



H St: Past and Future (& the streetcar)

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With guides:

Charles Allen

Former Chief of Staff, Ward 6 Councilmember Tommy Wells

Anwar Saleem

Executive Director, H Street Main Street

Thomas Perry, P.E.

Program Manager, DC Streetcar
DDOT

Maury Stern

Director of Development, Insight Property Group

Brian Rajan Nagendra

Associate Vice President of Real Estate Finance,
City First Enterprises

Claire Carlin

Director of Development, Atlas Performing Arts Center

Scott Magnuson

Owner, The Argonaut

Alex Posorske

Coalition for Smarter Growth



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About City First Homes & City First Enterprises

City First Homes (CFHomes) is a nonprofit organization and partner of City First Enterprises. CFHomes is committed to expanding homeownership for families. CFHomes believes that broadening access to homeownership builds strong communities and vibrant cities and we supports “shared-appreciation homeownership” model to help make homes permanently affordable for DC’s working families and low- and moderate-income residents.

Working together with CFE, CFHomes helps households gain access to homeownership sooner than otherwise possible, allowing them to build wealth, access tax benefits, and have sustainable housing compared to renting.

City First Homes & City First Enterprises Collaboration

Founded 20 years ago, City First Enterprises is a nonprofit and incubator for community development solutions in Washington, DC. Through the City First Family of Companies—City First Enterprises, City First Bank, City First Homes, and City First Capital (New Markets Tax Credit Financing)—we fill in gaps left by other lenders and work creatively to address DC’s biggest community development challenges, including the lack of high-quality, affordable housing.

Our Goals: Creating Community Impact & Affordable Housing

CFHomes has historically focused exclusively on the creation and preservation of permanently affordable homes for families in Washington, DC. We provide workforce housing for people up to 120% of Area Median Income (AMI).

Our Homeowners

City First Homes helps support nonprofit employees, DC government employees, firefighters, police officers nurses, and teachers, working families, and residents in tenant-owned apartment buildings.

Permanent Affordability

City First Homes believes that permanent affordability is the way to keep home not only affordable now, but also for future generations to come. Investing once and preserving the investment prevents the loss of the community investment from one-time transactions. Instead, City First Homes program passes on a share of the initial community investment to the next purchaser of the same home. Many homeowners who purchase a permanently affordable home often move on to purchase a market rate home after selling their home to another qualified buyer.

Nationally Recognized Leader

City First Homes was selected out of hundreds of nonprofits as one of the nation’s most innovative & high impact nonprofits in affordable housing through the White House Social Innovation Fund.

CFHomes has made possible the development of over 120 new, transit-oriented affordable homes, most of which are in transitioning neighborhoods where working families are increasingly priced out of the market and where preservation of affordability is increasingly challenging.

Until recently, it was the Ledbetter Steak and Crab House, but "I thought this [building] was very key to our whole thing," Englert explains. "It's right here on an important corner."

Eager to make it the focal point of his redevelopment, Englert laughs, "I talked to Geoff and said, 'Let's go spend money! Let's do something together!' We came down here and had a pork chop, and we bought the place. Mr. Ledbetter was happy to sell."

The jukebox plays Patsy Cline, Prince and Shaggy; classic rock and classic soul. At the bar and around the pool table, older residents sit shoulder to shoulder with younger folks who seem positively giddy about buying into the neighborhood, all talking to the bartenders and watching baseball on a 60-inch flat-screen television.

"We've hired most of the old cooks," Englert says, as a way of maintaining some continuity with the community.

Some nearby residents aren't thrilled with the concentration of new bars -- the liquor license application for Showbar, with its reference to burlesque performances, convinced some that Englert wanted to open a nude-dancing club -- and posts on neighborhood listservs worried that H Street would become a new Adams Morgan, with public drinking and related crimes.

