollars - for two houses. Stirling Street homes were not completely in the clear. If at least thirty houses could not be sold for rehabilitation, which was the quantity necessary to make the program affordable, demolition plans would be resumed. In the end, a total of forty-two houses were purchased by twenty-five homesteaders.\(^{175}\)

“...This street bristled with people on ladders, painting windowsills, loading and unloading trucks. Newspaper stories included the architectural details of these houses, palpable proof that the future would include elements of the past. But the bustle and the inherent risk taking were the message. A part of the city was alive, alluring, and challenging. The historic Federal era facades were preserved at the insistence of the city’s planners. No one minded. The new owners installed expensive custom millwork. Some of the two-house units had up to six working fireplaces. They were as wide as a twenty-seven-foot house if you put two together, as several buyers did. Homesteaders haunted a storehouse of salvaged rowhouse relics harvested from restored houses and carted to a depot on Pratt Street for sorting and sifting by others: old doorknobs, bits of plumbing, embossed tin ceilings. An oak mantle piece rescued from St. Mary’s Seminary fit nicely on the second floor of one house.”\(^{176}\)

\(^{174}\) Smith, *William Donald Schaefer*, 139.
\(^{175}\) Ibid.
\(^{176}\) Ibid., 140.
The Dollar Houses restored on Stirling Street paved the way for future homestead areas in Baltimore. It was a successful program for the city, and also a successful model for HUD to base their Urban Homesteading Demonstration Program on. Stirling Street was viewed as one of the most ambitious clustered homesteading attempts in Baltimore.177

“The essence of Stirling Street is ineffable. It is the infectious enthusiasm that has elicited unparalleled cooperation from the city government. It is the energy that replaced mountains of rubble with mountains of building supplies in a few short weeks. It is the look of pride on the faces of the owners as they describe how their houses will look. It is the dynamism of a truly integrated neighborhood of families and singles, blacks and whites, college students and retired people who all share the belief that a good home life in the city is more than a fairy tale.”178

177 Brambillo, Learning From Baltimore, 107.
178 Ibid.
4.1.3 Visual Assessment of Present Day Neighborhood

Stirling Street offers an impressive view of downtown’s inner harbor buildings, and maintains its quaint cobblestoned street, lined with trees and period-appropriate streetlamps. Many of the original rehabilitated features remain on the buildings, with an occasional vinyl-replacement window here or there, appropriate in scale but perhaps not in material. There are the occasional wood-rotted window sills and a few chimneys possibly in need of repair. Overall, Stirling Street has maintained its historical assets and atmosphere.

In 2004, Old Town Mall was designated as a local historic district by the City’s Commission for Historical and Architectural Preservation. Stirling Street has maintained some of its architectural character and vitality because of its designation.

Figure 4-19: Map of the historic district of the Stirling Street area, outlining the cluster of houses included in the Dollar House Program. Image from Baltimore City Government website.

The vibrancy and life of Stirling Street stand in stark comparison with the surrounding area, especially that of Old Town Mall. The neighborhood itself looks occupied, well maintained, and upholds its historic integrity. Unfortunately, there appears to be little connectivity with the surrounding area.

Some of the homes to the north of Stirling Street are a part of the Latrobe Homes housing project enacted under the New Deal, an all-white housing project dating back to the 1940s. This ‘modern’ construction displaced both blacks and whites living together in the residential blocks of that area, and eventually turned them into predominately all-black housing. Stirling Street is also surrounded by a mix of existing older row houses both occupied and dilapidated, newer row houses, apartment buildings, warehouses, small businesses, parking lots, a local school, empty city lots, and the abandoned Old Town Mall.

Observing the neighborhood from Google Earth satellite images shows how Stirling Street stands alone as an area which was planned and preserved. (See Figure 4-20) The brick-red sidewalk pavers, elegant cobblestoned street, red-hued tile roofs, and greenery of street trees and rear yards draw attention to that area. The nearly all dark grey and black tarred rooftops, lack of vegetation, and deserted Old Town mall only one street over pales in contrast to its residential neighbor. Connecting these two areas are the historic buildings and the brick red paver of Old Town Mall’s pedestrian walkway, showing how at one time these two areas worked in unison. The block of Stirling Street is bordered by E Monument Street to the north, and not directly touching Stirling, but bordering the south end of Old Town Mall, is Orleans

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Street (Route 40). Both of these roads are heavy traffic areas, especially during rush hour. They could serve as a way to cut off the neighborhood from the surrounding areas, though the streets themselves are not physically larger than some of the other streets running through the area. However, the idea of the bustle of the streets could put up an invisible barrier. If not for the greenery of the school property and grass growing in an open lot, this area would be mostly grey in color from cracking streets, large parking lots, and warehouse rooftops. These combined show variations in the street life. The smaller rooftops belonging to the individual Stirling Street rows indicate human life exists after a nine to five work day, as opposed to the larger warehouse or office buildings roofs which provide no signification of after-work or weekend life. There is very little indication of a live, work, and play lifestyle in the immediate area. The remaining housing projects, newer row houses, and apartment buildings tend to be developed within their own clusters, perhaps forming their own small communities, but do not look connected to Stirling Street. The small block of row houses almost appears to be out of place within the city, yet it’s the newer buildings and overall lack of buildings which are out of place when considering the brick-filled history of that area.

(Space intentionally left blank)
Walking within the 600 block’s neighborhood limits, one can truly feel as though he or she took a step back in time. Though the buildings are uniform in architectural style, many are set apart in their little details of door and window colors, front stoops which vary from one to six steps in number, and unit size, which can range from one to two original homes. However, when stepping outside of the block, the atmosphere changes from quaint neighborhood to vulnerable slum. When circling around the block onto Flat Iron Alley, where a portion of the rear of Stirling Street rows are, one notices the yards are essentially unused. Broken fences, a few parked cars, and overgrown shrubbery and weeds paint the setting of Stirling’s rear rows to the northwest. Overgrown shrubbery and weeds, shadowed gated narrow entry pathways
leading into Old Town Mall, cracked sidewalks, and broken or missing windows paint the setting of the backend of one side of Old Town Mall to the southeast. From this scene, it is clearly evident that the Old Town Mall buildings are slowly crumbling away. This is an instance where in Baltimore, you feel safe on one block, but not the next. People lingered on Old Town Mall’s building corners, and meandered about the pedestrian walkway of the mall, and on the corners of the streets surrounding the mall.

This does not indicate that the Dollar House Program of Stirling Street failed in its mission; quite the opposite holds true. This proves that proper planning, community camaraderie, and historic districts can potentially save and preserve an area surrounded by a sea of flawed planning. The Baltimore City Historic District Ordinance 1204 designated Stirling Street a historic district in 1979.\(^\text{181}\) In the description, it states that the row houses have been renovated under ‘Baltimore’s nationally recognized homesteading program.’ Its significance stems from it being ‘Baltimore’s most completely restored 19\(^{\text{th}}\) Century streetscape.’ It is also representative of a black and white working class neighborhood of its represented era.\(^\text{182}\) Consideration of the many row houses that could still be standing as neighbors and in the shape of the current Stirling Street homes demonstrates that an engaged city, financially supportive government, and strong and committed citizens can create a quality of life and healthy community that far surpasses city- or developer-only neighborhood planning.

\(^\text{182}\) Ibid.
Figure 4-21: At entrance of the 600 block of Stirling Street looking northeast.

Figure 4-22: At entrance of the 600 block of Stirling Street looking southwest.

Figure 4-23: At exit of the 600 block of Stirling Street looking southwest.

Figure 4-24: At exit of the 600 block of Stirling Street looking northeast.

All photographs provided by the author.
Figure 4-25: Backside of portion of Old Town Mall.
Figure 4-26: Example of 2 row houses turned into one.
Figure 4-27: Slightly deteriorating conditions of row houses.
All photographs provided by the author.

Figure 4-28: Cobblestone and brick details
Photograph provided by the author.
4.2 Otterbein

The following was written in an article titled, “$1 Otterbein Houses Open to Public May 11,” found in the Baltimore City Archives:

“Public inspection of the 100 houses open to homesteaders in the Old Otterbein neighborhood will begin May 11.

Official application for the $1 houses will be distributed for the first time during the two-week inspection period.

Housing Director Robert C. Embry said the inspection times will be well publicized and will be centered around the weekends within those two weeks.

At least 2,300 persons have inquired as to the availability of the vintage but shabby homes whose new owners will be required to improve the dwellings to meet housing code regulations.

Embry said the applications will be reviewed by a five-member panel composed of non-city employees. Decisions on the eligibility of each application will be made by the panel, who will decide equal eligibility cases by drawing names at random.

All applications must be made in person after the prospective buyer has toured his choice of the Otterbein houses. [1975]"\(^{183}\)

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\(^{183}\) BALTIMORE CITY ARCHIVES (Mayor’s Office) Mayor’s Newspaper Clippings BRG9-39.
4.2.1  Context and History

**Location:** Otterbein is located on the central southwestern side of Baltimore, south of downtown, and is nestled between the popular tourist-visited sections of historic Federal Hill, the Inner Harbor waterfront, Downtown West, and the city’s sports stadiums. The clustered homestead houses are bordered by Barre Street to the North, Hanover Street to the east, Hughes Street to the south, and Sharp Street to the west.

![Map of Baltimore](image_url)

**Figure 4-30:** Area of the Otterbein Dollar House Program in proximity to the larger Otterbein neighborhood, and its location to the busy and tourist areas of Baltimore (i.e. Downtown and the Inner Harbor).

Map provided by Baltimore City Government, image cropped.
The Otterbein neighborhood is named after the c. 1785 Old Otterbein Church, which is north of the residential neighborhood. The Otterbein Church itself is named after Phillip William Otterbein, a German immigrant who came to the new world as a missionary. Otterbein was asked to become a part of the German Reformed church in Baltimore in the 1770s. He remained a respected and popular figure while serving the church, and was still considered as such after his death. “Old Otterbein Church is the mother church of the United Brethren in Christ and the oldest church edifice in continuous use in the city of Baltimore.”\textsuperscript{184} This church helped put the neighborhood on the map then, and can be considered part of the reason Otterbein is still significant today.\textsuperscript{185}

It’s location near the water made Otterbein a desirable area in which to settle, and early residents worked in the shipyards or were employed with port-related jobs. The neighborhood was integrated with wealthy merchants and blue collar workers, and a mix of races.\textsuperscript{186} Some of Baltimore’s wealthiest merchants lived here, their fortunes elevating the city’s status to a world-port.\textsuperscript{187} This neighborhood was an industriously busy area of Baltimore, densely packed with residential housing, small commercial businesses, large factories, noisy railroads, and active shipyards.

The neighborhood of Otterbein is unique in that the size of the houses and the status of the occupants were laid out in certain locations within the neighborhood. For example, wealthier residents lived on the east and west streets, or the “main streets,” while the working-

\begin{footnotesize}
\textsuperscript{185} Ibid.
\textsuperscript{187} \textit{Otterbein Homestead Area: Guidelines for Exterior Restoration}, 7.
\end{footnotesize}
class and less wealthy residents lived along the north and south streets, which were referred to as the “alley streets.” The houses in this area are modest Greek Revival and Federal style brick row houses that were constructed between the 1840s and 1850s, helping to make Baltimore what it is known for – miles of row houses! “The homes, shops, and workrooms of the tradespeople were built in the same blocks as those of the merchants. Tucked away in little back and side alleys, like Welcome, Homespun and Honey, other dwellings bespeak a time when the City was not economically segregated.”

Figure 4-31: Architectural drawing, the image from the “Otterbein Homestead Area” Exterior Guidelines, depicting historically appropriate row house facades for homesteaders to model their houses. This portrays what some Otterbein row houses would have, and should, look like.

