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KNOWLEDGE IS PRESERVATION POWER: HHF Board Attends Saturday Seminar

by
Elise Stephens

Mobile's Mark McDonald, one of the South's leading professional Preservationists shared his expertise on the *Ins and Outs of Revolving Funds* with the foundation board, Saturday, October 5, 1996.

The HHF is embarking on an exciting, challenging mission that was part of its original charge. Revolving Fund is a term our readers will encounter with frequency in this and subsequent issues. As Mark McDonald defines it, a Revolving Fund is a fund of money, a line of credit, a guarantee of payment extended by the Foundation to purchase an endangered property, stabilize it if necessary, and sell it. With such a fund in place, the Foundation has at its disposal a plan and the power to act swiftly to save historic properties.

A Revolving Fund is the ultimate recycling tool delivering a triple whammy: 1) Money invested in preservation of a building through purchase and resale can be used over and over; 2) With each reinvestment, the revolving fund is saving another property from the bulldozer; and 3) Each property saved is sold with restrictions which assure continued preservation. Yes Virginia, there is an ultimate Preservation weapon. And even nice old ladies in tennis shoes can enter the fray and take a wack at the foes of preservation.

Who are the foes of Preservation or the FOPs? They are the neglecters with limited vision, absentee owners, slum lords who are usually nice church-going folk like ourselves, although McDonald told us about one owner in prison. At least he had an excuse for letting his property deteriorate.

Mobile's Revolving Fund does not operate alone. It works in tandem with another program: The Mobile Historic Development Commission's

Endangered Properties List. To make this list, a property must be salvageable and worth saving. Often only an architect or preservation contractor can see the diamond in the rough. Historic old buildings have withstood and can withstand overwhelming abuse and still respond to the preservationist's loving care. Interestingly, the properties on this list are put there without notifying or gaining permission from the owners. The newspaper does a Sunday spread on a recent listee. In many cases, the embarrassment is enough to spur action. Often negligent owners are willing to put their property up for sale. Sometimes they even turn them over cheaply or as a gift to the Mobile Historic Development Commission rather than take the hassle. Building Inspectors can play pivotal roles in bringing pressure to bear on negligent owners.

The Mobile Commission had put together a "sweetener" or motivator for owners to come forth and do their duty or else sell to someone who will. The Commission has initiated a \$10,000 Facade Grant Program which is available for buildings on the Endangered Properties List. Eligible improvements include labor and materials and architectural fees for exterior reconstruction, up to 6% of approved costs. Each grant recipient must show clear title to the property; submit complete plans, cost estimates, proof of insurance, and see that the work is completed within six months. The clincher to the success and value of the program is the provision that all recipients of grants "must convey a perpetual facade easement to the MHDC to protect the historical character of the building for the future, even if the property changes hands." Depending upon how you look at it, \$10,000 is a very reasonable investment for a saved building.

The Mobile program insists that all endangered buildings be listed or eligible to be listed on the National Register. This means that these properties are eligible for easement tax breaks and other benefits.

McDonald stressed the importance of the "But for us" test which, amplified, states "But for us this property would be demolished or lost to preservation." If the local real estate market can save a property then it is best for preservation groups to spend their energies on some other property. McDonald's group does not loan money or give it away, although many Revolving Funds do. (See Alabama Preservation Alliance.) By simply purchasing, stabilizing, restoring the exterior, and selling the property with preservation restrictions attached, the Revolving Fund avoids administrative and bookkeeping tangles.

What are the objectives of the Revolving Fund? First and foremost, to preserve historic properties and neighborhoods. Secondly, to attach deed restrictions or preservation easements on all properties handled. Thirdly, to rehabilitate neighborhoods by selectively purchasing and, in the case of low-income housing, completely renovating the target house.

When that house sells, the Commission reinvests the money in the same the neighborhood is resurging. Usually the houses restored are still reasonably priced so that low or moderate income families may continue buying in the neighborhood. A property on the edge of an historical district could serve as a catalyst to restore a whole block or two.

A rule-of-thumb is always to include provision that the Commission has first right of refusal should the property go on the market. That way the Commission will keep tabs on properties it has recycled, protecting them from purchase by a less than scrupulous buyer who may plan demolition or removal for a parking lot. Urban property is always under pressure to become paved. Churches are especially prone to consider their parishioners' needs for parking their cars in this life tantamount to saving their souls in the next. A better analogy would be that saving old buildings is like saving old souls. Both can be renewed and washed clean.

It's not enough to see how a Revolving Fund works. We must also address the question of who does the work? Mark McDonald is an attorney-turned-preservationist. His skills and knowledge prepare him for his role. His love of old buildings, historic preservation and people come together to empower him. He and his paid staff of five now work for the City and include members of the preservation, historic, and neighborhood associations in new project committee deliberations. Usually there will be some overlap of memberships with a preponderance of new people on each committee.

McDonald observed that neighborhood associations can be especially helpful in addressing neighborhood problems such as vacant "crack" houses or abandoned dwellings. The Commission works with others to address these problems since long-term solutions require neighborhood commitment. Quick fixes turn out to be just that. The Savannah Street rehabilitation project is an example of Mobile's efforts at achieving social as well as architectural preservation goals. The HHF may want to address similar concerns with similar precautions. As the Foundation extends its participa-

tion in the community, its membership should grow. McDonald has found that young adults are especially attracted by neighborhood preservation efforts and enter enthusiastically.

The last topic we touched on was funding. Properly, if something is worth doing then the money to do it will be forthcoming. There IS money out there. McDonald whetted our appetite by sharing Mobile's success stories. Most federal and state dollars that go to preservation are channeled through the Alabama Historical Commission. So, that is an avenue the foundation will be going down soon and often as we expand our role. (See article on the Alabama Historical Commission.)

All fund raising for preservation partakes of the proverbial plum pie. Anyone who sticks in his thumb will pull out a plumb. The pie is that rich. Money invested is reinvested; one property saved leads to others being saved, historical districts and historic landmarks attract tourist and convention trade as well as stimulate the local real estate market. It's win, win, win with preservation dollars.

McDonald has found that the Mobilians are generous with their time, skills and extra efforts. When a house becomes endangered, something like "save the whales" occurs. Everyone pitches in. Carpenters, painters, plumbers, carpet layers, masons, and roofers give labor and materials in community-wide campaigns to "save this house or that neighborhood." Huntsvillians can do as well.

Individuals and families sometime give properties to the Historical Commission knowing that the family name will be honored in perpetuity. There are tax breaks, too, for generosity. The Historic Huntsville Foundation must awaken our citizens to the manifold satisfactions of philanthropy.