Englert brushes off such worries. "For every one negative person, there are 100 that are positive," he says. "They're just out there and vocal." Besides, he stresses, his ultimate goal is revitalization beyond his own establishments -- the strip will become more of a destination when more like-minded businesses arrive, including clothing shops and restaurants. "I've tried to recruit people to do this," he says, though he didn't want to name names. "I've brought them down here and walked them around, and they say, 'You jump in first and tell me how it is.' " H Street has one handicap that U Street and the Hill never did: a lack of transportation. The Argonaut is about a mile from both the Union Station and New York Avenue Metro stops, safe street parking isn't that common and taxis are nonexistent in the evening. "We'll have a shuttle bus from Union Station soon," Englert promises. "I'm trying to get a cab stand over here and open some parking lots."

Now, the Argonaut is a cool little bar that H Street can be proud to call its own, but it's hardly a destination by itself. Once the next few places open -- longtime Capitol Lounge bartender Tony Tomelden, who will run the Pug, thinks he'll have the Pug open in two to three months, and the Red and Black may be ready by early 2006 -- then more people will check out the scene. It will be slow going at first, Englert says, but "what's the worst that could happen? You have to wash some dishes? You have to go back to the bank? I firmly believe that you cannot fail if you work hard and deliver a good product."

Still, I have to wonder about the "if you build it . . ." strategy.

In June, Englert and a group of partners from the Pour House opened *Trusty's Full Service* (1420 Pennsylvania Ave. SE; 202-547-1010) around the corner from the Potomac Avenue Metro Station. Developers plan to put 247 luxury condos and a Harris Teeter supermarket across the street as part of a new complex called Jenkins Row. Now, the neighborhood has plenty of rowhouses and a one-block commercial strip that consists of carryouts, beauty salons, a pizza restaurant and a sporting goods store.

A mere one-minute Metro ride from RFK Stadium -- or a 20-minute walk if the weather's nice -- Trusty's is the closest bar to home plate. Stop by before a game and you'll find groups gathered around the chrome-accented counter, sipping draft beers from Mason jars and munching on hot dogs, Italian sausages or burgers, all cooked to order on a compact one-man grill behind the bar. It's a new place that's already taking on the familiar (and welcome) patina of a dive.

The problem comes when the Nats and D.C. United are on the road, and the small, service-station-themed tavern is practically dead. I've arrived at happy hour and been one of three and one of five patrons in the place, under lights fashioned from chunky metal oil cans, looking at the old road maps and automobile paraphernalia, sipping a \$2.50 Yuengling.

It reminds me of the Rock, one of the first sports bars to move in near MCI Center. When the Caps and Wizards were at home, and during college football season, that four-level building was jumpin'. The rest of the week: crickets. Maybe it will take some time for the word to get out, or long-time residents to feel like the place is really theirs. Until then, it's a good place to pop in before a game and grab a quick snack and a cold beer.

Excerpt from: Plans to Set The Bar High On H Street NE

By Fritz Hahn

Special to *The Washington Post*

Friday, August 26, 2005

IF YOU'VE been out and about on the Washington bar scene over the past 15 years, chances are you've been to one of *Joe Englert's* bars: An incomplete list includes the Big Hunt, Planet Fred (which eventually became Lucky Bar), 15 Mins., Strangeways, Politiki (later the Penn Ave. Pour House, now just the Pour House), the Insect Club, Capitol Lounge (gutted by fire a couple of days ago), the Andalusian Dog, the Rock and DC9.

Maybe Englert hasn't been the frontman every time -- even veteran scenesters don't instantly associate him with the hip-hop-meets-the-proletariat State of the Union or biker-friendly Crow Bar -- but he's been there.

Now Englert and an assortment of partners are embarking on his biggest-ever venture: transforming three blocks of H Street NE from a row of mainly vacant buildings and carryout shops into a hip, happening destination neighborhood. Over the next year, Englert and his associates plan to open seven bars and clubs on a three-block stretch of H near the revitalized Atlas Theater. These include *the Pug*, a boxing-themed sports bar; *the Red and Black*, a rock club Englert describes as "like DC9, but here"; *the Rock N Roll Hotel*, with live music and "private rooms" for parties; *the Bee Hive*, a Mexican restaurant; *the Olympic*, a sports bar with pool tables; *Dr. Granville Moore's Brickyard*, a more traditional tavern with a variety of European beers; and *the Showbar*, where Englert plans to showcase burlesque dancers, sword-swallowers and other nontraditional live entertainment.