Image from the Otterbein Homestead Area Guidelines For Exterior Restoration.

188 Ibid.
This neighborhood was composed of an eclectic mix of incomes, social statuses, and ethnicities. “During the first half of the 19th century, freed blacks lived alongside white, in a city loosely segregated by occupation rather than economic station or race.”\textsuperscript{189} By the late nineteenth and early twentieth centuries, Otterbein was home to not only its early German, Irish, and free black settlers, but to immigrants from Greece, Italy, Russia, and Poland.

Upon the arrival of a new wave of immigrants, the wealthier residents moved out of the area. A further change of class occurred when the row houses were split up and divided into apartments for World War II housing demands. A once well-balanced mix of social classes became an architecturally sloppy slum of overcrowded apartments primarily occupied by immigrants and WWII veterans. Businesses moved to more prosperous locations, leaving residents with an employment deficit in the immediate area. Decades passed and buildings deteriorated. By the 1970s, the neighborhood was purchased by the city, displacing its residents. The neighborhood would need to be demolished in order to make way for urban renewal plans. Local preservationists and residents of surrounding neighborhoods affected banded together, fought against the city, and emerged victorious. This left the city with another problem – a neighborhood full of empty houses, and no community to speak of.

\textbf{Figure 4-32}: Abandoned Otterbein homestead area surrounded by chain link fence, prior to restoration. Scanned photograph or illustration. Image from the \textit{Otterbein Homestead Area Guidelines For Exterior Restoration}.

\textsuperscript{189} Ibid. 7
“The intense public interest in the homesteading program, and the historical significance of the Otterbein neighborhood, persuaded the City to modify the master plan to include the homesteading approach.”

4.2.2 *Dollar House Program*

“Embry’s next project focused on a group of more substantial early-nineteenth-century houses in an area called Otterbein (named after a 1780s German church), only a few blocks west of the harbor basin. The city had acquired over one hundred “slum” properties in this area with the hope of attracting Kenzo Tange to design a project here. When plans failed, Embry offered the houses on the same terms that had worked at Stirling Street.”

In May of 1975, Baltimore announced that Otterbein would be the second area of the city in which the Dollar House Program would be activated. Being the newest addition to the Dollar House Program, Otterbein was now the largest homesteading effort in Baltimore, having 130 homes ready for rehabilitation, and attracting about 2,300 potential homesteaders who were interested in touring the rows.

Otterbein homesteaders were dealing with Baltimore’s housing department and their Inner Harbor West Residential Development Plan (RDP), ensuring they followed the guidelines within the RDP’s master plan. The RDP was approved by the mayor and city council in 1971 as part of a larger Inner Harbor area clean-up and urban renewal effort. The master plan included, but was not limited to, making improvements to empty lots and landscaping. Additionally, new buildings were to be constructed in similar stylistic fashion as existing buildings, per the neighborhood guidelines. Homesteaders spent so much time planning the

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190 Otterbein Homestead Area: Guidelines for Exterior Restoration, 7.
192 BALTIMORE CITY ARCHIVES (Mayor’s Office) Mayor’s Newspaper Clippings BGR9-39-43.
guidelines that many did not start physical work on their own houses until January of 1976.\textsuperscript{194} Despite the long hours and many months put into drawing up the guidelines, the entire homesteader membership met with their selected steering committee and voted to approve the guidelines.\textsuperscript{195} News articles reveal what the guidelines encompassed, and what the residents were going through at that time.

“Four months’ worth of sometimes exasperating work went into the document, a time of back-and-forth between the anxious renovators, the city housing department and the landscape architects. Long-winded meetings lasted six hours – spirited arguments broke out about whether window millions should be wood or plastic. Suburbanites were worried they wouldn’t get parking spaces as they adopted the downtown as their new home.”\textsuperscript{196}

Not only did the guidelines go into minute detail concerning larger architectural details, as pointed out in Chapter 3, but there were also concerns over smaller details. The styles of the front stoops were to mimic past front stoops, down to the type of materials used. Homesteaders were even encouraged to consider energy conservation by taking advantage of shade in the winter and sun in the summer through planting trees or having adequate window openings, ensuring ventilation via natural breezes through windows and attic fans, installing adequate insulation, considerations given to the color of the building from which would be absorbed by the sun, and utilizing solar panels where applicable. Furthermore, only trees that matured to a designated height could be planted, and front yard flowerbed borders would be provided by the city, but

\textsuperscript{195} “Otterbein Homestead Area: Guidelines for Exterior Restoration,” 23.
\textsuperscript{196} BALTIMORE CITY ARCHIVES (Mayor’s Office) Mayor’s Newspaper Clippings BGR9-39.
had to be planted with appropriate foliage. The rear yards, including fences, could
generally be left to the owners’ personal preferences.

“The existing homes are to have their natural brickwork repaired, cleaned and repointed
to its original character. Window, door and alleyway openings are to be retained, while
original architectural appointments, such as lintels, sills and eaves are to be restored or
duplicated.

Units that are adjoining and are of similar style are to be retained and repaired. Original
roof pitches must also be kept the way they were found.
Period storefronts may be retained or modified to residential character, while a tire firms
building will be demolished and an old church converted into a community center.”

This area was so successful that it helped spawn renewal around the area, outside of the
designated urban homesteading housing. A block of row houses to the south of the dollar
houses were up for public auction, some selling for up to $8,000, yet they were not eligible for
government- and city-assisted loans. The area became so desired that people were willing to
pay more for their houses than their neighboring homesteaders did, just to be a part of the
action and excitement. Historic building and infill guidelines, street beautification per the
narrowing of streets and widening of sidewalks to allow for trees and planters, and the
connectivity with the surrounding neighborhoods, were all a part of Otterbein’s master plan to
make this latest chapter of the Dollar House Program successful.

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197 BALTIMORE CITY ARCHIVES (Mayor’s Office) Mayor’s Newspaper Clippings BGR9-39.
Figure 4-33: Area Map of Otterbein and Area Master Plan.

Image from the Otterbein Homestead Area Guidelines for Exterior Restoration

Figure 4-34:
“Homesteading goes on in the Otterbein urban renewal area. These row houses on Hill Street are typical of the approximately 100 homes, all of which were sold by the city for $1, that will be renovated. About 45 are being worked on, and 12 are occupied. Consequently, this picture, with a restored home surrounded by others in the rubble stage, is a common one. The city is supplying low interest loans for up to $40,000 to homesteaders to bring the houses up to building code standards.”

Image from the Baltimore City Archives from a clipping from the Baltimore Sun.
Figure 4-35: Photo of existing conditions and an illustrative view of proposed infill.

Figure 4-36: Neighborhood connectivity.

Figure 4-37: Illustrative view of exterior landscaping guidelines and energy-saving considerations.

All Images from the Otterbein Homestead Area Guidelines For Exterior Restoration.
Figure 4-38: Illustrative example of appropriate exterior restorations. This particular example illustrates doors and door shutters.

Figure 4-39: Illustrative example of appropriate exterior restorations. This particular example illustrates trim proportions to front doors.

Figure 4-40: Illustrative example of appropriate exterior restorations. This particular example illustrates brickwork and mortar styles appropriate for the area.

Figure 4-41: Illustrative example of appropriate exterior restorations. This particular example illustrates an attractive window, shutters, and flowerbox.

All Images from the Otterbein Homestead Area Guidelines For Exterior Restoration
Almost a decade after the first interstate battle in the Federal Hill neighborhood, another interstate problem arose. It was proposed that a highway be constructed near the Otterbein neighborhood, now a homesteader’s neighborhood, thus destroying yet more of the historical character of that area. Plans were made to help conceal the burden of the highway, including a 44-foot high concrete noise baffle.

“Much has been written in recent months concerning Baltimore’s declining population and resultant tax base erosion. In an effort to stop this trend, and simultaneously shape up some run-down neighborhoods, the city has pioneered one of the most extensive and progressive urban homesteading programs in the nation.

The success of this program, however, is being threatened by the proposal of a six-lane highway, Interstate 395 scheduled to run parallel to S. Sharp Street so close to the neighborhoods that noise levels of more than 70 decibels are anticipated at the front steps of those homes nearest the road.”

In light of these plans, preservationists had yet another battle with the city’s attempt at modern ‘progress.’ These new residents had to deal with this situation first-hand, becoming so involved, they even banded together to save a tree that was in the proposed road’s pathway.

Figure 4-42
Concerned residents fight to save historic tree located within the forgotten pocket park of Hermitage Square.

Image from News American, from the Baltimore City Archives.

198 BALTIMORE CITY ARCHIVES (Mayor’s Office) Mayor’s Newspaper Clippings BGR9-39.
This tree, a 19th century English Elm, was planted within a triangular shaped plaza, called Hermitage Square, which was created by the city in 1846 in honor of Andrew Jackson. At the time, the tree had a 51-inch trunk and 75-foot spread. The plaza, having no notable signage marking its own significance, made homesteaders wonder if the city even knew of the plaza’s existence anymore. Concern for the tree had come up in homesteader meetings. One of the goals of Baltimore’s homesteading efforts was to beautify areas of the city, and this highway construction was working against this goal. The tree and its surrounding historic plaza were to be destroyed for elevated pavement, and the proposed pavement was located uncomfortably close to the homesteaders’ residences. This busy road would billow unhealthy air and noise pollution onto their front door stoops.

Thankfully, this road construction was halted by further preservation and homesteader efforts. In February of 1977, it was announced that the road plans would be changed.

“The latest alignment would spare an aged English elm tree that stands at the corner of Hill and Sharp streets as well as several early 19th century homes which could be included in future homesteading plans.”199

The Otterbein neighborhood program induced positive change to over one hundred properties, and beautified the landscaping in the neighborhood. Seven hundred people signed up to be a part of this monumental effort. After the success of Otterbein, the surrounding areas thrived, sparking excitement concerning vacant houses located in nearby Federal Hill, which would become one of Baltimore’s most well-known and expensive neighborhoods.200

199 BALTIMORE CITY ARCHIVES (Mayor’s Office) Mayor’s Newspaper Clippings BGR9-39.
200 Hayward, The Baltimore Rowhose, 180.
Around 1979, “Homesteaders who invested $35,000 to $45,000 in rehabilitation money three and four years ago, now have properties worth $75,000 to $110,000.”

4.2.3 Visual Assessment of Present Day Neighborhood

The homesteading neighborhood of Otterbein is within walking distance of the Inner Harbor and the sports stadiums. Standing at the intersection of South Hanover Street and West Lee Street, one can see skyscrapers across the harbor which were recently erected in the newly developed Harbor East neighborhood. Standing at the intersection of South Sharp Street and West Lee Street, one can get a glimpse of the football sports stadium, which is also within walking distance. The historic Otterbein church lies to the north of the homesteading district, next door to the Baltimore Convention Center, revealing that downtown is within walking range. Despite Interstate 395 bordering Barre Circle to the west, the appeal of the stadiums helps connect these two areas. A tall bank and large parking lot separate the interstate from a portion of Barre Circle, acting as a barrier between the two. The row houses vary in shape, size, and color, but remain consistent in architectural styles. They are well-maintained, the majority of which are adorned with lush planters and flower pots on stoops and next to front doors. Many display quirky below-grade basement and “side entrance” doorways, made of wood or iron gates. Shade trees line the streets, some roots growing so big they have pushed up the brick sidewalk above them.

Walking within the homesteader limits truly pulls one into the past. The area can be described as romantic and charming, and it is filled with people running, walking their dogs, and carrying groceries home. Walking in the alleys in between rear yards can be considered even

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201 *Congress International*, 131.
more exciting than the front of the rows. Here, individuality sets homeowners apart, all of
whom have secure and well-maintained property fences of wood, brick, and cast iron.
Landscaped backyards with grass, brick patios, patio furniture, trees, plants, and even fish
ponds can be seen here. These backyards are well-used, and the layout of the rear-on-rear
facing backyards creates an oasis of mini-pocket parks - a public space which still feels private.

