

# Neighborhood improvement

GENE BURCH

## Kathy Carter realizes dream in renovations

It is one thing to improve your neighborhood by fixing up your own house—but to buy 10 more houses and pretty much renovate an entire street?

That's what **Kathy Carter** is doing on her block in Frankfort.

Chinn Street had no idea what was coming when Kathy and her husband, **Bernie**, who was commissioner of natural resources in the Julian Carroll administration, bought a house at the intersection of Chinn and Montgomery streets in 1972.

Then again, Kathy Carter had no idea, either.

But years later, after she had bemoaned the declining condition of houses in her neighborhood, a contractor friend, **Bobby Hager**, said that if she would buy the 10 houses near hers on Chinn Street, he'd work exclusively for her to help renovate them. Her husband had died in 2000, and it made her rethink her life.

"That was a jolt," she said, "and it made me realize that I'm not guaranteed tomorrow. I began to think of many people and wondered if they had their life to do over, what they would say. And that motivated me—to do

something in life instead of just sitting around."

So, in 2000, Kathy went to the bank to get loans to buy 10 houses and make improvements as each house became available.

"I went with the idea that they weren't going to approve any of them," she said. "So I walked in. The bank president (**Danny Garland**) knows me. He asked me how he could help me. I figured, 'He won't let me buy one, so why not ask to get all of them?'"

About a half hour later, the bank had said yes to her plan to purchase all 10.

"When I walked out of there, I was scared to death to cross the street," Kathy said. "I thought, 'This is a dream. This isn't happening to me.'" It gets dreamier.

The night before she went to the bank, a neighbor decided to move back to Chicago to be near her daughter. Kathy had told the woman previously that if she ever wanted to sell, Kathy would be interested in buying.

Shortly after she got home from the bank, the woman called and said she was ready to sell. So Kathy called the bank back that same day, got the first loan approved, and soon began renovating. She knew little about that, but she said she knows how to listen to advice from experts and friends and, of course, to rely on her contractor.

Slowly she began to acquire the other small

houses and is now renovating her eighth. She guts them and installs new fixtures and better room designs—with white picket fences out front. Each house is "color coordinated." One



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Kathy Carter, with her dog Sophie, has renovated 10 homes in Frankfort.

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The Governor's Mansion is located at the top of Capital Avenue, overlooking the Kentucky River in Frankfort.

house is peach; another is gold with dark green shutters and a brick-red door.

Frankfort now has a Holmes Street Task Force to restore blighted neighborhoods, and University of Kentucky architecture students created a vision study for the area.

But long before them, Kathy Carter was doing it on her own. Her work is now used as a model of how a neighborhood can be transformed. In doing so, she embodies the heart of NewCities Foundation principles that call for stronger communities and involvement by everyday people.

“Now my neighbors are all my tenants,” Kathy said. “People come out on the porch and wave at other people. They’re talking to one another, and you just don’t see much of that nowadays.”

There’s one other thing. Despite never running for office, she decided to run for city council last November. She not only won a seat, she also garnered more votes than anyone—including some longstanding incumbents.

She keeps finding ways to make a contribution. “Sometimes you’ve just got to plow in there and do it,” she said.

### 12 principles for NewCities

1. Connect to the world
2. Encourage youth, diversity and inclusiveness
3. Feed the mind, nurture the soul
4. Embrace healthy living
5. Remain true to the city's uniqueness
6. Don't merely grow; plan and develop over time
7. Build beautifully and steward the environment
8. Cultivate leadership and citizen involvement
9. Recruit, retain and generate wealth
10. Mimic bigness, but think small
11. Rethink boundaries
12. Buy locally, sell globally

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## Frankfort Facts

**MAYOR:** William May Jr.

**POPULATION:** 27,741

**LOCATION:** Kentucky's state capital sits in the Bluegrass region between Louisville and Lexington. It lies in a valley surrounded by woody hills and limestone cliffs carved by the Kentucky River. Away from the river, Frankfort also has miles of rolling hills and green farmland. Frankfort is considered to be one of the most picturesque state capitals.



The old Federal Courthouse is home to the Paul Sawyer Public Library in Frankfort.

