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FALL 2008

YOUR GLBT REAL ESTATE MAGAZINE

A photograph of two men standing in front of a modern house with a swimming pool. The man on the left is wearing a white polo shirt and dark pants, and the man on the right is wearing a blue and white checkered shirt and glasses. They are both smiling and holding a large white sign with the word 'SOLD' in red letters. The background shows a well-maintained garden with tall grasses and a stone wall.

SOLD

Best gayborhoods

Doing a walk-through

The new East Dallas

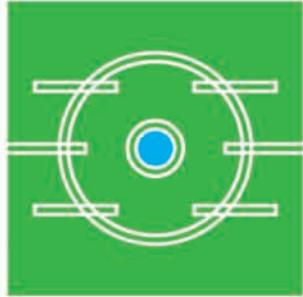
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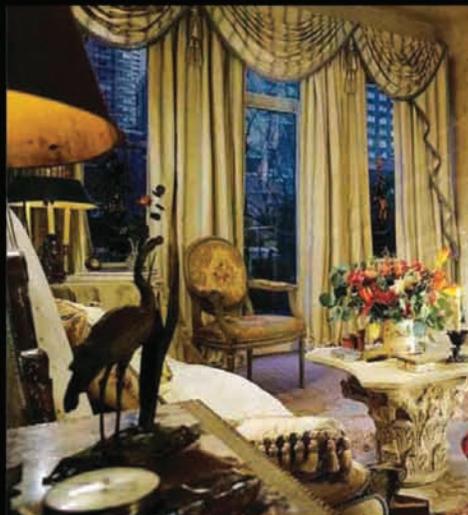


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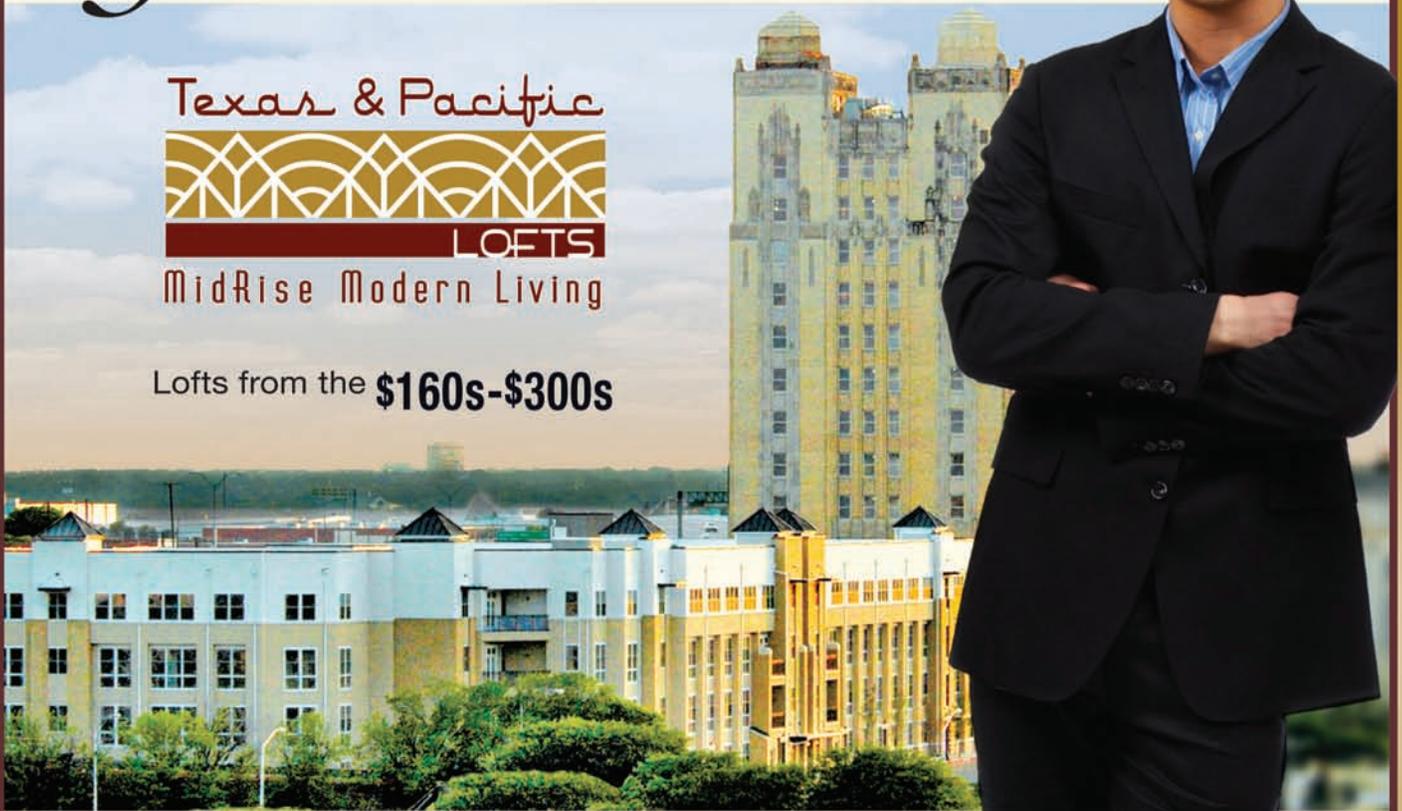
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Best kept secrets