The combination of the neighborhood’s location near other historic districts and tourist-attracted areas, architecturally appropriate infill designed to complement the existing houses, and the area being a historic district, all contribute to Otterbein’s current condition. Baltimore City Historic Ordinance 1078 designated Otterbein a historical district in 1983. The statement of significance notes that it is “one of Baltimore’s best preserved neighborhoods featuring architecture primarily from the early to mid-nineteenth century. The buildings are excellent examples of Baltimore’s earliest housing types, and they retain many distinctive characteristics of nineteenth century houses, such as Flemish bond brickwork, original cornices and original storefronts.” Otterbein is considered one of America’s best attempts at urban homesteading, as it has become one of Baltimore’s most desirable neighborhoods.

The entire Otterbein neighborhood and surrounding area connectivity has continued to maintain The Dollar House district’s relationship with the city. Ones departure from this section of the city becomes apparent when he leaves the Otterbein neighborhood, but not the homesteading district itself. The majority of Otterbein continues the red bricked sidewalks, shade trees, and well-maintained buildings from the homesteader blocks. It only starts to

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203 Ibid.
become apparent one has left the neighborhood when the sidewalk changes from brick to concrete, or a hotel sits where one might have expected a row of houses. The majority of the rows in Otterbein and beyond are in very good condition, making the entirety of the area a desirable place to live, visit, or just stroll through.

In 2015, Otterbein still maintains a community with identity and a presence. The community association is active with a website, www.theotterbein.org, and an online newsletter, The Mullion. The Mullion announces community activities and clean-ups, tracks area real estate values, and provides general alerts regarding community-related concerns. The historic district still regulates exterior changes to buildings, noting what is, and is not, appropriate for the area. It is obvious the area is under a close and watchful preservation-eye. From research and observation, it is clear that Otterbein was, and still is, a Baltimore success story, mutually sharing its success with that of the surrounding area.

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Figure 4-43
Historic district of Otterbein including Dollar Houses.
Image from Baltimore City Government.

Figure 4-44
Aerial view of Otterbein Dollar Houses, highlighted in red, showing their connectivity within the larger Otterbein neighborhood, as well the surrounding neighborhoods, the inner harbor, downtown, and the sports stadiums. The area is densely occupied and shows the easy access to many of the city’s amenities.
Satellite image cropped from Google Maps.
Figure 4-45: ‘Quirky’ architectural details around Otterbein.
Image provided by the author.

Figure 4-46
Streetscape and sidewalk scene of Otterbein displaying the importance of shade trees and overall curb appeal.

Figure 4-47
Architectural details, landscaping, and curb appeal around Otterbein.
Images provided by the author.

Figure 4-48
Side alley ‘smaller’ row houses within Otterbein. Despite the alley, exterior guidelines did and still do apply to these houses.
Image provided by the author.
Figure 4-49: Side alley and rear-to-rear sculpted yards and privacy fences.

Figure 4-51: Infill within Otterbein.

Images provided by the author.

Figure 4-50: ‘Homesteader Park’ commemorative park.

Figure 4-52: View of stadiums from Otterbein, visible from Sharp Street row houses.

Images provided by the author.
4.3 Barre Circle

Published in the News American newspaper in 1975 about Barre Circle:

“‘Barre Circle’ is scheduled to debut as the city’s newest dollar-house neighborhood, where homesteading will be used to renovate about 90 early 19th century vacant rowhouses. ( . . . )

The homesteading is being handled by the Dept. of Housing and Community Development, which acquired the properties from the city Interstate Highway Dept. The properties were originally scheduled to be demolished for the leg of the 3-A Expressway called the Fremont Avenue Boulevard. Recent changes in the highway’s routing have kept the houses from becoming victims of the road.

The change has necessitated finding new owners for the houses, each estimated to need about $20,000 repairs to bring them up to city code standards – a homesteading requirement. [December 1975]”

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Figure 4-53

Illustration found within a guideline book for the historic district of Barre Circle.

Image from the Guidelines for Barre Circle Homestead Area.

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204 BALTIMORE CITY ARCHIVES (Mayors Office), Mayor’s Newspaper Clippings BRG9-39.
4.3.1  

*Context and History*

**Location:** Barre Circle is located in southwest Baltimore, near the sports stadiums, nestled between the Baltimore & Ohio Railroad Museum, the University of Maryland, and other neighborhoods. The cluster of houses included in the program area are located in the 1000 block of Barre Street, the 700 block of McHenry Street, and the 100-200 blocks of Scott Street.

*Figure 4-54: Area of the Barre Circle Dollar House Program in relation to the neighborhoods of Barre Circle, ‘Pigtown,’ Otterbein, and Downtown.*

Map provided by *Baltimore City Government*, image cropped.
The Barre Circle residential area is part of the oddly-named but widely-recognized Pigtown neighborhood of Baltimore. Pigtown, in its entirety, is much larger than Barre Circle, which is located in its northeastern corner.

The early history of this area begins with its plantation days, when the Carroll family owned the Georgia Plantation. Today, the historic mansion on the property is referred to as Mount Clare, is considered one of the “oldest and finest examples of colonial Georgian architecture in the city,”205 and is one of the oldest Colonial era structures in the city of Baltimore. The Georgian Plantation and Mount Clare dates back to the 1760s. “Dr. Carroll acquired some 2,368 acres southwest of the fledgling settlement of Baltimore Town in 1732 and soon put it to both agricultural and industrial use.”206

![Mount Clare mansion](image-url)

**Figure 4-55:** Mount Clare’s condition as recently as 2012.

Image from the *Baltimore Sun.*

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By the late 1820s, the Baltimore & Ohio Railroad was incorporated and became a driving force behind Baltimore’s industrial revolutionary success. “The B&O was mostly created out of a great need by the city of Baltimore to compete with the creation of the Erie Canal which connected New York City with the Port of Albany at Buffalo and Philadelphia’s plan to build a similar transportation system to the City of Pittsburgh on the western side of the state of Pennsylvania.”

By this time, the plantation property was divided into various brickyards and industrial complexes, and the railroad was causing a great demand for workers and housing. Houses were soon erected in the neighborhood surrounding the railroad yard, and this area would soon become one of the busiest industrialized sections of the city.

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Pigtown, also known as Washington Village, appropriately acquired its name from the pig population. Pigs were delivered via the train and herded down Ostend and Cross Streets to the slaughterhouse. Some say it was the B&O that helped Pigtown earn its name, which stuck until the 1970s, when the city tried to rebrand the neighborhood with the name Washington Village. Due to this, there is currently a name identity crisis, in which Pigtown is the historic name most people recognize, but the name Washington Village is also used to refer to this area.

The early development of this area is a consequence of the construction of the B&O Railroad; construction of the surrounding housing began in the 1830s. The houses found in Barre Circle, numbering approximately 120, are brick row houses reflecting fast-paced construction which was needed to meet the influx of railroad workers moving into the area. The construction of these houses began in the 1840s and continued into the early 20th century.

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“These buildings are generally two bays wide, uniformly narrow (12-14 feet), and from two to three stories in height, with low-pitched gable or shed roofs and small back buildings. They are most notably unpretentious and devoid of all but the most minimal ornament; projecting brick courses or belts, segmental-arched openings and simple bracketed cornices of wood or tin occasionally appear.”

Similar to other Dollar House Program stories, Barre Circle was plagued with the effects of suburban sprawl, urban renewal, and road expansion. When the manufacturing industry in Baltimore started to decline, it brought Pigtown down with it. As areas nearby were planned for modern renewal construction, Barre Circle and surrounding neighborhoods were in the way for yet another road in Baltimore. The 3-A Interstate would be a busy route to bypass traffic around downtown. Once again, local preservationists and community members had to fight, and utilized federal court litigations. They used new regulations in their defense, including The Environmental Protection Act (law in which systematically approaches issues concerning the environment), The National Environmental Policy Act (law in which promotes the elimination of damage to the environment and educates man of the ecological systems and natural resources), The Federal-Aid Highway Act (law in which allowed for major expansion and

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211 Linksey, “Homestead area retains its diversity.”
construction of highway miles, but also subjected historic sites to Section 106 reviews),\textsuperscript{215} The Clean Air Act (law in which regulates air emissions from stationary and mobile sources to protect public health and the environment),\textsuperscript{216} and The Department of Transportation Act (law in which protects and preserves the natural beauty of the countryside, wildlife preserves, and historic sites under Section 4(f)).\textsuperscript{217} “Examples of some of these requirements for all of the proposed highways, and federal highways could not go through a historic site unless ‘there is no feasible and prudent alternative.’”\textsuperscript{218} For this area, the community had to focus on the environmental and social impacts, since at the time there were no historic sites or locations to justify blocking the construction. The preservationists were successful at altering the route of the road, saving the area but leaving a bunch of empty housing shells in its wake. The city bought the abandoned properties from the State Highway Administration, hence there was a new area ready for homesteaders.

\textit{4.3.2 The Dollar House Program}

“Encouraged by the overwhelming public support for Otterbein, the City opened another large concentrated-site homestead project, known as Barre Circle, which offered about 115 houses. Even though the location of this site was less desirable than Otterbein, a strong


enough interest in homesteading had been aroused so that all of the houses were awarded mostly to homesteaders and a few to developers.”

At this point, Baltimore had plenty of experience dealing with Dollar Houses, and many people were aware of the project. Barre Circle was said to have had the largest amount of houses in the homesteading program, but unfortunately the location of the site made it slightly less desirable when compared to nearby Otterbein. Regardless, the program was met with enthusiasm by a new group of homesteaders.

As the announcement for Barre Circle was publicized, a chain-link fence was erected around the derelict properties, which had been looted during their previous years of abandonment. The cost of repair was estimated at $20,000 for each house, for which would allow them to be properly preserved and brought up to city code.

Similar to Otterbein, Barre Circle had a specific set of guidelines to follow during restoration. Standards and requirements in their guidelines included the architectural characteristics of the front, side, and rear facades, roof lines and materials (including cornices), the exterior brick preservation, windows and their accompanying shutters and wrought iron protective bars, entrance ways and stoops, exterior colors, and placements of contemporary conveniences. Exterior plantings in flower beds and trees, fences, and rear yards also had guidelines and environmental concerns similar to Otterbein’s were also encouraged to be considered.

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219 “Congres International,” 131.
220 BALTIMORE CITY ARCHIVES (Department of Housing and Community Development) Subject Files, Director’s Office, Homeownership Division, BRG48-34.
221 Guidelines for Barre Circle.
Barre Circle was Baltimore City’s last clustered-site Dollar House Program, and stood as its largest concentrated area. Like the previous clustered locations, there was a lottery system of approved homesteaders, since once again so many people signed up for a Dollar House.

Figure 4-59
“The Barre Circle homestead area has the largest number of homesteading units of any project in Baltimore. Within the site are approximately 150 rowhouses which have been designated for single family occupancy. There are also parcels of cleared land to be allocated for landscaping and community space.”

Image from Guidelines for Barre Circle homestead Area.
Figure 4-60: Exterior door guidelines.

Figure 4-61: Exterior color guidelines.

Figure 4-62: Illustration of the desired outcome.

Figure 4-63: Exterior cornice details.

Image from Guidelines for Barre Circle homestead Area.

Figure 4-64: Exterior siding details.

