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Remember the ’80s
...when houses sold in the $70Ks?

There’s a myth that an under-30 couple can’t afford a new home. But here on Winter Street, there’s a staircase of hope.

When I was younger and still in college, my father gave me some advice: “Don’t be afraid to get dirty.”

That sentiment on character couldn’t mean more to me now—engaged and under 30—as I wait in line to check out the $79,000 house at 116 Winter Street.

Among the line of 50 or more realtors, brokers, handymen in overalls, the plainly curious neighbors, and the real estate hawks, there’s a chatter:

“Can you imagine what it must look like inside?”

“There must be something wrong.”

It’s all decisively critical without evidence. Though perhaps it’s the yellow vinyl siding and porch banister detached and swaying.

As the first visitors emerge from their tour, they seem to corroborate. “Is it worth it?” someone asks from the crowd. A man replies, carrying a flashlight, “After three dumpster loads, it’ll be worth $75,000 to me.”

Everyone shares the laugh, and a chilly gust clamors down Winter. The sheer number of us waiting to get in appears to belie what greatness we’ll find.

Inside, I discover a world of unknowns—I have no idea how to fix these things: The ceilings have water damage, the wood floors bend under my steps, and sleeves of asbestos wrap around pipes in the basement.

“That’s about $7,500 right there,” real estate agent and general contractor Tom Landry says. He points out the wiring. “This old stuff gets too much usage today: $25,000-$30,000. And the leaking roof? Seventeen grand.”

In the cavernous halls of the three floors, I hear the probing murmur of others. They test hinges and...
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116 WINTER STREET, THEN & NOW, $79,000

IF THIS WERE 2003
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$471 monthly payment

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4.28% APR, 30-year fixed mortgage
$390 monthly payment
(bankrate.com; hsh.com)

COMPARE TO: WEST END RENTAL
4-bedroom, with parking
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(craigslist.org)

check for studs. “You have to create an envi-

ronment you can actually work in,” Landry

says. What would Tom Hanks add to that?

But there’s a certain charm to this nearly

200-year-old relic. The decorative plaster

molding in the main bedroom runs its course

smoothly along the four walls; Landry loves

the rosettes and the coffered ceiling, too.

“Amazing detail. It’s beautiful. I keep coming

back to it.”

Although it’s partially covered, the two-sto-

ry staircase appears to be floating—architectur-
al magic—and it has an antique banister. “It’s

really nice, probably original,” realtor Wendy

Harmon says. “Some rooms look like they had

French doors. There are so many hidden de-
tails I like.”

In the middle of the house, I find myself in

a sort of suspended state, between the first

and third floor, between liking and disliking

the home. People file around me as if I stand

in the concourse in Fenway, waiting to watch

the first pitch on a television screen. Others

hurry downstairs. But under the punch of

warmth from a skylight, I’m beginning to

warm to Winter.

Is this a home for a first-time buyer? “It needs

10 dumpster loads and $200,000 worth of

work,” Landry says. But Ronda Jones, a loan of-

ficer for the city, says support is available for

people just like me. “We help families purchase
first homes through special loan programs, with lending rates at zero percent,” she says. “We also have loans for home improvement—up to $15,000 for general work and $10,000 for lead paint removal. Those rates range up to three percent.” It won’t help flip the house, but these loans start me and anyone else in my situation in the right direction.

Outside, as everyone’s leaving, I remember my father buying old cars and renting decrepit properties just to fix them up. “There’s nothing wrong with it. It just needs work,” he’d say. For a first home, for someone starting out, there’s nothing wrong with the house near the intersection of Winter and Spring. In fact, I’ll be ready by summer.

It isn’t often an open-house draws crowds so large it’s like a night club. Was this a stunt or savvy marketing? The city of Portland assesses it for $230,800. At press time, offers eclipsed $79K and were rumored to have risen above $100K. For more photos of this underpriced phenomenon, visit portlandmonthly.com/portmag/2012/03/winter-extras.

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