Agents weigh in on their favorite neighborhoods for gay house-hunters

By Arnold Wayne Jones

There's an old joke that if you want two answers to your question, ask one politician; the same could apply to real estate.

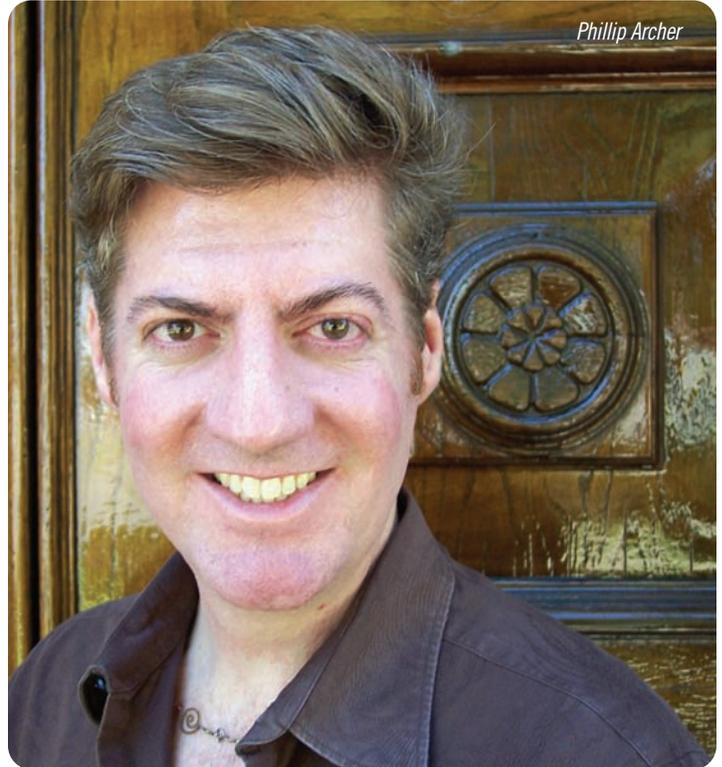
As the economy continues to undergo its roller coaster cycle, we decided to ask several Dallas agents to weigh in on where he or she would send a gay home-hunter looking for a steal: "What is your favorite undervalued or 'secret gem' neighborhood in the Metroplex for GLBT homebuyers or renters?" we asked.

Here are some ideas for where you might want to focus your energies if you're in the market for gay-friendly bargains.

Everyone has already heard the buzz about North Oak Cliff being the next big boom area of Dallas, but I believe that the Kidd Springs neighborhood is perfectly positioned to take advantage of Dallas' southern sector growth.

Anchored by The Bishop Arts District on the south and Methodist Medical Center on the north, Kidd Springs has all the ingredients needed in a recipe for exciting growth and urban renewal. Residents of this charming area wait with unbridled anticipation for the historic Oak Cliff Trolley to return to its route down Bishop Avenue.

Kidd Springs' next great asset



must be the parks and lakes. With Lake Cliff Park on the northeast end and Kidd Springs Park on the southwest end, you are just blocks away from an urban oasis that is perfect for hiking, fishing, walking your dog – which I do daily. As the Trinity River Project comes to fruition over the next 10 years, Kidd Springs will actually be within walking distance to the beautiful new lakes, walking trails and parks created by this unprecedented bond package.

Kidd Springs also offers the ultimate mix in residential living. If you want to experience the high-rise lifestyle with unbelievable views of Downtown, we have Lake Cliff Tower. If you are looking for a historic prairie style home that has been completely renovated, we have tons of

them. If you prefer fixer-uppers, we have an ample supply of historic properties just waiting for you to restore them to the grandeur of the turn of the century.