Image from Guidelines for Barre Circle homestead Area.
4.3.3 **Visual Assessment of Present Day Neighborhood**

The neighborhood of Barre Circle is adjacent to Martin Luther King Jr Boulevard to the east, a divided and busy highway connecting and moving you in and out of the city via Interstate 95. This highway splits the row house connectivity to the east and west sides of the road. However the road appears to not completely divide the area. Large crosswalk intersections provide a safe way to cross the busy street. Also to the east of the highway, yet offering no direct views from Barre Circle, is the baseball stadium. This proximity allows residents to walk to both stadiums, the downtown area, and the Harbor. Barre Circle is also surrounded by dense urban neighborhoods consisting of existing and proper new infill, mostly consistent in size and material. Barre Circle maintains its connection with its larger neighborhood of Pigtown to its west and south, and to the abutted neighborhood of Hollins Market and the active University of Maryland to its north.

The degree of preservation stands in between the superior levels of building and neighborhood maintenance found in Otterbein, and the lesser levels of maintenance seen on Stirling Street. As with Stirling, windows have been replaced to scale but with vinyl instead of wood. Like both its predecessors, the homesteading district’s streets are lined with shade trees and brick sidewalks. Also observed, the rest of Barre Circle does not maintain the brick sidewalks, or the quaint and charming vibe that the entire Otterbein neighborhood expressed. In terms of aesthetics, the rear yards are also in between Stirling’s and Otterbein’s. Practical but plain privacy fences separate yards, a few decks or patios can be found out back, but no incredibly lush plant life nor the feeling of abandonment are present. An open grass-covered
park, with no apparent name, sits empty, unused, and devoid of life except for the birds living in the trees and the occasional dog walker passing by.

While walking around this neighborhood, one might feel as though they are walking in and around an average middle-income neighborhood in the city. Architecturally, nothing stands out within the homesteading district, within the whole of Barre Circle, or outside of Barre Circle. In the outskirts, row houses become more of what one might witness in Baltimore, a mix of brick facades and rows now wrapped in formstone. The style of newer row houses sets them apart from older rows, and they are still appropriate within the neighborhood due to their heights and simple architectural styles, which blend in with the existing row houses.

The community of Barre Circle still remains vital today, with an active Facebook profile used to alert community members of activities such as neighborhood clean-up days, and city plans that will affect them. In 1998, an article was published highlighting a newly-enacted annual croquet tournament. This took place in an open field referred to as ‘the croquet field,’ attracting residents from Barre Circle and Pigtown. There has not been much mention of croquet since, but this shows how Barre Circle remained a tightly-knit community two decades after the homesteaders moved in. Interviewed during the tournament, a resident stated, "This is like an oasis in the city," said Tamara Sowell, 61, who moved here 10 years ago and says she

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222 See Appendix A (6)
is never leaving. "It's surrounded by poverty and some drugs, but we've stuck together and we're OK."  

In 1983, Barre Circle was added to the National Register of Historic Places, and is also a Certified Historic District for tax incentives in the city. The neighborhood is surrounded by a mixture of safe and unsafe areas, but is situated in a desirable location in close proximity to downtown, which boosts its appeal. The connectivity it sustains with its surroundings benefits the neighborhood, helping to keep it active and pertinent, and not closed-off to other streets. This was yet another successful Dollar House Program target in Baltimore, and its success still shines through today, keeping the area intact and important to the city.

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224 Ibid.
225 "Historical & Architectural Preservation/Barre Circle."
Figure 4-66

Ariel shot of Barre Circle Dollar Houses, highlighted in red, showing the connectivity the neighborhood has with its surrounding neighborhoods. Also visible are the historic site of Mount Clare, the inner harbor, and the stadiums, all of which add to the desirability to the area.

Image from Google Maps.
Figure 4-67: Houses within the Barre Circle historic district. Some remain historically accurate while others show signs of inappropriate repairs.

Image provided by the author.

Figure 4-68: Empty park in the Barre Circle historic district.

Image provided by the author.

Figure 4-69: Brick sidewalks with tree roots exposed add to the character of the area.

Image provided by the author.

Figure 4-70: Streetscape and sidewalk of Barre Circle.

Image provided by the author.
Beyond the Case Studies

Baltimore did not limit urban homesteading to the three case studies provided above. A few smaller fragments of neighborhoods and some individual houses, referred to as “scattered sites,” were also included in the program. A slight disadvantage with scattered sites was they tend to attract lower-income households and existing city residents; their median income level was $12,000.\textsuperscript{226} Clustered housing tended to bring county residents into the city, who often were members of the middle-income class. Using Stirling Street and Otterbein as prime examples, the median incomes of their homesteaders were between $16,000-17,000.\textsuperscript{227} The disadvantage lay in that the lower-income residents were only moving from one area of the city into another, rather than increasing the overall population and tax base of the city. It proved advantageous for the individual moving, but did not achieve the true objective the program.

Included in the clustered properties of Baltimore were Stirling Street, Durham Street (containing 13 houses\textsuperscript{228}), Otterbein, and Barre Circle. The majority of Baltimore’s scattered sites are not heavily documented, but they did exist, and included approximately eighty houses by the second year of the program.\textsuperscript{229} Also, at this time, the city had rehabilitation funding which could be used for rehabilitating properties outside of the targeted Dollar House neighborhoods.

The scattered sites, smaller clusters, and non-homesteading-targeted properties are not included in this study. This paper focuses only on the three most successful and noteworthy

\textsuperscript{226} “Homesteading The Second Year,” 23.
\textsuperscript{227} Ibid.
\textsuperscript{228} Ibid., 15.
\textsuperscript{229} Ibid., 17.
neighborhoods that were included in Baltimore’s Dollar House Program, the rehabilitations of clusters which took place throughout the duration of the governmentally-funded program.

Figure 4-71: Map of clustered Otterbein neighborhood showing where residents moved out of the surrounding counties and city.

Map created by Homesteading The Second Year 1975.
Figure 4-72: Map of scattered homesteading sites within the city.

Map created by Homesteading The Second Year 1975.
Chapter 5: Observations

5.1 Doubts and Criticisms

“The good news is you can walk to work. The bad news is you might want to run.”

Moving into an abandoned block in a city which has suffered racial division, displacement, personal safety concerns, instability, and a mass exodus of many middle-income residents, showed urban homesteading as a risk. Taking out loans and spending money and time on a crumbling building in a city with a declining population sounds foolish to some. Why would anyone risk their savings and years of their life for uncertain happiness and a potentially bad investment? What services and benefits could the city offer middle-income residents? What incentives were there other than a house for one dollar?

The Dollar House Program was not immediately considered a solution to the housing crises that many American cities faced. Foreseeable problems looming ahead would become reality if certain matters weren’t attended to. As the early efforts were launched, it was observed that: homebuyers were not given assurance that they would profit from their financial investment; there was a “non-institutional” approach which lacked heavy participation within the local government; homesteading could not be successful with low-income residents, and instead should be available to those who can afford it; and local government must also contribute to neighborhood improvements. It was deemed important to show surrounding residents that the homesteads would help improve and raise current property values, which

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230 Smith, William Donald Schaefer, 139.
would, in turn, expand the city’s tax base. The city had to instill confidence in its ‘would-be occupants’ concerning in the project, and not leave the homesteaders feeling stranded and alone, struggling to learn how to restore an unfamiliar neighborhood by themselves.

Once the homesteaders confidently signed on, the program was not problem-free, but that was expected. Simply getting started financially, before a hammer even struck a nail, proved a headache for some of the homesteaders. HUD’s reluctance to support Section 312 (the federal low-interest loan program) was a reason that some cities ignored the HUD assigned administrative staff regulations, causing processing delays for applicants. Through thorough research, Baltimore showed itself to be a city able to meet HUD’s regulations and seemed organized administratively, where some other cities struggled. Baltimore recommended city-selected contractors, helping to streamline the homesteaders’ decision-making process, but homesteaders were also free to choose their own contractor, which slowed progress. The city also had multiple funding options for the homesteaders, which expanded the homesteaders’ scope of financial options, but these too had issues.

“The built in complexities in the program means that it cannot always move forward at the pace that both the agency and the families would like. A major cause of delay is the time taken by the homesteaders to decide what improvements they want made and to select a contractor. It may take considerable time for the applicant to provide the required documents and for credit checks to be made. A homesteader may apply for a REAL loan, or in a few instances may get financing through personal or conventional sources. After a property is awarded it takes time before a decision is made about the granting of a REAL loan. If the loan is not approved, the applicant is likely to drop out and the process started again with another party. The time period to reach loan approval varies from a few weeks to over a year in some cases.”

232 Ibid.
233 “Section 312 Rehabilitation Loans,” 2.
234 Blackburn, Evaluation of the Urban Homesteading Demonstration Program, 22.
The majority of saved newspaper clippings found through research have been overwhelmingly supportive of the program, but within all the published positivity there still lay some issues. A 1977 News American article reported that three qualified Dollar House rows were inadvertently demolished by the city, and critics stated it was “typical of a withdrawing of city support and a complacent attitude on the city’s part about Otterbein.” People expressed concern regarding the work done by the contractors, accusing the city of not watching over them properly, and complaining of the length of time the project was taking. Other issues were over postponements of urban renewal funding that would be used to improve public spaces within the neighborhood, as people were convinced the money involved would not reach them for years to come. At the point the News American article was published, the program had been active for three years but only twenty-seven Dollar Homes had been completed and occupied. “People who have been very committed to homesteading are now having second thoughts about the program.” Otterbein homesteaders were also voicing their opinions concerning their dissatisfaction with the location of the Federal Reserve Bank planned for construction between their neighborhood and the stadiums.

With the benefit of affordable housing rehabilitations occurring in a potential up-and-coming neighborhood located in a city which was trying to rebrand itself, also came worry and stress over funding, quality of life concerns for the new residents, and an uncertain outcome. Despite the concerns throughout the evolution of the program, Baltimore managed to overcome those hurdles and produced strong communities.

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236 BALTIMORE CITY ARCHIVES (Mayor's Office) Mayor's Newspaper Clippings BGR9-39.
237 BALTIMORE CITY ARCHIVES (Mayor's Office) Mayor's Newspaper Clippings BGR9-39.
238 BALTIMORE CITY ARCHIVES (Mayor's Office) Mayor's Newspaper Clippings BGR9-39.
5.2 What became of the program?

“...instantly captured the nation’s attention as a revitalization tool.”

The Dollar House Program enacted in Baltimore has been proven to have had a positive influence on the city. In that context, one might pose the question: What happened to the program? Why was the Barre Circle neighborhood the last in the Dollar House Program if it was so beneficial to the city? Unfortunately the program was plagued with opposed activists and federal groups wanting to halt or heavily alter the program. A study conducted in 1980 alluded to the end of the Dollar House Program.

“Urban homesteading in Baltimore, in spite of its accomplishments, has an uncertain future. There are no more large concentration blocks of vacant houses that could serve for the project areas, and most of the more desirable scattered-site homestead houses have been claimed. The continuation of the program will depend upon the public’s willingness to invest in less attractive neighborhoods, in the City’s availability, or desire, to enhance the program with lower interest loans, property tax incentives, and public improvement investments, and in the general availability of private financing for the rehabilitation and conventional mortgages.”

A combination of events took place, including Baltimore running out of concentrated, qualified, or desirable neighborhoods in which to administer the program. Simultaneously, a lack of funding from the government was becoming a major issue for the program. “From 1973 to 1977 HUD attempted to end 312, arguing that its purposes could be accomplished through community development block grants. Congress continued to fund Section 312.” As inflation occurred throughout the 1970s, the interest rate in Government CDBG funding rose to

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240 ‘Congres International,’ 132.

241 DeCourcy Hinds, “Baltimore’s Story of City Homesteading.”

242 “Section 312 Rehabilitation Loans,” 1.
19% by 1979, complicating some loan programs. By 1983, everything changed for the Dollar House Program.

