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(Look for October 7, 2005 in dark blue line of each box)

The city's up-and-coming 'hoods and the people who live in them.

Finding a house in one of Indianapolis' historic neighborhoods is easy if you have unlimited funds, infinite patience or bottomless resources of courage. Otherwise, you might need a little guidance.

As prices rise in perpetually popular neighborhoods like Broad Ripple or newly renovated areas like Fletcher Place, buyers need to look a little deeper and be a little braver to find a good deal.

"A lot of folks are electing for alternative neighborhoods," said Doug Dilling, associate broker for Century 21 at the Crossing. "Moving into Downtown is getting pricey, but there are good opportunities in doughnut neighborhoods (outside the loop of West Street and Interstates 65 and 70) -- places like Fountain Square and Holy Cross."

Realtor Mary Jo Showley, of Carpenter REALTORS, seconds Dilling's assessment: "Holy Cross, Little Flower and Fountain Square have tremendous growth potential. Virginia Avenue is attracting really bright young people, many of them in the arts, and it's only a matter of time before it's another Mass. Ave."

David Bodenhamer, executive director of The Polis Center of IUPUI, credits the emergence of neighborhood associations in the 1970s for helping push revitalization efforts and helping neighborhoods coalesce.

And it was in the 1990s, he said, during the Mayor Goldsmith administration, that the city government made revitalization a priority.

Keeping the progress going takes investors and residents willing to stick out their necks, said Bodenhamer, and a whole lotta funding.

"It all depends on how far out on a limb you're willing to go," Showley said.

And, according to the current status of some of Indy's historic neighborhoods, people are willing to go pretty far.

These days, older neighborhoods are experiencing an upswing in activity. Yesterday's Broad Ripple is today's Fountain Square. And that's not to mention St. Joseph, Butler-Tarkington, Chatham Arch and Cottage Home.

Interested in finding a new home for your heart? Intake steps inside three up-and-coming neighborhoods -- Fountain Square, Holy Cross-Westminster and Little Flower -- while offering the goods on citywide revitalized neighborhoods that are waiting to welcome you.

Finding soon-to-be hotspots

Finding the next diamond in the rough -- and helping it reach its potential -- may be a little labor intensive. It's a challenge that requires a pioneering spirit and a little sweat equity, but the payoff can be tremendous in terms of both financial and civic returns.

One strong sign that a neighborhood is on the upswing is emotional buy-in from residents. Strong neighborhood associations or resident-centric events like block parties or clean-up efforts lay the foundation for healthy 'hoods.

"Getting residents involved and organized is the most important thing for getting a neighborhood to turn the corner," said Amy Kotzbauer, president of Near North Development Corporation.

Kotzbauer leads restoration and development efforts, but chalks up her agency's successes to human rather than structural intervention.

"If we were just out there building houses and didn't build relationships with people, we wouldn't get very far," Kotzbauer said. "It comes down to human relationships. The residents have to be willing to invest in their neighborhood as well."

Less abstract components help shape up a neighborhood as well. Kotzbauer cited revamped curbs and sewers as good indicators of progress and called schools a stabilizing factor.

Dilling said that chain link fences coming down are always a good sign, and so is being able to drive through a neighborhood at 10 o'clock on a Friday night without getting the heebie-jeebies.

New businesses are a must, according to Showley: "You've gotta have small businesses to support the residents."

Ultimately, though, Showley seconds Kotzbauer's emphasis on the human factor.

"It takes a concerted effort from people who have the vision and are willing to invest not only money, but themselves," she said.

Cleaning up Holy Cross

In 1996, Joe Valenti, 65, and his partner, Ron Castor, 51, built Holy Cross-Westminster's first new house in 30 years. It wasn't a move for the faint of heart.

"When we built here it was high crime," Valenti said. "Highland Park was all drugs and trash. No one used it but the druggies. We'd go sweep up bottles, pick up needles and prophylactics every day. We worked with the Parks Department and the park police.

"And people finally got the idea that we're going to keep the park clean."

These days, Valenti sees families using the park, which has a new gazebo and playground equipment.

Moving to Holy Cross-Westminster was a financial risk and a personal one, but Valenti's reasons for doing it were abundant. "We felt like we were pioneers," he said. "It was a challenge, but we liked the neigh-

borhood. Downtown was just beginning to build up, and we wanted to be part of the action. The view of the skyline from our yard is spectacular, and I can walk Downtown from here."

Zach Adamson, 34, wasn't looking for views but for a good investment property when he moved into Holy Cross-Westminster three years ago. Instead, he fell in love with "the unparalleled charm and character of the neighborhood" and purchased the 112-year-old home he lives in.