– Phillip Archer with Archer-Ver Eecke Company

The entire Northwest Dallas area is one of Dallas' best kept secrets, with home prices still very affordable and amenities such as shopping, dining, fitness centers, medical facilities, retail, highly rated public and private schools and, best of all, a welcoming community.

A few underappreciated neighborhoods in an area that's bounded by LBJ Freeway to the north, Marsh Lane to the east, south to Walnut Hill and just west of Webb Chapel, feature a mix of beautifully updated homes and some that are just screaming for a little GLBT design magic. These neighborhoods include Webster Grove; Sparkman; Royal Hills; Royal Chapel Estates; Kenilworth Estates; Walnut Hills and Sandle-





Keith Yonick

similar to those in the M Streets or Lakewood that are within walking distance to the DART Rail. Many of these homes simply need owners who have the panache to pull off the right improvements.

The other community is Las Colonitas Condominium complex at Midway & LBJ. My partner and I own two units there. One-bedroom condos are going for between \$40,000 to \$52,000 and two bedroom units are going for between \$45,000 to \$65,000. The homeowners association fees are around 28 cents a square foot and rents are between \$600 and \$850 per month. It's an amazingly well placed complex near both the Galleria and Brookhaven College with easy access to LBJ, I-35 and the Dallas North Tollway.

— **Bob McCranie with William Davis Realty**

wood. All have prices ranging from the low \$100,000s up to \$300,000, and offer a variety of sizes and styles such as mid-century moderns, soft contemporaries, ranch and traditional cottages built from the 1950s through the 1970s.

It's an easy 15-minute drive to Downtown and Oak Lawn, and two DART stations are scheduled to open in 2010. There's already a strong presence of GLBT families in the area.

— **Barbara Stone with Allie Beth Allman & Associates**

Right now is the best time to find a good deal in almost any area of town. With all of the inventory, there are many opportunities for good values. I don't know if any one area is "undervalued" right now — that's hard to know until tomorrow becomes today.

— **Susan Melnick with Virginia Cook Realtors**

There are two communities that come to mind immediately.

The Carrollton Heights Historic District and surrounding homes are less than half a mile from the new Downtown Carrollton DART Station. The area is filled with 1940s and 1950s homes that need TLC. Most are priced under \$150,000 and many of the homes are already in a historic district. Imagine having homes

Preston Hollow, Oak Lawn, Kessler Park and the M Streets — everyone knows they're hot for renovation and new construction. What's the next hot area? I think



Susan Melnick

the Medical District by the new DART Rail is going to be fierce. Culcourt Street in Dallas, Clover Lane in North Dallas, Disney Streets, Northwood Hills and

McCree Road I think will run amok in a few years. I saw foreclosures back in the early 1990s sell in Preston Hollow for \$300,000; now they are out of reach for most homeowners.

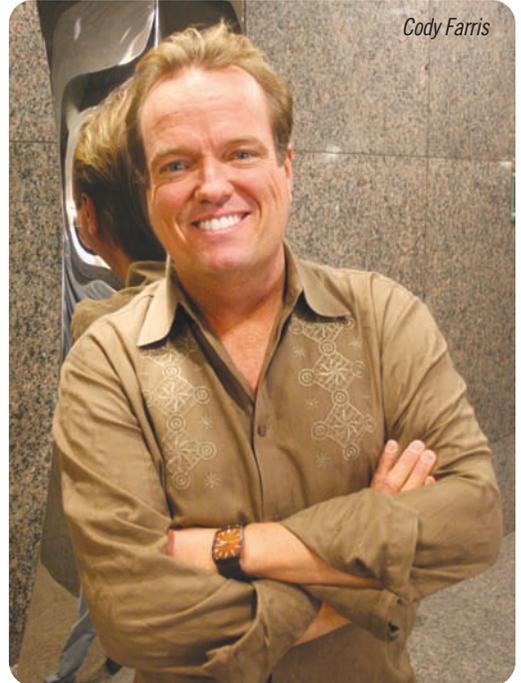
I work with lots of schoolteachers, and during the summer I discovered some great forgotten areas under \$150,000. These areas include ParkDale, Menger Avenue, McCree Road, Pandora Circle, Rambling Street, Buckner Terrace, Piedmont and Oak Creek Circle in Dallas. I am a big fan of the McCree Road area and Lochwood in Dallas.

And if the neighborhood name ends in "Heights," it is a good thing.