The Association of Community Organizations for Reform Now (ACORN) played a major role in the downfall of the Urban Homesteading Demonstration Program, as it was enacted in 1974. Launching ‘squatting campaigns’ to protest what they believed to be mismanagement of the program, ACORN members accused HUD of providing houses to those who were not as in need as many other lower-income families or the homeless. After a squatting campout in Washington D.C., Congress ultimately incorporated many of ACORN’s suggestions into the Housing and Urban-Rural Recovery Act of 1983. However, one demand was not met, which was the incorporation of homestead properties into non-HUD-designated target areas. Congress’ denial left numerous scattered properties in many cities across America legally vacant.

The Housing and Urban-Rural Recovery Act of 1983 amended the Housing and Community Act of 1974. This discontinued participation by a ‘State or State-designated agency in such a program.’ It also changed the requirements of the original act by strongly governing who could receive the homesteading grants; it was now directed only at low-income families currently faced with a housing cost burden who would end up paying more than 30 percent of their income toward rent. The grants were similarly targeted “to households with income of no

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244 Hannah Dobbz, Nine-Tenths of the Law, (Oakland, CA: AK Press, 2012), accessed December 20, 2015, https://books.google.com/books?id=Q9IW7oDrzEC&pg=PT64&lpg=PT64&dq=how+were+cities+mismanaging+urban+homesteading+program&source=bl&ots=xGw-4ABbWY&sig=xKpkTFkXcHN2juJrG2bG5qJ5eM&hl=en&sa=X&ved=0CCMQ6AEwAWoVChMLwvP-FGLyAIUVU4MNCh0dAYa#v=onepage&q=how%20were%20cities%20mismanaging%20urban%20homesteading%20program&f=false.
more than 50% of the area median income.”246 At that same time, the funding for Baltimore city’s Rehabilitation Environmental Assistance Loans was also affected. “REAL was a tax exempt bond, and the Federal Government changed the law and forbid localities that issued tax exempt bonds for housing, except for low-income families. That source of money was no longer available.”247 The affects of ACORN changed the 1974 program into The Local Property Urban Homesteading Demonstration Program (LUHD), “for which tax delinquent properties at the city level could now qualify.”248 This particular program was criticized concerning the $15,000 cap on federal rehabilitation money, which was now forcing the city to assume responsibility for extra costs. Due to tax foreclosure property purchases, there were not as many houses eligible as anticipated, and properties that were recorded as vacant were still occupied. Cities were less inclined to include decent structures, and instead, were more inclined to select those which were in very poor condition. The LUHD was found not to be as successful compared to its Urban Homesteading Demonstration Program predecessor.249 In 1992, cities witnessed the end of the Urban Homesteading Program as they knew it; the government terminated the program’s funding.

246 “40 Years Ago.”
247 Embry, Interview.
248 “Nine-Tenths of the Law.”
249 Ibid.
5.3 Was the Dollar House program successful?

Over the past 20 years, Baltimore’s efforts to restore the quality of its urban life have served as a real-life experimental laboratory, inspiring and reflecting a radical change of attitude toward older cities throughout the country.²⁵⁰

Individual Neighborhood Success

The Dollar House Program was not perfect or flawless; it was an ever-evolving learning process for both the city and its homesteaders. Each neighborhood’s progression became a little more advanced, a little more involved, and a little more detailed.

The results visible today shows that Stirling Street exhibits the least success when compared to the remainder of the case studies. This area is the least desirable location-wise, as explained in Chapter 4. The surrounding conditions, plus the housing costs, contribute to this reality. Three Stirling Street houses were randomly selected, and their housing costs observed by the author. The house of 600 Stirling Street is off the market, but stands at an estimated worth of $132,124.²⁵¹ The property at 612 Stirling Street has an estimated worth of $162,941, but sold only at $76,500 in November 2013.²⁵² The home at 638 Stirling Street has an estimated worth of $198,229, but recently sold for only $69,000 in August 2015.²⁵³ The estimates are slightly above Baltimore City’s median home value of $109,500,²⁵⁴ but the actual prices the houses sold for are significantly less.

²⁵⁰ Brambillo, Learning From Baltimore, 27.
Otterbein remains the most successful of the three case studies. This is most-likely due to the desirable location of the neighborhood inflating real estate costs. Three Otterbein houses within the Dollar House Program district were randomly selected, and their housing costs observed, by the author. The residence at 115 Welcome Alley is currently off the market but has an estimated worth of $320,000.\(^{255}\) The home of 124 West Lee Street is currently for sale with an estimated worth of $605,673, but has an asking price at $699,000.\(^{256}\) The property at 529 South Sharp Street is off the market with an estimated worth of $400,000.\(^{257}\) Regardless of whether these houses were a part of the Dollar House Program’s included houses, the success of the overall area is reflected upon the real estate market values, and the success of these values stem from the Dollar House Program. These real estate estimates and selling prices are significantly above Baltimore’s median home value.

Barre Circle lies in between Stirling Street and Otterbein in terms of its overall success. As reported in Chapter 4, Barre Circle looks similar to many other occupied neighborhoods in Baltimore. The mix of historic brick and more modern formstone found here is also prevalent throughout much of the city in well-populated, historically designated, and desirable neighborhoods like Canton and Fells Point. Barre Circle is in an ideal location, but has not achieved the same heightened status of Otterbein. Three Barre Circle houses within the Dollar House Program district were randomly selected, and their housing costs observed, by the author. The property at 1054 West Barre Street has an estimated worth of 236,222 and sold for

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$102,275 in October 2013.\textsuperscript{258} The home at 748 McHenry Street is off the market and has an estimated worth of $199,863.\textsuperscript{259} The residence of 227 Scott Street has an estimated worth of $215,284 and sold for $264,000 in March 2014.\textsuperscript{260} These real estate estimates and selling prices are above Baltimore’s median home value.

The program was successful within each neighborhood. It brought a sense of community back into the areas by cultivating pride, valuing hard work, providing homeownership, and harvesting relationships with neighbors. It allowed people of all ages and family sizes to move into Baltimore. The tight bonds that started with homesteading are still apparent in the neighborhood. "There is a lot of outreach, a lot of things we do to bring people together," said Susan dosReis, president of the Barre Circle Community Association. "We have monthly cleanups. People come out, wipe off the leaves, pick up the trash, clean the sidewalks and talk to their neighbors."\textsuperscript{261} The program was successful because it put the city of Baltimore on the map in terms of urban planning efforts.

**Baltimore City’s Success**

These observations compare each neighborhood’s successes to one another, but what about the Dollar House Program’s success within Baltimore? The author feels this program was undoubtedly a success, despite its short lifespan. Stirling Street, though not currently a highly-desired area of Baltimore today, set a standard for rehabilitation, quality of life, and neighborhood camaraderie unlike any other city planning effort in Baltimore in the 1970s. At a

\textsuperscript{261} Linksey, “Homestead area retains its diversity.”
time when city population was in decline, this program brought an eclectic mix of people back into the city. “Urban homesteading neighborhoods did not experience losses in population which are characteristics of many declining areas. In 1977, the aggregate population of these areas increased by about six percent...”262 One did not have to be rich to be able to afford an attractive house in a safe community in the city, nor did one have to be living in poverty within failing-and-barely-affordable rental housing in the city. This offered a lifestyle that is still considered desirable by today’s standards.

“During Schafer’s first weeks in office, Secretary Romney came to Baltimore to explain another of Nixon’s decisions: to impound HUD program funds, a tactic to defeat the spendthrift, program-happy Democrats. Embry and his deputy, Jay Brodie, took the HUD Secretary on a tour of vacant lots and suggested that they would stay vacant as long as Washington clung to Nixon’s rules. Embry and Brody threw him together with angry neighborhood leaders who had been counting on HUD follow-through to rebuild.”263

Baltimore was passionate about keeping this program alive, and had tangible proof of its success to show to Washington. If Washington had followed through with their plans to end funding methods, the program would have halted at Stirling Street, and it would not have grown into the great success it did.

The Dollar House Program can be viewed as an encouraging rebuff to urban renewal, the method that often proved unsuccessful or unfair to current residents of a renewal area. As noted, urban renewal often resulted in the displacement of many lower-income residents, or the destruction of historic buildings with no voices to stand up to their demolition or funding to restore them.

262 Blackburn, Evaluation Of The Urban Homesteading Demonstration Program, 80.
263 Smith, William Donald Schaefer, 170.
What many Baltimore neighborhoods would have gone through and did go through was a form of urban renewal in the 1950s-1970s. However, urban renewal pales in comparison to the well-planned and organized Dollar House Program, which represented a systematic approach and community-centered rendition of renewal. Homesteading offered the homebuyers and the city benefits that were apparent from the beginning. Homebuyers had a choice to be included in the program which some considered a risk, but could also opt out before fully committing. These community members had a voice that would be heard throughout the duration of the program, and received continuous support during their journey. Based on available goals and guidelines of the program, as discussed in Chapter 3, it is evident how much time and planning went into the process.

Since the Dollar House Program was applied previously to emptied houses, it did not contribute to a form of gentrification within their designated housing clusters. Chapter 4 mentioned stories of displacement from residents who once lived in the neighborhoods, which were results of urban renewal plans. It is debatable whether or not the blocks surrounding the dollar houses experienced the negative effects of gentrification, but that will not be argued here. A 1994 Baltimore Sun article wrote about gentrification of the areas surrounding the Dollar House neighborhood in a positive light.

“Their success was repeated in such other pockets of gentrification as Fells Point, Federal Hill, Otterbein and Barre Circle. Like Stirling Street, those restored communities continue to thrive. Sporadic new gentrification is taking place. Just look at the amazing transformation occurring on narrow streets like Harvey Street across from the HarborView condominium tower in South Baltimore. Rowhouses are sprouting decks on the rooftop and shedding their Formstone skins in favor of restored brick. The difference is that today this wholesale change is being engineered by a real estate agent who will deliver a finished product
to a buyer. Two decades ago, gentrifiers usually had to handle the modernization themselves.\textsuperscript{264}

What is evident, is that the Dollar Houses aided in the renewal domino effect in the surrounding areas by influencing people to renovate their houses, auction off houses in similar conditions priced at more than the simple dollar and with little to no city or government funding, and raised surrounding property values. Some may view that as gentrification, but this is a case of reviving failing areas of a city. What the Dollar House Program did do was provide benefits within the district. Benefits were listed in the \textit{Otterbein Homestead Area Guidelines For Exterior Restoration} and are quoted below:

1. “It recycles a neglected segment of the available housing in the community and puts abandoned dwellings back into use and on the tax rolls.
2. It contributes to the revitalization of declining neighborhoods by encouraging improvements to both the immediate residential area and the surrounding community.
3. It increases the opportunity for the homeownership to families and individuals who otherwise might not be eligible.
4. It provides residential neighborhoods convenient to downtown cultural facilities and places of work.
5. It makes available older houses with varied architectural details and lower square foot costs than many new houses.”\textsuperscript{265}

The Baltimore Dollar House Program reviewed incomes and skill levels, and not skin color, when selecting future homeowners.\textsuperscript{266} This brought a mix of race and age into an area that was not previously mixed, and escalated the average income level in the neighborhood, thus benefiting the immediate area, the surrounding areas, and the entire city. All of these features also offered a better quality of life to the residents which may have been lacking prior

\textsuperscript{265} \textit{Otterbein Homestead Area: Guidelines for Exterior Restoration}, 8.
\textsuperscript{266} “Fair Housing Laws and Presidential Executive Orders.”
to the displacements. Many of the past articles quoted in Chapter 4 shared a common excitement which had spread like wildfire throughout each neighborhood. This helps demonstrate there was a sense of pride brought to the areas, and a sense of community was returning to the neighborhoods. People were able to meet each other while renovating houses, they sat side by side in meetings while formulating historic preservation guidelines, and there was a pride of ownership which was lacking previously. "And when we got tired, we had parties," recalled Paul A. Gasparotti, a retired government worker who restored 647 and 649 Stirling Street in 1974 and 1975.

