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Martindale on the Monon

ANNETTE DUTRO AND DAVID MARINO resided in an Old Northside apartment for three years, on the lookout for something to buy in what was rapidly becoming a more pricey neighborhood.

And then, just a walk away, they found Martindale on the Monon.

They liked what they saw: A chance to build a new, affordable home while still remaining close to their favorite restaurant, Urban Element, or to their favorite coffeehouse, Corner Coffee, both in the St. Joseph neighborhood.

What they liked even more: The project's concerted effort to help the residents who were already living in the under-populated area immediately northeast of the Old Northside.

"That's what helped make our decision," Marino said from the couple's new home in the 1600 block of Yandes Street. "They're helping preserve the character of the neighborhood itself."

Those words are music to the ears of Mike Higbee, the patriarch of Martindale on the Monon – a project of affordable homes made possible by such perks as a Downpayment Assistance Program for qualifying buyers, below-market-rate mortgages and tax abatement.

The package was orchestrated by Higbee, a man whose desire to rehabilitate a neighborhood goes back to his days as director of the city's Department of Metropolitan Development.

More recently, Higbee has served as founder and president of Development Concepts, a planning and development

**The mission:
Revitalize a
neighborhood
without chasing
away the people
who have called
it home for years**

services company that includes among its resume very intensive work on the Massachusetts Avenue Commercial Development Plan.

Higbee retains his role at DCI, but won't be found there very often. As the managing partner of Martindale-Brightwood LLC, he is now based at the Martindale on the Monon Welcome Center, a historic building at the corner of Columbia and 16th Street

that was the long-time home of Erskine's Market.

The building had stood empty for five years or so, while neighbors sorely missed the long-time neighborhood anchor. It stands not only as a symbol of the neighborhood's vacancy rate, but also of Higbee's hopes for the future.

Higbee's interest in the Martindale area dates back six or seven years, when his son played in a soccer league based at the O'Bannon Soccer Fields in the Old Northside. During the breaks, Higbee would walk the nearby neighborhood – and put his long-time hopes together with today's reality.

"I could tell the neighborhood had a stable population that had been there quite some time," Higbee said, calling them "strong resources – people who had stayed, vested in



Construction blooms immediately north of the Martindale on the Monon Welcome Center, once the long-time home of Erskine's Market.

the neighborhood.”

There was, as well, “a significant amount of vacant property.” Higbee was able to buy about 70 of those vacant lots, secure some significant partnerships, not the least among them National City Bank. Stir in the considerable success of the nearby Fall Creek Place, and a project was born.

He enlisted a DCI staff member, Danielle Bauman, to serve as project manager. Bauman was so impressed by the project that she herself bought one of the first 25 homes built in Martindale on the Monon.

She understands that the project will change the neighborhood, “but we’ve made a commitment that we’re not displacing anyone.” She said they have gained support of the existing homeowners not only by helping match them with grant programs, but by assuring them that the project is producing “affordable homes for the working class.”

Those homeowner repair programs, she said, were ones already in place through the Martindale-Brightwood and King Park community development corporations. “It’s stuff the CDCs have been doing for a long time,” she said. “We just worked to hook them up with more people.”

In addition to the existing homeowners, Bauman said other neighborhood strengths include a strong, active group of churches, and light industry such as Major Tool and Machine, Inc., and Gleaner’s Food Bank.

There are also two city parks – JTV Hill Park with its recreation center and myriad of sports facilities, and Douglass Park with its nine-hole golf course.

And, of course, the Monon Trail, which along with nearby College Avenue gives Martindale on the Monon an easy link to the Mass Ave Arts and Theater District and the rest of Downtown.

That was one of the selling points for Dutro and Marino, who were also immediately impressed by their neighbors, “close-knit families who sit on porches.” They also point to new sidewalks and numerous tree-plantings, as well as the developers’ efforts to create a sense of community among the residents old and new.

“We’re the 11th buyer,” Marino said, “and we’ve met nine of the first 10 buyers.” He added that the developer has hosted parties bringing the existing neighbors together with the newcomers, as well as prospective homebuyers.

The subject of prospective homebuyers isn’t the best of news for Higbee, who readily admits home sales are lagging behind his timetable. But he also said interest is picking up as the neighborhood begins to take shape.

Twenty-five homes had been sold through early November, whereas Higbee had hoped to have sold 35 or 40 by now. But Higbee is pleased with the diversity of the homebuyers, noting that “we’re finding more and more people who want to live in the near-Downtown area.”

Annette Dutro and David Marino were among the first wave of people to move into a new residence in the Martindale on the Monon project. ►

He might also be pleased for any success at all, since he noted there were plenty of people “who didn’t think we were going to get any traction.”

Word is also spreading courtesy of the early home-buyers. Dutro, for example, was thrilled at the number of options she faced in the design of their home. “We got to pick absolutely everything – counters, floors, molding, even the shape of the rooms,” she said. “It is exactly how we wanted it to be; we didn’t have to settle.”

To date, the project has focused on single-family homes, but at some time in the near future Higbee and Bauman hope to be able to take a more holistic approach to the neighborhood revitalization project.

One example is the old Erskine Market, which has been extensively renovated and is now serving as a sales office and the development company’s headquarters.

“We hope to sell this building as live-work space,” Bauman said. “There’s now a great two-level upstairs apartment, with a rooftop deck.”

Higbee and Bauman hope to be able to turn their attentions to the commercial sector, boosting activity along 16th Street. Bauman said she was encouraged by rumors of a restaurant, although nothing has yet materialized.

“We want to make this more than a housing project,” Bauman said, pointing out that other amenities would “make this a comprehensive neighborhood.”

The idea resonates with William Gary, pastor of St. John African Episcopal Church, which has stood at the corner of Columbia and 17th streets for 108 years.

“We’re excited about the change,” said Gary, pointing out the lessened number of vacant lots. He, too, was impressed with efforts to link homeowners with grants to fix up their properties.

“If I have any concerns at all,” he said, “it is to be sensitive to the people who have lived here for a long time.” One danger, he said, is that if property values go up, so too will taxes. “I hope they will be sensitive to that.”

Gary hopes that Annette Dutro’s description of the project which brought her to Yandes Street is true: “It’s not about pushing the existing people out,” she said. “It’s about bringing new people in.”

For Higbee, the hope is focused on people such as Dutro and Marino. Referring to all of the Phase 1 buyers, he said, “A year and a half ago, those folks all took a risk with us.”

Higbee’s broadest smile may come when he notes that those 15 families all seem pretty happy they made the choice.



Martindale on the Monon

Boundaries: 16th Street on the south, Carrollton Avenue on the west, Sheldon Street on the east, and 19th Street on the north (although plans are for the project to eventually extend to 25th Street).

Downpayment Assistance Program: People at 80 percent of median income are eligible – couples with \$41,000 combined income, or singles at \$36,000.

Below-market-rate mortgages: 30-year deals at 1½ points below prime, through National City Bank.

Tax Abatement: A five-year property tax abatement for the first \$100,000 of investment, through the City of Indianapolis.

Partners: Citizens Gas; Clarian Health Partners; National City Bank; Fannie Mae; the City of Indianapolis; Local Initiatives Support Corp.; Key Bank; Major Tool & Machine; King Park Area Development Corp; and Martindale-Brightwood Community Development Corp.

Schedule: Phase 1, 15 homes along Yandes Street, was started in Spring 2005, with the last house sold by December 2005. Phase 2, with 40 lots, is under way.

- Bill Brooks