— **Keith Yonick with Prudential Texas Properties**

When I started selling real estate in Dallas 16 years ago, the "hot" area for the GLBT community was in Northwest Dallas, above Northwest Highway inside the LBJ loop and west of Midway Road. It consisted of single-family houses on good-sized lots developed in the 1950s and '60s. The homes were affordable, and gays were moving in, raising the standards of the neighborhoods as families were moving to the suburbs further out. The appreciation of house values in this area over the past 15 years has been greater than many other areas of Dallas. It also has a great sense of community.

Now I see the same thing happening now in an area east of Downtown, between Ferguson and I-30. The Claremont neigh-



Cody Farris

borhood has many of the same style '50s and '60s homes. I have sold a couple of my GLBT clients there in the past few years, and find it increasingly attractive for the buyers who are looking for a place to update themselves and get a chance to build sweat equity.

— **Paul LaPierre with One Percent Realty**

I would recommend Midway Highlands, which is north of Northwest Highway and west of Midway Road. It's a close-in neighborhood with a blend of post-war traditional cottages and new construction, and very gay-friendly. It has a diverse base of residents, tree-lined streets and great pride of ownership. If you don't require a lot of square footage, you can still find nice updated homes for under \$300,000.

— **Cody Farris with Prudential Texas Properties**

Ilume-inating design

Cedar Springs hopes to get a vigorous makeover when Ilume, the development in the old Mary Thumb space, opens next year

By David Taffet

Everyone knows that the Oak Lawn-Cedar Springs area is Dallas' oldest gayborhood. Except, sometimes, the companies who build homes there.

Often it seems builders more comfortable in the suburbs are responsible for much of Oak Lawn's redevelopment, with little regard for the character of its residents. Mid-rise condo projects have been plunked down next to single-family houses; luxury buildings sit adjacent to run-down properties.

But Luke Crosland, owner of the Crosland Group, had something specific in mind when he began his newest project.

Crosland had his eye on Oak Lawn for a few months when the Cedar Springs Tom Thumb store, affectionately called Mary Thumb by locals, shuttered its doors. His company was able to acquire that property and the contiguous Catalina Townhouses to put together the entire city block.

He was approached by a number of companies about the property including Wal-Mart Markets — the kind other developers might have jumped at the chance to partner with. But Mick J. Rossley with Crosland says they knew how important the strip was to the community. So even before planning a project or hiring an architect, they did something unique: They talked to the Tavern Guild, the Cedar Springs Merchants Association and other landlords on the block.

"We want to be the signature anchor for the street that compliments what's on the street," Crosland says. "We want the excitement and energy. This is a passionate community with a long history."

The original rendering for Ilume, the development rising on the former Tom Thumb lot, was an elegant design that would have enhanced any urban neighborhood. Stores with parking faced Cedar Springs; loft-style apart-

ments featured dozens of floor plans at affordable prices. Nice as it was, there was something nondescript about the project. So they hired Travis Terry.

Terry is an Aspen-based designer who works on multi-million dollar homes in the Colorado resort town. He recently moved to Dallas to work with Crosland on Ilume and other projects, including buildings the company already owns and others they have planned in Preston Center.

To be part of the Crossroads, Ilume needed to be fun and energetic, so Terry decided to give the upscale facility metro glamour using cleaner lines, lighting and a variety of newer materials. The result is a more contemporary project with a regional flair.

Terry says the lighting, color schemes and contrasts will make Ilume striking from every angle. He started with basic stucco colors and added sandy taupe, oxidized steel and Texas limestone. The





Aspen-based designer Terry Travis, left, took the original concept for Ilume and changed the color scheme, lighting and other details to create a development, opposite, as fabulous as the gayborhood where it will be located.

street level of Ilume will be faced with arca stone, the building material used throughout Paris.

Residences facing Cedar Springs with large balconies and high ceilings should be open by next summer. Ground floor luxury rentals incorporate loft style 15-foot ceilings and concrete floors on the ground level. Each residence features full kitchens with islands and walk-in closets.

The Tavern Guild told Crosland that they had "lost some traffic to West Village in the early evening and they're looking to us to get traffic back," Terry says. Adding to the mix of restaurants, including upscale dining currently underrepresented on Cedar Springs, is designed to create excitement about the neighborhood again.

An outdoor kitchen features multiple grilling stations and a working bar around the 25-foot lap pool and large custom cabanas. Terry is specially designing the outdoor furniture and using raised planters to give the area depth. Six waterfalls, a DJ booth, two hot tubs, a fire pit and undulating colors of the pool highlight the spectacular public area. A yoga and spin room, a cardio and weight area, a poker/Wii game room and great room with

cookie bar and coffee stand are social spots for residents to interact. Other amenities include a dog grooming room and business center.