The program was also a success for the preservation community. Hundreds of homes were given a purpose once again. The Dollar Houses helped raise awareness regarding the importance of historic preservation of Baltimore’s residential row houses. Each neighborhood was rediscovered and had its historical value and worth revealed to the public, while at the same time was being reinvented with new stories and additional history. Moving forward, the rehabilitation of these neighborhoods would forever be a part of their historic fabric, described in literature as a fairy tale come to life and an authentic occurrence that happened once upon a time. All of the Dollar House neighborhoods are now part of a historical district, some of which have continued enforcing their preservation guidelines.

Baltimore’s evaluation of the clustered vs. scattered sites also proved accurate. The Dollar House clusters maintained a level of either historical integrity, desirability, or both. Scattered sites are the lesser-mentioned Dollar House inclusions, barely recorded and barely noticeable as they are sprinkled about the city. “The programs established a fundamental understanding that total rehabilitation can be an effective tool for dealing with both blocks in
which there are only a few vacant houses and those in which the entire block has
deteriorated.” 267 Clustered sites helped to provide an incentive for and attract a range of people from within the city and surrounding counties.

Another success of the program was the inclusion of multiple income levels. Stirling Street was home to a mix of professions, including architects, doctors, deans, computer analysts, nurses, and electrical engineers, to name a few. 268 Once the 1974 act was altered, the program slowly started to fail. The amendment might have been beneficial in some aspects, perhaps by helping those who required more financial assistance, but, the lack of HUD-approved housing effectively killed a proven incentive, which had convinced mixed-income levels to integrate amongst each other in the same neighborhood. Simply put, it stopped the influx of diversity in incomes. “The lesson was that these rows were not dispensable. Baltimore’s homesteading program, under the leadership of Robert C. Embry, was nationally and internationally hailed as an imaginative solution to cure inner city housing problems, turning whole neighborhoods around, and bringing middle-income residents back into the city.” 269

The city remained committed to improving the neighborhoods. Brick sidewalks, cobblestone streets, planting beds, shade trees, and pocket parks were not the homesteaders’ responsibility – they were the city’s responsibility. HUD’s administrative guidelines insisted that the city be involved with the planning process, including supporting and ‘hand-holding’ the

267 Brambillo, Learning From Baltimore, 79.
268 “What happened to gentrification?”
269 Hayward, The Baltimore Rowhouse, 180.
residents throughout their journey, and to invest in the area as well. As end results show, Baltimore clearly followed through with that demand.

“Almost half of the homesteaders on the large project sites, such as Otterbein and Barre Circle, were drawn from areas outside the City limits; whereas eighty percent of the scattered-site homesteaders were already residing in the City. This would seem to indicate that, in general, a low-interest loan by itself does not provide sufficient incentive for a middle-class household to return to the City. The location of the house, its investment potential, and the City’s commitment to the neighborhood in the form of public improvements are all contributing factors. The large concentrated site projects have significantly affected the revitalization of surrounding neighborhoods. The scattered site houses have also produced positive results, though decidedly less dramatic.”

This program combated the stigma many residents felt towards urban renewal, and helped renew life in a slowly dying city. Baltimore worked hard throughout the 1960s and 1970s to restore vitality unto itself, making mistakes along the way and losing irreplaceable buildings over foolish decisions, but also gaining popularity with well-thought-out projects like the Inner Harbor and the Dollar House Program. As city populations, including that of Baltimore, were in decline, homestead neighborhood populations were on the rise. If not for Baltimore’s organized city loans and key players urging the federal government to support the program, and if not for Stirling Street having shown the government what a city-public combination could deliver, the program may never have begun.

An interview by Steve Goodman in 2009, blog owner of Baltimore Housing Stock, with Robert Embry, now a former Commissioner of the Baltimore Department of Housing and Community Development, and currently the president of the Abell Foundation, revealed 4 Key Points which contributed to the success of the Dollar House Program. The first point was ‘truly low barrier homeownership.’ Embry felt that a resident who invested in the area in which they

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270 Congres International, 132
271 Blackburn, Evaluation Of The Urban Homesteading Demonstration Program, 74.
live would increase their involvement in the community, likely transition from a renter to an owner, and attract new residents from outside the area, thus maintaining the ‘vitality of place.’ The second point Embry brought up was ‘clustered properties,’ which is mentioned often throughout this paper. Embry pointed out that restoring blocks at once created immediate financial rewards and allowed residents to witness significant portions of large scale work completed daily. The third key point was the ‘direct loans from the city.’ Purchasing a home for a dollar meant that homeowners did not have to pay thousands of dollars at closing. Because this was a risk to banks, the city financing made the program possible in the first place. ‘A dedicated office’ was the fourth point. This element is also written about throughout this paper, and further enforces the idea that if a city supports and gives its new residents confidence in the project, people will take a chance.272

“In many places in the United States, unfortunately, you do not see the difference in environmental quality at the end of a redevelopment process which took years and involved a huge quantity of dollars. What you do see instead is that you end up having to renew a neighborhood too soon, all over again, because it was not designed well; the amenities weren’t there. Neighborhoods are more than just housing – they need parks and playgrounds and shops. We need design both in a planning sense, the right mixture of uses and urban spaces, and in the architectural sense.” M. Jay Brodie273

5.4 Raise the question: Can The Dollar House Program be resurrected in Baltimore?

“No city can stand still. No city can afford to say, ‘Our work is finished.’274

Preparing an entirely new proposal for a modern day Dollar House Program and modeling it closely, if not exclusively, on the original 1974 act could be its own Creative Project.

273 Brambillo, Learning from Baltimore, 85.
Based on research, stories, and visible success, the program proved its worth. This section does not offer a direct proposal, but rather striking the question: Could the program come back?

Baltimore has approximately 30,000 vacant properties, 16,000 of them belonging to buildings, and the remaining 14,000 are unused lots. Of these properties, 75 percent are privately owned, and the remaining 25 percent are city owned. This does not account for the properties which are occupied but located in less-than-desirable neighborhoods, possibly with undesirable neighbors, and filled with buildings in hazardous conditions. This also does not account for local resident Carol Ott’s vacancy counts, owner of slumlordwatch.com, who believes there are closer to 30,000 vacant properties in Baltimore.

A few distinct visions may come to mind when someone thinks of Baltimore – perhaps that of the iconic Inner Harbor, or the rich history written in many of the city’s remaining historic buildings, or the fascinating amount of brick row houses the city is known for. These row houses may be separated into two classes. The first being historic, beautiful, and overpriced; the other being abandoned or partially occupied and crime-ridden. Baltimore has been subject to these judgments for years.

The city has internal kinks to work out, like many other cities across the United States. “In Baltimore the wrecks stretch for blocks in every direction. Shattered windows, buckling walls, sometimes just a façade, propped up by the houses on either side. The vacant streets are punctuated by the odd meticulously-kept home; a living city slowly turning into a ghost

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Baltimore has had a vacancy epidemic spiking downward since the 1970s, despite valiant efforts to change that. The amount of vacant properties which are privately owned pose a major problem for the city. These ‘slumlords,’ or absentee landlords, show little to no interest in restoring their houses for their residents, nor plans to move into them. These neighborhoods are most often ‘troubled,’ and are not owned by the city, making their attainment a difficult, uphill battle. A few of Baltimore’s past and present restorative efforts are mentioned below.

Near the end of the Urban Homesteading Program under the 1974 act, Baltimore also created a program to help with its vacant housing. The Rehab Express Program began in 1982. The motivation behind this program was to simply sell city-owned boarded-up houses found scattered around Baltimore for $100-$200. This program entailed both successes and failures. Three hundred people signed up for this program, but only 64 were able to secure financing and complete rehabilitation, returning many of the properties back to the city. Mrs. Van Allen was one of the 62 successful Express homesteaders who completed her renovation, and was very pleased with her c. 1855 three story store front building.

In the 1990s, the city was awarded a $100 million federal grant under The Empowerment Zone program, “a collection of tax incentives and block grants designed to encourage economic, physical and social investment in the neediest urban areas of the United

279 DeCourcy Hinds, “Baltimore’s Story of City Homesteading.”
This money went towards job training, health costs, and economic development programs. The zones were located in three separate areas of east, west, and south Baltimore, and were designated based on their being poverty-stricken and economically distressed areas. This grant’s success prevails in assisting with the establishment of home ownership, job support, assistance with business prospects, and its intention to improve the quality of life for residents in the target areas.

By the early 2000s, Baltimore’s Mayor, Martin O’Malley, declared a two-year goal of acquiring 5,000 vacant properties. At this time, the city had the fourth-highest vacancy rate in the nation. Project 5000’s plan to quickly seize these properties was to be achieved by aggressively pursuing tax sale foreclosures, quick-takes, and traditional acquisitions, while also transferring surplus vacant properties owned by the Housing Authority of Baltimore City, and calling on law firms, title companies and related businesses to help clear the titles. The four steps of the program included a strategic identification of properties, strategic partnerships with the legal system, building new infrastructure, and moving beyond acquisition by selling city owned property quickly. The city accomplished its goals by acquiring six thousand abandoned properties and returning one thousand of them to private ownership. Sales revenues and the collection of taxes and fees added income to parts of the city that previously had none.281

Another early 2000s effort to fight blight in Baltimore was Project SCOPE (Selling City-Owned Properties Efficiently). This project put effort into ‘streamlining’ the excessive amount of city-owned properties by transferring them into the hands of the private real estate industry,

280 Ibid.
ultimately leading to purchases by individual buyers. “Prior to SCOPE, multiple city agencies could take as long as 18 months to weigh in on the proposed sale of a City property.” SCOPE partnered with the city and the city agencies of the Greater Baltimore Board of Realtors and the Baltimore Efficiency & Economy Foundation. This partnership allowed the many vacant properties to be made visible to the broadest of markets in the metropolitan area. SCOPE properties focused in transitional neighborhoods, selling houses in as-is condition and having buyers agree to renovate them within eighteen months. By 2009, the program had raised over $6 million, and those occupied houses were now bringing additional tax revenue into the area.

Currently, there are various grants and incentives dedicated to restoring the buildings and vitality of Baltimore. These include, but are not limited to: Buying Into Baltimore - $5,000 towards a first time home with no annual income limit, permanent residency (with no mentioned timeline for how long), and the mortgage cannot exceed a certain amount; Live Near Your Work - $1,000 contributed towards Baltimore city employees through a partnership between the city and employers; Johns Hopkins Live Near Your Work/C.A.R.E Housing Incentive Program – similar to Live Near Your Work but for hospital employees who choose a target neighborhood which grants up to $26,000; Baltimore City Employee Homeownership

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286 Ibid.
Program – allows city employees to received $3,000 towards down payments and closing costs and gaining an addition $750 for target neighborhoods with no income limits\textsuperscript{287}; Community Development Block Grant Homeownership Assistance Program - $5,000 forgivable loan for first time homebuyers whose income is eighty percent or below area median income with the intent for primary residency\textsuperscript{288}; Maryland Mortgage Program (MMP) – new homes available in priority funding areas that can be purchased in below-market values offered to certain income levels\textsuperscript{289}; Downpayment and Settlement Expense Loan Program – up to $5,000 in downpayment and closing cost assistance offered through the state and is combined with the MMP loan\textsuperscript{290}; Good Neighbor Next Door – fifty percent discount off the listing price of a HUD-owned home with the intent for at least 36 months primary residency, and is offered to full time employees including law enforcement officers and teachers employed by the government where the home is located.\textsuperscript{291}

Historic Tax Credits are also available. The credits for historic restorations are offered through the city for properties which are located within local and national districts, and are individually designated as locally landmarked and nationally registered buildings. The properties often undergo substantial rehabilitation on their exteriors and interiors, and it is the most generous tax credit offered in the city.\textsuperscript{292}

\textsuperscript{287} Ibid.
\textsuperscript{288} Ibid.
\textsuperscript{289} Ibid.
\textsuperscript{290} Ibid.
\textsuperscript{291} Ibid.
Baltimore has been able to move many people into homes over the years with Christian-based non-profit Habitat for Humanity, as mentioned in Chapter 2. This program’s efforts to provide housing focus on those who are most in need with limited incomes. Maryland’s Habitat for Humanity of the Chesapeake concentrates on central Maryland, which includes Baltimore. Their goals are to provide housing in an environmentally sound manner. In West Baltimore, the Sandtown-Winchester area has had a successful Habitat presence since 1989. Public and private money has been invested in the area’s houses, a school, and job training programs. Habitat for Humanity relies heavily on sweat equity to make the program work, a similarity this program shares with the Dollar House Program.