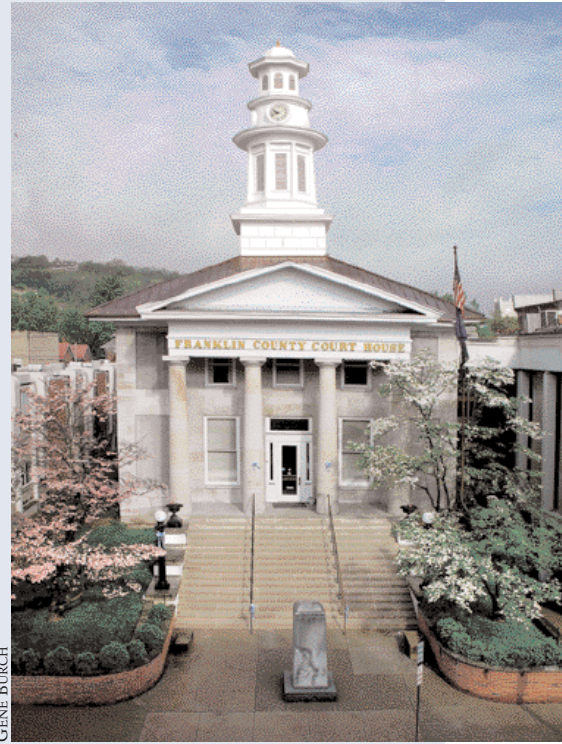
**HISTORY:** In 1780 a group of Indians attacked pioneers from Bryan's Station who were working along a ford in the Kentucky River. One of the pioneers, **Stephen Frank**, was killed and the crossing became known as Frank's Ford. Over time, the name was shortened to Frankfort.

In 1786 **Gen. James Wilkinson** purchased 260 acres of land in what was then western Virginia but is now Kentucky. Two months later, the Virginia legislature designated 100 acres of his land to be used for the town of Frankfort.

Wilkinson sold his property to **Andrew Holmes** early in 1792. Later in the same year, Kentucky joined the Union as the 15th state. Holmes recommended that Frankfort be named its capital city—and provided plenty of incentives.

He offered the state several town lots, building materials, the rents from a tobacco warehouse, and \$3,000 from eight citizens if Frankfort was chosen. On Dec. 5, 1792, Frankfort was named the seat of government for Kentucky.

Frankfort began to see a great deal of new growth and soon became the



The original portion of the Franklin County Courthouse.

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The Kentucky History Center in downtown Frankfort houses centuries of the Commonwealth's heritage.

state's second-largest city, behind Lexington. The city experienced several new projects, including the founding of the Frankfort Water Co., and a state penitentiary. Several factories were built to produce a variety of goods.

Using the Kentucky River, Frankfort was able to transport goods to markets along the Ohio and Mississippi rivers—helping to make Frankfort a hub of commerce for the central Kentucky area in the 19th century.

During the Civil War, both the Union and Confederate armies viewed Frankfort as a strategic location.

At one point the Confederacy managed to occupy the city. Residents and troops built barricades and forts on what is now known as Fort Hill.

In the aftermath of the Civil War, Frankfort began to regain its economic muscle. The city more than doubled its population in a relatively short time.

The first Boy Scout troop in the nation was organized in Frankfort in 1909. While the city grew over the next

several years as state government got larger, the most significant growth occurred after World War II as former farmland became residential areas.

The Frankfort Cemetery is sometimes called the “Westminster of Kentucky” because of the number of statesmen and Kentucky leaders who have been laid to rest there. Daniel

Boone and his wife, Rebecca, are interred in a place of honor in the cemetery.

**SPECIAL EVENTS:** In June, the Kentucky Herb Festival and Capital Expo are held, and the Folklife Festival takes place every other

September. Frankfort also hosts the Ghosts of Frankfort tour, the Pumpkin Fest in October and the Kentucky Book Fair in November.

**ADDITIONAL WEB SITE INFORMATION:**

[www.cityoffrankfortky.com](http://www.cityoffrankfortky.com)

[www.visitFrankfort.com](http://www.visitFrankfort.com)

[www.city-data.com/city/Frankfort-Kentucky.html](http://www.city-data.com/city/Frankfort-Kentucky.html)



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