Ilume won't shy away from the flamboyant, either. Terry says the materials he uses in these public areas includes "electric cowboy, hair on leather" and "rough cut topaz over orchid pots," beaded screens and a photomural. The result is a "strikingly elegant 1940s Hollywood meets Dallas."

Few developers are such boosters of the LGBT community, but Crosland is thinking of bringing similar projects to revitalize other gay communities around the country.

When Crosland talks to city officials about his project, he asks them, "Where in Dallas can you find 50,000 people at one time?" He says they mention the State Fair or the Cotton Bowl, but he brags to them about the Alan Ross Texas Freedom Parade.

And where will you get the best seats in the house for next year's parade, he asks? From the balconies of the residences facing Cedar Springs — he even jokes about setting up bleachers on the roof.

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Walking the property

Before you sign on the dotted line, a final walk-through can assure that you get what you bargained for

By Howard Lewis Russell

In real estate, the only dumb question is the one that's not asked. Whether buying a new home or an older home, the walk-through is your final opportunity to make sure that everything is in working order and that you understand how everything works, and your last chance before the home becomes yours to verify that the sellers have upheld their end of the contract.

There are often two walk-throughs: The first one, where you get a sense for whether the house is a "fit," and the final one, before you close the deal. A good rule of thumb in real estate is that you should do a final walk-through within 24 to 48 hours of closing, to verify that nothing has materially changed since the home inspection. (Often, the walk-through happens on the way to closing.)

Mike Lukowski of Michael Edwards Realty serves primarily as a buyer's agent, so he's done more than his fair share of walk-throughs. He knows how best to make them work for you.

"As a buyer, keep on your agent to follow up along the way with any minor repairs between signing and closing to stay on top of the game," he explains. "Take an inspection report to make sure repair items have been addressed; do your inspection,

check out the property, and put it in writing for the seller to your satisfaction, especially if the seller is moving out prior to your final walk-through."

The main purpose of your inspection is to verify that the home is being conveyed to you in the condition you expect, and that both you and the seller agreed to in the purchase contract. (See *sidebar*.) Take a notepad or a small tape recorder on your inspection, making a punch-list of any issues that still need to be resolved in order to meet the conditions in your contract. And don't get sidetracked: Ask a question only on the subject or room that you're talking about.

Sometimes, especially with older homes, expectations can be unrealistic, especially if the last time you saw the house it was fully furnished. Still, even an older home should be left in clean condition. None of the seller's property should be left behind unless included in the purchase. Make sure floors are swept, carpet vacuumed, bathrooms cleaned, kitchen-cabinet interiors wiped down and no mounds of garbage left on the curb.

It is not uncommon for buyers and sellers to agree on an amount of money to be held in escrow for repairs or remedies to be complet-

ed following closing. (Make sure you include a clause in your purchase contract that insures you have a right to complete this step; take the time to exercise that right.) If money is escrowed for immediate repairs, the settlement will release the balance of funds once all repairs are complete. If problems are not corrected prior to settlement, funds may be withheld by attorneys for repairs.

Don't assume anything, counsels Lukowski. Occasionally sellers may not live up to their end of the agreement. Don't have regrets that diminish the thrill of getting the keys by not taking this simple step of a final walk-through. Most sellers will want to fix the problems they probably overlooked in the stress of a move, but they need the time to get it done. After all, it is in the best interest of both the buyer and the seller to have the sale go forward.

Delays can be costly: The buyer may have a lock on their interest rate that can expire, or the seller may not be able to buy their next home because they need the proceeds from the one they are selling. If you do find problems, insist on a *second* walk-through after they have been remedied *before you sign the deed*. Most items can be taken care of at the closing table with a financial considera-

WHAT TO LOOK FOR BEYOND CURB APPEAL

Moneyinstructor.com advises that having your move-in conditions met usually means: that the condition of the property has not substantially changed since you agreed to buy it; that all required repairs have been satisfactorily completed or are in the process of being done; that the items that the seller agreed to leave have not been removed; and that all items that the seller agreed to remove are gone.

According to Lukowski, during each inspection, the buyer should do all of the following before making an offer — or signing the mortgage papers:

- Try all lights and switches
- Turn all faucets on and off
- Run showers and flush toilets
- Turn on the furnace and central air conditioning
- Test all stove burners
- Turn on the oven at bake and broil
- Run some ice cubes through the disposal to test the blades
- Run the dishwasher, washer and dryer through complete cycles
- Open and close all windows and doors, and the fireplace flue
- Find the manuals for all appliances, furnaces and air-conditioner
- Test automatic garage door openers
- Test all the keys and alarm codes

Mike Lukowski has done his fair share of final property walk-throughs, including one for a home he and his business partner are building in University Park.



tion.