In addition to the loans listed above, the Vacants to Values Program (V2V) in Baltimore is an initiative operating under the current Mayor, Stephanie Rawlings-Blake. V2V targets blighted Baltimore properties, utilizing the private market to maximize in the rehabilitation of the abandoned buildings. Homeowner eligibility requirements vary depending on the loan one is applying for, which include and combine some of the loans mentioned above. V2V also has its own loan of $7,500 in downpayment and closing cost assistance of V2V-approved properties. Prior to anyone becoming eligible for these loans, the V2V first-time homebuyers must first participate in a homeowner counseling service. Buildings included must be vacant for

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294 “Sweat Equity,” HabitatHoward.org.
297 “Incentives in Southeast Baltimore.”
at least one year prior to sale, can be purchased from the city or a developer,\textsuperscript{298} may be in need renovations, and are either in ready-to-move-in condition, or vacant lots.\textsuperscript{299}

Incentives like these have helped the city, but the dramatic effects seen as a result of the Dollar House Program have not materialized. The Dollar House Program offered a long-lasting and long-term solution to an abandoned area. Perhaps at that time the city had an advantage which it does not have currently. It was not fighting to track down slumlords who owned scattered properties, but instead its acquired and vacant clustered properties provided an unintended incentive to drive the middle-income suburbanites back into the city. It also had the advantage of granting the majority of loans to middle-income citizens, and not low-income citizens alone. The full support of the government’s involvement, loans, and insistence that the city remains on top of the homesteader’s progress was yet an additional advantage. The neighborhoods included in the program were desirable in the 1970s, entangled with the passion of the preservation movements happening all over the United States. Baltimore should re-evaluate the incentives which were offered in the Dollar House Program, and alter them to coincide with today’s standards and needs.

“Too often, what we’ve done with the allocation of federal dollars cities get, is just find the poorest, most distressed place, and dump as much as you can in there, and see what happens, ( . . .) The results were weak,” ( . . .) “because the city would renovate houses no one

\textsuperscript{298} “Baltimore Homeownership Incentive Program,” 6.

wanted to buy. The money would be better-spent spurring interest in more attractive neighborhoods.\textsuperscript{300}

The V2V program most closely resembles the Dollar House Program when compared to the many financial incentive programs Baltimore offers. A similarity lies in its recognition of the need for clustered housing. The V2V description of the clustered houses points out that, in the past, it was a slow and costly approach to wait for the city to establish ownership of an entire block. Today, owners of vacant properties are being pushed to sell, rehabilitate, or auction their properties, and Baltimore is taking care to ensure that properties owned by the city are transferred to developers. This is an attempt to avoid leaving vacant building gaps within a block undergoing renovations, which have been designated as Community Development Clusters. Scattered properties are a part of this program as well, and are supported by Neighborhood Code Enforcement. This enforcement streamlines neighborhoods in strong or transitional housing markets, and issues high citation fees to ignored violation notices. After a set amount of citation attempts, One House at a Time, a non-profit, is able to auction off these properties through a code enforcement law referred to as ‘receivership.’\textsuperscript{301} This is an attempt to avoid abandoned properties having a negative effect on neighborhoods in transition. There are approximately 5,000 scattered sites and approximately 1,000 buildings located in the clustered sections.\textsuperscript{302} Therefore, V2V has a substantial advantage over the Dollar House Program in regard to the quantity of eligible properties in existence.

\textsuperscript{300} Yeebo, “Baltimore Decides Some Neighborhoods Just Aren’t Worth Saving.”
Another similarity between these two programs is the funding options, the majority of which cater to low-income individuals. “More than 95 percent of the housing has been affordable to families at or below 120 percent of AMI ($85,600 for a family of four).” The Dollar House Program has demonstrated that middle-income homeownership was a key to its success, providing a city-living experience to people of all walks of life who previously did not think it could be a possibility. The clustered properties drew non-city residents into the city, and their incomes raised government and city confidence levels that homesteaders could afford the restoration costs. The Dollar House Program had the support of governmental funding specifically for that program. There are many different grants, loans, and incentives available today, including the V2V specific-loan and loan combinations. These are all favorable to those in need, but may be complicated, burdensome, and overwhelming to the homebuyer.

Unfortunately, the termination of urban homestead funding also severed a direct link to federal funds for that specific program. Assuming congressional challenges can be overcome, the Dollar House Program’s unadorned process can be reestablished once more.

A requirement of the Dollar House Program was that it would responsibly be staffed and administered, raising assurance in the program’s accomplishment through continued support during the restorations. V2V is not set up as such. “The premise is solid, though the process only takes a potential homeowner halfway. The greatest gaps include oversight and completion.” Further comparing the programs, the Dollar House Program showed the city had a heavy hand in renovating streetscapes, advocated for proper infill, and complemented

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existing and surrounding neighborhood master plans. Similarly, V2V partners with other agencies concerning streetscapes, but the Dollar House Program had strong community-inclusion in the process.

Vacants To Values has received awards and recognition in Washington, D.C., as did the Dollar House Program. The program has successfully attracted people into the V2V dedicated areas. “As of June 2013, 350 units had been created in Community Development Clusters, with another 175 the process of being rehabilitated (out of a total of 1,353 vacant properties in these areas at the launch of Vacants to Value).” The program sounds promising, and could be paving the way for a success comparable to Baltimore’s greatest and most significant accomplishment of over three decades ago.

However, other features of urban homesteading must still be recognized and implemented. The Dollar House Program thrived on sweat equity, which allowed people to take ownership of their house. Homesteaders actively sought out second-hand building materials to replace what had gone missing from their building. Front stoop railings and fire mantles stood in the footing of past railings and mantles, which were all hand-picked by their new owners. Homesteaders were able to appreciate the value of their houses through their hard work, and created something worth being proud of. During Dollar House open-house tours, a homesteader could show off his new dwelling and point out every detail because, in some form, he was directly involved in the creation or maintenance of those details. If a person

306 “Vacants to Value Program: 2013 Winner.”
puts their energy into creating something, it’s highly likely they will take good care of it. Sweat equity greatly helped encourage a hands-on approach in homeownership.

The Dollar House Program truly built a community, not a block. These homeowners had a name, *Homesteaders*, and were identified as such. They were a part of a new movement in Baltimore, and were almost knowingly becoming a part of Baltimore’s past before the renewal process even began. The past and present were woven together into the fabric of the designated row houses, and preservationists, the community, and the city all recognized the value within the process. The homesteaders’ future quality of life was presented clearly to them. The purchase of the clustered properties took place at the same time, and renovations loosely began along the same timeline. The community’s population remained residents for at least a few years, reinforcing the strength of the community and its neighborliness. Neighbors couldn’t help but meet each other; period news articles are evidence of that. A block became a team, and the team rallied together for the continuation of neighborhood improvements, building guidelines, and urban renewal concerns. It is not apparent this type of involvement is taking place today, but it needs to be a priority. A successful program requires a spokesperson, as the Dollar House Program had many municipal and residential voices.

Most notably, the row houses only cost $1.00, and that tiny number stood out as an incredible incentive. That minute monetary figure caught the attention of people far and wide, and the program’s concept was easy to comprehend: Buy a house for a dollar. Today, vacant houses should be sold for a dollar, and the city should make it a priority to ratify this approach. The combination of the offering price, the simplicity of the finances available, and the city guidance and oversight helped to efficiently move the Dollar House Program along. This was
the original ‘streamlining’ process that V2V now aims for. The program has a highly regarded record and is not plagued with shameful memories of gentrification or displacement, but rather, placement.

This is not the first, nor will it be the last time the idea of resurrecting the Dollar House is considered for Baltimore. Various blogs and websites share an interest in this topic, continually questioning the program, asking why it stopped, and wondering why nothing similar to it has been established in the 21st century. The Baltimore Housing Overstock website founder, Stephen Goodman, expressed his interest in the program during a Q&A session with the Baltimore Sun, stating “...It's a program that had success in Baltimore...why not try again? The important thing to realize is that if this plan is a complete failure, and every single dollar house ends up in the hands of a slumlord who doesn’t maintain it, we’re in exactly the same place we are now. There is no way to lose with this plan: either we improve the city a lot, or nothing changes.”

Carol Ott, of Baltimore Slumlord Watch, compared the program to the Project SCOPE. The author felt that where this newer project failed and Dollar Houses succeeded, was concerning ‘who’ bought the property. Homesteaders were required to purchase the property while SCOPE allowed investors to purchase properties, dismissing the idea of community. This piece was strongly in favor of the Dollar House Program. A blogger on baltimorefuture.com also raised the question of ‘what happened to the dollar row house?’ Yet another interested citizen inquired about this successful program, showing photos of

abandoned row houses and ideas for neighborhoods, and sparking many comments below the blog.³⁰⁹

Baltimore has proven to be a strong leader in revitalization efforts; leadership has become a part of its legend. This city should be able to reestablish its methodologies of the homesteading program which virtually set the entire country in motion. A group of tireless leaders convinced D.C. the program could work, and there is no doubt Baltimore is capable of that feat again. Can the Dollar House Program be resurrected in Baltimore? The program already set its own foundation and established itself. Now it's left to Baltimore to drive once more.

“Second by a few days to announce its program, Baltimore in 1978 had five hundred homesteaders – about as many as all other participants combined. “What you have done,” Schaefer told them at a Federal Hill picnic held that summer in their honor, “is to establish a mood for the city, far beyond the presence of an additional five hundred families. You have said: ‘Living in Baltimore is good, and we are willing to invest ourselves in this effort.’” ³¹⁰

Chapter 6: Conclusion

This Creative Project helped sew together Baltimore’s interpretation of the short-lived Dollar House Program. The goals were to explore the program through ‘Baltimore’s eyes’ to discover if it was beneficial to the city, improved city living conditions, and if the program was a success. This paper shared, with the audience, the concept of urban homesteading and the importance of a supportive and engaging city administration.

Chapter one briefly introduced the reader to Baltimore’s history of urban renewal prior to the Dollar House Program, and expressed how Baltimore can be a city identified by row houses. Chapter two interpreted the idea of preservation, homesteading, and other key terminology used throughout this paper, through the opinions of the author. Chapter three formally introduced the Urban Homesteading Program (Dollar House Program) on a local and national scale, providing key goals and finance information which helped structure the program. Chapter four presented three of Baltimore’s finest examples of urban homesteading implementations, exploring the history and significance of each area’s worth, interpreting the Dollar House story within each neighborhood, and assessing the area’s current 2015 conditions. This provided an opinion as to whether or not the neighborhoods showed signs of success. Finally, chapter five provided the author’s researched conclusions in regard to any problems with the program, explained why the program is no longer in existence, provided researched and personal opinions pertaining to the program’s success, and briefly shared and compared Baltimore’s past and current attempts to combat vacant housing issues.

