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PHILADELPHIA COMES BACK TO WHERE IT BEGAN IT WAS WILLIAM PENN'S CITY. IT'S BECOMING A HOME TOWN AGAIN.

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Three centuries ago, what is now known as Old City was about all there was to Philadelphia: a few blocks along the Delaware, a few blocks west. Cross Fourth Street, and you were in the woods.

Less than 100 years later, those blocks became the cradle of the nation's liberty and its first capital. A few blocks begat thousands, and Philadelphia expanded west, north and south, becoming what it is today: America's fifth- largest city.

But what of Old City? By 1950, the neighborhood, between Walnut and Spring Garden Streets and Fourth to the river, held 216 households, "of which half, according to the census, had no indoor plumbing," said Roger T. Prichard, a resident and businessman and the head of the developments committee of the Old City Civic Association (OCCA).

By 1970, the number of households had dropped to 117. Consider that, 200 years earlier, most of Philadelphia's 40,000 inhabitants had lived in an area only slightly larger, and one gets the impression that Old City had become, to most, an afterthought.

After 20 years of redevelopment, though, the total population is now around 2,400 in 1,902 households. Old City has become chic "without the snobbish connotations of that word," Prichard said. There are 31 galleries, plus restaurants, nightspots, hotels and movie theaters, in addition to the historic attractions of Christ Church, the Betsy Ross House, Elfreth's Alley and Independence National Historical Park.

The transformation from the place everyone forgot to a place everyone wants to visit did not happen overnight.

"When I moved here in 1977, I couldn't find a bank that would give me a mortgage," Prichard recalled. " 'You want to live where?' they said."

It wasn't until 1974 that residential development of Old City was even allowed. The area was zoned G-2 industrial, and this discouraged potential residential developers. The OCCA spearheaded the drive to rezone the area for mixed use, and things began to happen. By 1980, redevelopment was booming.

Two and a half years ago, zoning regulations were amended to eliminate night life in the residential area north of Market Street.

"It's a major challenge to juggle a diversely mixed-use neighborhood," Prichard said. "We decided to restrict night life to the area between Market and Walnut and along the waterfront. People need to sleep at night."

But Old City has always been a mixed-use neighborhood.

When the lion's share of Philadelphians lived in the neighborhood, their two-story brick houses filled every available piece of buildable land. Artisans and shopkeepers had their businesses on the first floors of their homes. They and their families lived on the second floors or in L-shaped structures added to the back of the first floors.

It was, as the guides of Independence Park tell visitors, an area where there was no economic stratification, where rich and poor lived next door to one another. Benjamin Franklin lived in a house near Fourth and Market, behind a building he rented out. The home of Episcopal Bishop William White, which is preserved at Walnut near Third, backed up on Dock Creek, a sewer lined with tanneries and filled with the effluent of nearby artisans' homes.

Sue Kellogg, a tour guide and resident of Elfreth's Alley, said homeowners were taxed on the frontage of their houses, so people often built three or four homes behind the house that faced the street and shared the tax.

The 18th-century city had all but disappeared by the Civil War. Betsy Ross' home, Elfreth's Alley, four or five churches and a few other buildings survived, but they stood in the shadows of the factories and warehouses that line the streets of Old City north of Chestnut Street, the architectural style of which is known as "utilitarian classicism."

These were the notorious sweatshops, five-story structures, "dimly lit, cold in the winter, sweltering in the summer," Prichard said. In an era before freight elevators, five-story winches and pulleys were used to lower goods to the ground for transport to the docks.

"One city had been transformed into a totally new, different one," Prichard said.

A similar transformation has been going on for the last 20 years. Unlike the previous one, developers have chosen to recycle existing buildings, not destroy them. A large number of Old

City dwellers live in buildings called The Chocolate Factory, The **Wireworks** and The Sugar Refinery, keeping alive 19th-century names and facades, but exchanging the sweatshop existence for relative luxury.

"Everywhere you look, it's a 19th-century neighborhood," Prichard said.

Except for Elfreth's Alley, often referred to as "the oldest street in America with dwellings on both sides." The six-foot-wide street, opened shortly before 1702 by blacksmith Arthur Wells and bolter John Gilbert, is named for Jeremiah Elfreth, who acquired properties on both sides of the street in the mid-18th century. The oldest house dates from about 1725.

There is a museum at 126 Elfreth's Alley. On the first weekend in June for the last 60 years, residents have opened their homes and gardens to the public.

Kellogg said most residents enjoy living in two centuries at once.

"People ask, 'Don't the tourists bother you?' I think it's just wonderful waking up on a Saturday morning and hearing a guide answering questions under your window. Residents never tire of visitors asking them questions."

All sorts of people - from families with children to retirees - live on Elfreth's Alley. Although many people believe that houses there are inherited, "it doesn't take years of waiting to buy or rent," Kellogg said. "It is a transient neighborhood, and a relatively safe one, too."

Old City has no schools, and the few children in the neighborhood live on Elfreth's Alley. Old City residents are primarily singles or childless couples, between 30 and about 60 years old. A lot of people have roommates to share costs.

Until recently, when many of the big developments of the 1980s began going condo, about 95 percent of Old City residents were renters. The most popular buildings, according to Prichard, are the smaller ones rehabbed in the 1970s by individuals and small partnerships, which did most of the work themselves. The rents are usually less than in the big developments because of it.

About half of Old City's residents walk to work, and only about half own cars. "Unless you have business that takes you out of town, you don't really need one," Prichard said.

Many people are self-employed and some own businesses in the neighborhood or, like Prichard and his wife, Astrid Caruso, operate one from their home. (They are computer-system consultants.)

Since 1980, about \$100 million has been spent on residential development in Old City. Starting in July, about \$5 million more, mostly in state and federal highway funds, will be used for the Historic Market East project. Market Street, from Front to Fifth, will get brick sidewalks and crosswalks and gas lamps.

"Ed Bacon called me up and said, 'Market Street is a disgrace. Why don't you do something about it,' " Prichard said. Stockton Strawbridge, former chairman of Strawbridge & Clothier, talked to the right people, and the project was born.

Though the project will primarily benefit tourism and retailers, Prichard and others in Old City hope it will spur needed redevelopment on Market Street.

"We're hoping people will walk along Market Street, look at the buildings and say, 'Wow!' " Prichard said.

VITAL STATISTICS

Population: 2,400 in 1990.

Median home price: \$118,000 (1988-90)

Location: In Center City Philadelphia, between the Delaware River and Independence National Historical Park.

Mass transit: SEPTA buses and subways.

Median home price: \$118,000.

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