According to Homescape.com, the most nagging closing problem is when the mortgage funds from your lender are late or fail to arrive. "Most lenders today wire the funds electronically, routing the money from your lender's account to the Federal Reserve and then on to the title company's account. Depending on the time of day the wire was sent, the funds won't always arrive in time. So, the first thing you do when you walk in the door at your closing is ask, "Have the mortgage funds arrived yet?" Lastly make sure you receive all the keys: a complete set to every door lock in the house, basement, shed and garage. And don't forget the alarm codes. If you bought a condo, make sure that you've received the mailbox, storage locker and unit keys. While problems do unfold at the closing table, some foresight by you, your attorney and real estate agent can help avoid them."

Enjoy your new home! ■

PHOTOGRAPHY BY ARNOLD WAYNE

Getting the right agent

For gay buyers new to Dallas — or anyone unfamiliar with the real estate market — a gay-friendly agent can make all the difference

By David Taffet

Barbara Stone says a gay or gay-friendly agent can usually recommend other gay-friendly real estate professionals, such as title companies and bankers.

When you're relocating to a new city, there are several ways you can find an agent to help set you up in housing. You can do a Google search and choose the first real estate agent that pops up online. Chances are, that agent can guide you to the neighborhood with the best schools, finest churches with the best singles programming and maybe even get you involved in Junior League or the Boy Scouts and refer you to the local chapter of Focus on the Family.

Of course it's not always that bad, but a gay or lesbian agent — with bi, trans, PFLAG members and friends of the community also most welcome into the mix — can help ease the transition not merely into a new city, but into a new community.

While you may not want to live in Oak Lawn (or West Hollywood, South Beach, the Castro or Montrose when moving elsewhere), an LGBT agent might offer more appropriate suggestions. "We know the neighborhoods that are more accepting," says Barbara Stone, a real estate with Allie Beth Allman & Associates.

Stone says house-hunting is an intimate experience. Her clients tell her, "It's just more comfortable having someone I don't have to explain my whole life to." Accordingly, Stone often streamlines the entire home-buying process, recommending lenders and title companies to her clients who are gay-friendly.

"In today's market, you don't want any delays whatsoever. Things are changing daily in lending. I have a client who qualified earlier this week and now, not so much," she says. When a banker or mortgage broker stops the loan application process to ask stupid questions about why two women's names are on a bank account or why two men will be on the deed,



PHOTOGRAPH BY TERRY THOMPSON

valuable time is lost — and purchasers are made to feel uncomfortable, perhaps even wondering whether they are getting the best terms.

Dan Cohn of Virginia Cook Realtors says a gay agent will know someone in the mortgage field and at a title company. Beyond that, Bob McCranie with William Davis Realty has a list of inspectors, appraisers, plumbers, carpenters and other contractors he can suggest.

"We actually had a vendor who, when he got to the house, was uncomfortable that it was a gay couple and was rude," McCranie says. Why pay someone who is uncomfortable coming into your home? In addition to an inspector and appraiser, plumbers, carpenters, appliance repairmen and other contractors will be coming through the house if any work needs to be done.

Stone says her list of vendors includes a number of "bubbas who enjoy working on gay homes that they know are going to become the most fabulous homes in the neighborhood," she says. You can't always tell a book by its cover.

That's true in both directions. Sometimes, gay families do want the traditional benefits of location, location, location. McCranie points out that he and his partner raised two children in the Carrollton school system and sought out a good district.

"Gay people do want their children to go to the best schools. They're asking for the tone of the community," McCranie says. "Which school systems will respect both parents," even if they are of the same sex? Is a school system or local library banning "Heather Has Two Mommies" and "Daddy's Roommate"? Gay agents often

have better access to such matters — and more importantly, ask the right questions.

Cohn reminds his clients of the need to set up appropriate protections not available to couples whose relationships are not recognized under Texas law. He says that an agent unaware of the special concerns of gay and lesbian buyers might not discuss the protections that must be set up.

“We do have a focus on making sure our gay and lesbian clients have protection for the biggest asset they own,” Stone says. Without those protections, “if one partner passes away, the deceased partner’s family could come in and try to acquire the house.”

And deciding early on what would happen to the house if a couple separates is better than after a couple’s trouble begins. Whether to sell and divide the proceeds or keep the house and one buys the other out is easier to do with an attorney when there are no prob-

lems. Cohn says that something else agents aware of the LGBT community do for their gay and lesbian clients is sell the city to someone moving or considering a move to Dallas.