The author’s explanation of the program clearly presents it as a successful and positive anecdote. The program has proven its localized influence over the course of time.
Unfortunately, the city has vacancy in many of its sections, and the program could not sustain itself, financially, due to congressional changes, so the city will never truly know what further positive results could have been yielded. Regardless whether or not the original version of the program is possible in today’s economy, there is much to be learned through its practice and concept.

The history of the Dollar House Program is written in its bricks, metaphorically speaking. Baltimore, together with its passionate citizens, has proven that the crumbling structures found in Stirling Street, Otterbein, and Barre Circle truly mattered. The 1970s was a time in the city during which preservation reigned supreme in the minds of various city employees and concerned citizens, and the results are still visible, per the millions of bricks still standing in Baltimore. The original Dollar House Program was active for approximately a decade, yet over three decades later the model is still brought up in conversation, which demonstrates how powerful of a movement this program truly was.
Figure 6-1: “Stirling Street Dollar House Homesteaders cover Travel and Leisure,” in August of 1978. Image available from baltimorearchitecture.org.
Appendix - A

1- Participating cities in the Urban Homesteading Demonstration Program in 1975:

1. Atlanta
2. Baltimore
3. Boston
4. Chicago
5. Cincinnati
6. Columbus
7. Dallas
8. Decatur
9. Freeport
10. Gary
11. Indianapolis
12. Islip
13. Jersey City
14. Kansas City
15. Milwaukee
16. Minneapolis
17. New York City
18. Oakland
19. Philadelphia
20. Rockford
21. South Bend
22. Tacoma
23. Wilmington


2- Bay: “in architecture, any division of a building between vertical lines or planes, especially the entire space included between two adjacent supports; thus, the space between two columns, or pilasters, or from pier to pier in a church, including that part of the vaulting or ceiling between them, is known as a bay.”


3- Homeowners Association: The term “homeowners association” means an organization which is a condominium management association, a residential real estate management association, or a timeshare association if—
1. such organization is organized and operated to provide for the acquisition, construction, management, maintenance, and care of association property,
2. 60 percent or more of the gross income of such organization for the taxable year consists solely of amounts received as membership dues, fees, or assessments from—
3. owners of residential units in the case of a condominium management association,
4. owners of residences or residential lots in the case of a residential real estate management association, or
5. owners of timeshare rights to use, or timeshare ownership interests in, association property in the case of a timeshare association


4- Quality of Life: Quality of life, which has gained prominence in social research study since the 1970s, is a broad concept concerned with overall well-being within society. Its aim is to enable people, as far as possible, to achieve their goals and choose their ideal life style.


5- “A housing cooperative is “an arrangement in which an association or corporation owns a group of housing units and the common areas for the use of all the residents. The individual participants own a share in the cooperative which entitles them to occupy an apartment (or town house) as if they were owners.”

Source: http://legal-dictionary.thefreedictionary.com/cooperative+housing

6- Formstone:

“Invented in Columbus, OH, in 1929, ‘Perma-Stone,’ an ersatz, molded, stonelike wall facing, arrived in Baltimore in 1937 when L. Albert Knight patented a similar product he called Form-Stone. Advertisements claimed that the material was maintenance free, fire-proof, and energy efficient. It appealed to Baltimoreans because the quality of the early Baltimore brick was so poor that it required frequent and continuous painting.”

Appendix - B


Baltimore’s Inner Harbor, just before the Inner Harbor plans were developed. C. 1960s. Baltimore, Maryland. www.kilduffs.com/Harbor.html.


Figure 2-1: Deeg, Lohren. “A historic window expert restores wood and metal windows,” “A slater once cut each piece of slate from rock quarried from the earth.” “I Want To Fix Old Buildings.” ISBN: 978-1-257-79421-8, 2011.


Figure 2-3: A family poses with the wagon in which they live and travel daily during their pursuit of a homestead, 1886. 1886. Accessed September 1, 2015. http://www.archives.gov/education/lessons/homestead-act/.


Figure 4-15: *Old Town Mall, Baltimore, MD.* No Date. Baltimore, Maryland. Accessed February 15, 2015. https://www.google.com/maps/place/Old+Town+Mall,+Baltimore,+MD+21202/@39.2960916,-76.6063564,17z/data=!4m2!3m1!1s0x89c8048582111283:0x3957344e5aad92c1.


Figure 4-17: The 600 block of Stirling Street, built in the 1830’s stands in marked contrast to the modern Baltimore skyline. It is scheduled to be torn down as part of the Old Town renewal program. December 18, 1972. Baltimore, Maryland (BALTIMORE CITY ARCHIVES (Department of Housing and Community Development) Subject Files, Director’s Office, Homeownership Development Division 1972-1983, BRG48-19).

Figure 4-18: *A view of the 600 block of Stirling Street.* December 18, 1972. Baltimore, Maryland (BALTIMORE CITY ARCHIVES (Department of Housing and Community Development) Subject Files, Director’s Office, Homeownership Development Division 1972-1983, BRG48-19).


Figure 4-20: *Old Town Mall, Baltimore, MD.* No Date. Baltimore, Maryland. Accessed February 15, 2015. https://www.google.com/maps/place/Old+Town+Mall,+Baltimore,+MD+21202/@39.2960916,-76.6063564,17z/data=!4m2!3m1!1s0x89c8048582111283:0x3957344e5aad92c1.

Figure 4-21: Gerdom, Jennifer. *At entrance of the 600 block of Stirling Street looking Northeast.* October 4, 2015. Baltimore, Maryland.

Figure 4-22: Gerdom, Jennifer. *At entrance of the 600 block of Stirling Street looking Southwest.* October 4, 2015. Baltimore, Maryland.
Figure 4-23: Gerdom, Jennifer. At exit of the 600 block of Stirling Street looking Southwest. October 4, 2015. Baltimore, Maryland.

Figure 4-24: Gerdom, Jennifer. At exit of the 600 block of Stirling Street looking Northeast. October 4, 2015. Baltimore, Maryland.

Figure 4-25: Gerdom, Jennifer. Backside of portion of Old Town Mall. October 4, 2015. Baltimore, Maryland.

Figure 4-26: Gerdom, Jennifer. Example of 2 row houses turned into one. October 4, 2015. Baltimore, Maryland.

Figure 4-27: Gerdom, Jennifer. Slightly deteriorating conditions of row houses. October 4, 2015. Baltimore, Maryland.

Figure 4-28: Gerdom, Jennifer. Cobblestone and brick details. October 4, 2015. Baltimore, Maryland.


Figure 4-34: Homesteading goes on in the Otterbein urban renewal area. No Date. Accessed March 20, 2014. BALTIMORE CITY ARCHIVES (Mayor's Office) Mayor's Newspaper Clippings BGR9-39.


Figure 4-42: New Sign Protests Tree’s Destruction. February 8, 1977. Baltimore, Maryland. BALTIMORE CITY ARCHIVES (Mayor's Office) Mayor's Newspaper Clippings BGR9-39-43.

Figure 4-44: *Otterbein, Baltimore, Maryland*. No Date. Accessed February 15, 2015. https://www.google.com/maps/place/Otterbein,+Baltimore,+MD/data=!4m2!3m1!1s0x89c80367211cad09:0x47eece2a7bd7c54f?sa=X&ved=0CIEBEPIBMApqFQoTCJfWXlHS2cgCFYl0PgodxDIAZQ.

Figure 4-45: Gerdom, Jennifer. ‘Quirky’ architectural details around Otterbein. October 4, 2015. Baltimore, Maryland.

Figure 4-46: Gerdom, Jennifer. Streetscape and sidewalk scene of Otterbein displaying the importance of shade trees and overall curb appeal. October 4, 2015. Baltimore, Maryland.

Figure 4-47: Gerdom, Jennifer. Architectural details, landscaping, and curb appeal around Otterbein. October 4, 2015. Baltimore, Maryland.

Figure 4-48: Gerdom, Jennifer. Side alley ‘smaller’ row houses within Otterbein. Despite the alley exterior guidelines did and still do apply to these houses. October 4, 2015. Baltimore, Maryland.

Figure 4-49: Gerdom, Jennifer. Side alley and rear-to-rear sculpted yards and privacy fences. October 4, 2015. Baltimore, Maryland.

Figure 4-50: Gerdom, Jennifer. ‘Homesteader Park’ commemorative park. October 4, 2015. Baltimore, Maryland.

Figure 4-51: Gerdom, Jennifer. Infill within Otterbein. October 4, 2015. Baltimore, Maryland.

Figure 4-52: Gerdom, Jennifer. View of stadiums from Otterbein, visible from Sharp Street row houses. October 4, 2015. Baltimore, Maryland.

Figure 4-53: Illustration found within a guideline book for the historic district of Barre Circle. No Date. Accessed March 20, 2014. https://archive.org/stream/guidelinesforbar00land#page/n0/mode/2up.


Figure 4-60: Exterior door guidelines. No Date. Accessed March 20, 2014. https://archive.org/stream/guidelinesforbar00land#page/n0/mode/2up.

Figure 4-61: Exterior color guidelines. No Date. Accessed March 20, 2014. https://archive.org/stream/guidelinesforbar00land#page/n0/mode/2up.

Figure 4-62: Illustration of the desired outcome. No Date. Accessed March 20, 2014. https://archive.org/stream/guidelinesforbar00land#page/n0/mode/2up.

Figure 4-63: Exterior cornice details. No Date. Accessed March 20, 2014. https://archive.org/stream/guidelinesforbar00land#page/n0/mode/2up.

Figure 4-64: Exterior siding details. No Date. Accessed March 20, 2014. https://archive.org/stream/guidelinesforbar00land#page/n0/mode/2up.

Figure 4-65: Historic district of Barre Circle, including the Dollar Houses. No Date. Accessed March 20, 2014. https://archive.org/stream/guidelinesforbar00land#page/n0/mode/2up.

Figure 4-66: Barre Circle, Baltimore, Maryland. No Date. Baltimore, Maryland. Accessed February 15, 2015. https://www.google.com/maps/place/Barre+Circle,+Baltimore,+MD/@39.2851083,-76.6297835,17z/data=!3m1!4b1!4m2!3m1!1s0x89c803598e6e6d7b:0xad49ec087c88ba78.

Figure 4-67: Gerdom, Jennifer. Houses within the Barre Circle historic district. Some remain historically accurate while others show signs of inappropriate repairs. October 4, 2015. Baltimore, Maryland.

Figure 4-68: Gerdom, Jennifer. Empty park in the Barre Circle historic district. October 4, 2015. Baltimore, Maryland.
Figure 4-69: Gerdom, Jennifer. *Brick sidewalks with tree roots exposed add to the character of the area.* October 4, 2015. Baltimore, Maryland.

Figure 4-70: Gerdom, Jennifer. *Streetscape and sidewalk of Barre Circle.* October 4, 2015. Baltimore, Maryland.


Figure 5-1: *Baltimore’s George King Jr. and family discuss building plans for their new West Baltimore homestead as they look over the architectural blueprints.* April 11, 1974. Baltimore, Maryland. Accessed August 1, 2015. https://books.google.com/books?id=VZADAAMBAJ&pg=PA23&lpg=PA23&dq=baltimore%27s+george+king+jr+and+family+discuss+building+plans+for+their+new+west&source=bl&ots=zO4SwbsWa2&sig=iHBvGMFOY7-mW_q6Uhr18Nzdm8k&hl=en&sa=X&ved=0CB0Q6AEwAGoVChMI7PTaolbYyAlVzKweCh2uOAzp#v=onepage&q=baltimore%27s%20george%20king%20jr%20and%20family%20discuss%20building%20plans%20for%20their%20new%20west&f=false.


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