"It's an ongoing project," he said, citing 12-foot ceilings, French doors and amazing woodwork as reasons to stay on the renovation job.

Adamson lived in the neighborhood in its rehabilitation infancy, moving into an apartment there 15 years ago.

"At that time it had just started developing," he recalled. "They were breaking up the homes into apartments. Now they're condos or single-family homes, and that area is gorgeous."

Adamson and Valenti are making sure good things continue to happen in their neighborhood. Adamson serves on the boards of three neighborhood organizations, and for the past five years, Valenti has served as president of the Holy Cross-Westminster Neighborhood Association.

Valenti has seen a lot of progress during that time, but he said there's more to be done.

"One of our biggest goals is more home ownership in place of our absentee landlords," Valenti said.

He and his neighbors take matters into their own hands, cleaning up neglected properties.

"It shows 'em how to do it," he said. "It changes them just a little bit."

Little Flower's budding activity

Morris Schefcik, 41, is serious about his front porch. It was part of what attracted him to the Little Flower bungalow he bought six years ago, and it may be the very thing that helps the neighborhood progress.

Schefcik is making "the re-emergence of the front porch" his mission as he leads the Little Flower Neighborhood Association. He likes to see his neighbors on their porches not just for the social opportunities but for the safety factor.

"High visibility is a good deterrent to crime," Schefcik said. He points out that in the six years he's lived in Little Flower, he's seen the neighborhood become safer. As a result, there's been a steady increase in activity of the wholesome variety: people out walking their dogs, riding bikes and playing with their kids.

"I just didn't see that back when I moved in," he said.

Little Flower Neighborhood sprung up around St. Therese Catholic Church in the 1920s and 1930s, and now it's growing again as an inexpensive alternative to Indy's pricier neighborhoods.

Just a 10-minute commute to Downtown, Little Flower is chock-full of bungalows, and it's beginning to fill up with young people and families, as well.

"The neighborhood attracts people who desire to live on one income," said 30-year-old Elizabeth Duffy, who, with her husband Joe Duffy, 33, bought a home in Little Flower in 2001. "It's affordable for people who want to raise kids, and it has the added benefit of being close to Downtown."

Duffy and her husband are raising three kids in one of Little Flower's bigger homes. (Most are one-story bungalows with two or three bedrooms.) Despite being on the verge of outgrowing their house, they are loathe to leave.

"If the neighborhood had houses with huge yards and four bedrooms, we'd never leave," she said. "But part of Little Flower's charm is its smallness. The houses are cozy, with a lot of architectural details you don't get in a big, fat, beige McMansion."

Familial Fountain Square

Like many of their neighbors, Liz Standiford and her husband, Brian Kern, 32, rented in Broad Ripple but bought in Fountain Square.

"We didn't want to live in the suburbs and the houses in Broad Ripple are just too expensive for our budget," 28-year-old Standiford explained. "Fountain Square seemed to have a lot of potential as an urban neighborhood that was experiencing a period of revitalization. We were definitely attracted by the low cost of housing and the feel of a real neighborhood with good restaurants, retail and cultural organizations within walking distance."

Broad Ripple, Fountain Square's more established and expensive counterpart, also comes up in a conversation with another resident, Jennifer Krick. She and her partner, Eric Frodge, 36, bought their Fountain Square house in March 2003.

"I have hopes that Fountain Square will be the arts community that Broad Ripple was before it sold out to support the bar scene," Krick, 30, said.

The neighborhood is taking steps in that direction, with new businesses like Big Car, which promotes, publishes and showcases art of various genres, as well as Deano's Vino and Decadent By Design. At the

same time, a huge renovation effort that involves community development groups like SEND and an incredibly active neighborhood association are affecting change on the residential front.

Elaine Cates, founder and president of Fountain Area Community Team, is a lifelong resident of the neighborhood and an advocate for its residents. She lends a hand with funding efforts like SEND's recent Fab for Less Design Home Tour, which raised \$18,000 for neighborhood rejuvenation.

"Seems like there's never enough to do everything we want," she said, "but there's enough to at least start."

Cates is working with the city to get some of Fountain Square's bigger houses converted from multiple-apartment dwellings into doubles, to improve the streets and get a new fountain.

Her efforts haven't gone unnoticed.

"Revitalization has been a slow process, but it is definitely happening," Standiford said. "Several houses on our street have been re-painted, or have had new siding installed."

But there's a lot more to the neighborhood than its ever-increasing eye appeal.

"We have made new friends, especially with our next-door neighbors who grill out with us in the summer," Standiford said. "This is a real neighborhood, and it shows in the fact that you know your neighbors, and people tend to watch out for each other."