“I know about organizations and how politically strong we are — from Black Tie to the Community Center to Cathedral of Hope to medical services if you need them,” he says.

While groups and services are easy to find in Oak Lawn, McCranie says he works mostly outside LBJ and introduces his clients to other gay people in the area. “There are more and more groups up here,” he says.

Stone often brings clients from out of town to Oak Lawn to show what a vibrant LGBT community we have. Most people who transfer to Dallas are surprised at how active the community is.

But with the right agent, there’s no reason to be surprised. ■



PHOTOGRAPHY BY ARNOLD WAYNE JONES

Dan Cohn says the right agent can make a move to a new city easier, by recommending social and political organizations that embrace gay involvement.

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Life behind bars

For some gay East Dallas homeowners, a gated neighborhood provides a sense of community

By Steven Lindsey

As gay men and lesbians continue to chart new territory in every facet of mainstream America (should that be called “shattering the Swarovski ceiling”?), one of the last great bastions of heterosexual seclusion is now seeing a steady influx of hybrid cars, hot pool boys and rainbow flags: the gated community. Seen by detractors as a symbol of conformity and cookie-cutter homes where people keep to themselves, they tend to look like Wisteria Lane, with lots of starchy intrigue.

But at least one local gated community is defying the stereotype.

At the Enclave at Grove Hill, gay residents are enjoying an unexpected sense of community and neighborly charm in what homeowner John Igou and his partner of 17 years, Tom Livingston, affectionately call “the new East Dallas,” or even more brazenly, “Cedar Springs East.” Thanks to a large group of gay households in the neighborhood, many along Vacherie Lane, they almost have enough people to put on their own Pride parade or start up a modest gay bar. Almost.

“As we were having our house built, there were four other gay couples building at the same time,” Igou says. His current estimation is that about 14 gay households now call the Enclave at Grove Hill home, while friend and neighbor Tom Jackson puts the number somewhere upwards of 20.

But no matter the actual informal census count, it’s clear that there’s a gay presence in the neighborhood. On Pride Weekend for the past few years, rainbow flags have popped up all over the community, signaling just one facet of the dynamic diversity of the residents.

Situated south of Interstate 30 and east of Interstate 45, just minutes from Downtown, the commu-

nity features beautiful homes in a peaceful setting. Floor plans range from 1,500 square-foot single-story homes for around \$200,000 up to huge 3,300 square-foot, two-story houses at a still-modest \$268,000. By comparison, condos in the Uptown and Downtown areas sell for \$400,000 — with half the square footage. And that can be on the lower end.

Igou and Livingston were amazed at the affordable pricing inside Loop 12. “Neither of us wanted to live in the ‘burbs, and we wanted to stay within the inner loop. We were delighted to find this area and community,” he says.

Close enough to major attractions and “city life,” yet just far

“Usually you think of a gated neighborhood as snobbish, but that’s not our neighborhood,” says one resident of the Enclave at Grove Hill.

enough away to have that small-town appeal, the area represents an ideal compromise for couples who want a little of each type of lifestyle. But the small-town mentality seems to be the aspect people enjoy most about their own private Mayberry.

On Oct. 7, as part of the 25th anniversary of the National Night Out campaign that encourages neighbors to turn on their porch lights, head outside and get to know their neighbors, the Enclave played host to Dallas Mayor Tom Leppert while feasting on hot dogs and refreshments in the shadow of a bounce house and slide for the kids, along with fabulous door prizes for the adults who came out

in force to socialize with their friends and neighbors.

The turnout at events like these is often attributed to Jackson’s involvement in the community and his constant efforts to get people motivated to participate and be proud of where they live.

“Usually you think of a gated neighborhood as snobbish, but that’s not our neighborhood,” says Livingston.

Jackson and his husband of 27 years, Bruce Hoffman, agree.

“Once you get inside that gate, it becomes a community where we talk to each other. We actually sit on our front porch and wave to each other as we drive by. We say ‘Hi, how are you doing?’ and interact with each other,” Jackson says. “And it doesn’t matter what your sexual orientation is. We don’t exclude each other.”

Of course, this isn’t some sort of unrealistic Utopian bubble hidden from the rest of society — though to hear the residents talk, it comes pretty close. And the differences of opinion that do occur help promote open dialogue and exploration of various points of view.