"What I figure is, think of any worthwhile destination for music and food," Englert says. "It usually has three to five places. So why not make it exciting for people?"

Back in the early '90s, Englert was the godfather of U Street, opening a string of bars with eccentric themes and outlandish decor. Among his ventures: the Salvador Dali-inspired Andalusian Dog; State of the Union, with a huge Lenin towering over U Street; retro coffeehouse Zig Zag; and the bug-themed Insect Club, where worms were on the walls and on the menu. They drew funky, fun-seeking crowds to the neighborhood before landmarks such as Republic Gardens, the 9:30 club and the Black Cat arrived on the scene. (It's fair to note, however, that Englert's quirky nightspots had much shorter shelf lives than their more conventional neighbors.) As he prepares to try to re-create that edgy vibe, Englert explains he's always had a taste for buildings in developing neighborhoods. "They're cheap. I'm poor," he says with a hearty laugh. (This explains several other projects, including Temperance, a restaurant and bar coming to Petworth, and the new Trusty's Full Service at 14th Street and Pennsylvania Avenue SE, which we'll come back to in a bit.) Englert says "a young woman who's a friend of mine is in real estate," and she tipped him off to the number of vacant buildings in the area -- and the incentives that the District was offering for businesses willing to help rebuild H Street's commercial corridor. H Street was one of the city's largest shopping districts in the mid-20th century but was decimated by riots after the assassination of the Rev. Martin Luther King Jr. and never recovered.

The first in this wave of bars, *the Argonaut* (1433 H St. NE; 202-397-1416) opened two weeks ago near the bustling crossroads where Florida Avenue, Maryland Avenue, Benning Road and Bladensburg Road collide with 15th and H streets. A new coat of lime-green paint makes the place tough to miss on the otherwise drab strip. Inside, it's just as eccentric: Drawing inspiration from a classic English pub, the two-room building features a pressed-tin ceiling, a jumble-store collection of tables and chairs, tall windows and a collection of nautical knickknacks, including model ships and a large diving helmet. Overhead, lamps fashioned from old metal globes provide light.

Keeping with the theme, rum is the beverage of choice -- there's a nice selection with Seafarer, Appleton, Plantation, Pyrat and Sailor Jerry -- and the cocktail list features fruity tropical drinks such as the Pacific Punch. The kitchen sends out catfish sandwiches, Italian sausages, burgers and delicious sweet potato fries.

This oddly shaped building -- it's built on a triangular plot between Florida and H -- represents a coming together of two of Washington's biggest nightlife entrepreneurs. Englert's partner is Geoff Dawson, who runs Buffalo Billiards, Carpool, Atomic Billiards and Mackey's Public House, among other ventures.



stewardship

noun \ 'stū-ərd- ship
the conducting, supervising, or managing of something; especially: the careful and responsible management of something entrusted to one's care

Why stewardship?

Nonprofits and municipalities work hard to provide opportunities for working families to purchase affordable homes. Without proper monitoring, a community's supply of resale-restricted housing is at risk. Homes may be sold at market value, rented for profit, lost to foreclosure or refinanced for amounts greater than the restricted value. City First Homes (CFHomes) has developed a deep understanding of the problems faced by preserving affordable for-sale homes.

Benefits to Homeowners

National studies show that stewardship can reduce the probability of foreclosure by as much as 90 percent. Through our stewardship program, CFHomes provides ongoing support to low- and moderate-income homeowners throughout the life of their tenancy in their home.

We make sure homeowners make mortgage payments on time, are knowledgeable about needed home repairs and maintenance, take advantage of the tax and other benefits associated with owning a home, and receive post-purchase financial counseling. Every homeowner receives an initial home visit, regular communications about workshops and events, and connection to affinity services (insurance discounts, car and bike share, collective energy purchasing, etc).

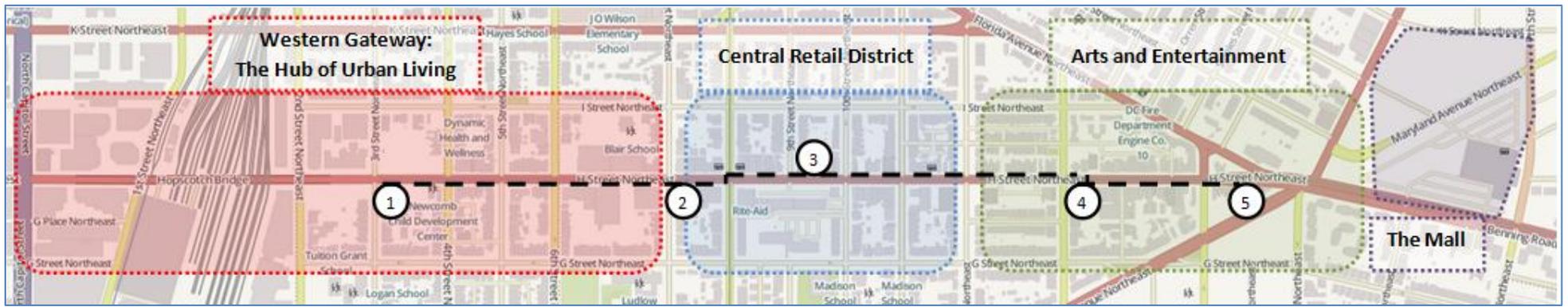
What do we do?

- Monitoring of homeowner compliance with resale restrictions
- Marketing and outreach
- Assist homeowners with navigating local housing programs
- Homebuyer identification and qualification
- Homebuyer education regarding resale restrictions
- Underwriting and processing
- Resale of resale-restricted housing
- Establish lender relationship for resale-restricted housing
- Assist homeowners with refinancing of mortgages
- Pre and post-closing administration

For more information contact us at:

Phone: (202) 745-4481

info@cfhomes.org



① Introduction

② The Apollo H Street

③ H Street History

④ R.L Christian Library/
Atlas Performing
Arts Center

⑤ The Argonaut

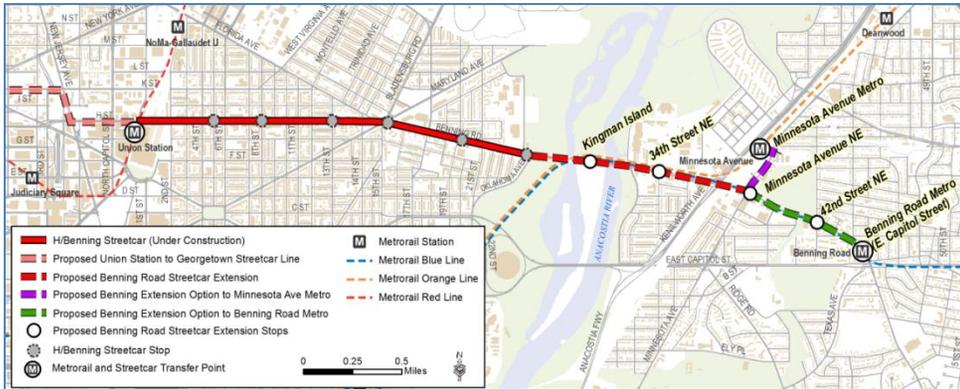


Image courtesy of DDOT



Image courtesy of National Conference of State Historic Preservation Officers

The historic Atlas Theater, founded in 1938, is seen here before its 2004 renovation.



Image courtesy of Insight Properties

The Apollo H Street will feature 321 residential units and nearly 23,000 square feet of retail space, including a Whole Foods supermarket.



Image courtesy of DDOT

The confluence of H St, Bladensburg Road, 15th Street, Benning Road, Maryland Ave, and Florida Ave, locally known as the Starburst, in 1947.