“We do have our differences, but we all agree that is part of the fun and wonder of living in a diverse neighborhood,” Igou says. “The gay segment is very vocal — in fact half of the board of directors for the homeowners are gay.”

For many people who live in gated communities, condominiums or town homes, the word “neighborhood association” is often a four-letter word, but once again, the Enclave residents see things a little differently.

“I believe the homeowners association actually helps add to the camaraderie of the neighborhood,” Igou claims.

For these gay homeowners at least, no matter what the topic, the grass is definitely greener on the inside of the fence. ■

From left, Tom Livingston, John Igou and Tom Jackson are some of the many gay residents in East Dallas' Enclave at Grove Hill, which they say bucks the stereotypes of stuffy gated communities.

PHOTOGRAPHY BY ARNOLD WAYNE JONES



Riding the rails

As DART expands the Light Rail, living farther out from Central Dallas becomes easier — and more affordable

By David Taffet
and Arnold Wayne Jones

As gas prices continue to soar, sometimes it feels as if you have to make a choice: You can have a car, or a place to live... but not both.

But while Dallas has long enjoyed a reputation as a “car city,” the DART Light Rail has continued to expand, joining North Dallas with the Southern Sector, and leaving Central Dallas easily accessible from all directions. So whether it’s figuring out where to live — or what to do once you’re there — all you need to do is ride the rails.

South: Winnetka Heights, Kiest Park and the Cedars

Oak Cliff has been gaining a reputation as an exciting gayborhood, especially the Bishop Arts District. But other enclaves to the south have a lot of widespread appeal in the queer community.

The pre-war Winnetka Heights area was in desperate need of gay renovation starting in the late 1970s, while the new hot Oak Cliff area is Kiest Park, built in the 1950s and ‘60s. These solid, mostly brick homes often feature tacky pink bathroom tile so popular during that period. But homes in the area are reasonably sized and moderately priced, even when adding in the mandatory kitchen and bathroom upgrades. Both neighborhoods feature mid-century single-family homes ideal for those bargain shopping or looking for fixer-uppers.

Buses run every 20 minutes from around Winnetka Heights and Kiest Park to the nearby Hampton and Tyler Stations on the Red Line; the Blue Line extends all the way to Ledbetter, with parking available at most stations. Both lines provide quick gateways to Downtown and Central Dallas.

Was The Cedars even a neighborhood before DART? The name wasn’t commonly heard, but the neighborhood actually dates from

the 1870s — it’s even the birthplace of Stanley Marcus. Just a few blocks from South Side on Lamar (the former Sears Roebuck warehouse) are a number of smaller loft projects, including City Park Lofts, Eagle Condominiums, Griffin Street Studios, McKee Street Townhomes and Herschel Weisfeld’s Corinth Park.

Central: Downtown and Uptown

If you already live Downtown in one of the many (and multiplying) high-rises — or plan to move there — DART is still a great option, with monthly passes often less expensive than garaging a car: \$50 gets you access to the city at all times of day.

Four Downtown stops provide easy access, whether you live in or visit the West End (where you can visit the Sixth Floor Museum, the new Holocaust Museum, the Dallas World Aquarium or Old Red Museum) or One Arts Plaza (for dining at Dali or Screen Door). The St. Paul and Pearl Stations could be called the Arts Districts stops — both provide easy walks to the Dallas Museum of Art, the Nasher Sculpture Center, the Meyerson Symphony Center... and next year, the new opera house and theater center.

The Akard Station is conveniently located just blocks from the Mosaic, the Old Mercantile, the DP&L Lofts and the Davis Building, all of which can speed you up to Mockingbird Station to catch a movie at the Angelika Film Center. Stay near Akard and visit the wonderful Urban Market grocery, or enjoy restaurants like Charlie Palmer at the Joule and Dallas Fish Market.

On the east side of Central Expressway from Northwest Highway to Park Lane, the old NorthPark East is giving way to the 33-acre Park Lane Place. Almost two million square feet of space is nearing completion to include

apartments, condos, a hotel, offices and stores. While it is nearly a self-contained community, the Park Lane DART Station is within walking distance of NorthPark Center for retail therapy without the parking nightmare.

If you’re committed to an Uptown address, the Cityplace Station provides access just behind the West Village, with its shopping, restaurants and residences, while one stop up, at Mockingbird Station, the Residences at Hotel Palomar provide high-end high-rise living and convenient DART access in any direction.

East: White Rock and Garland

To many sophisticated gay Texans, the suburbs are culturally dead. But they really can make a lot of sense. Lerone Landis lives in Garland with his partner, but works Downtown — a combination that works well for him.

“We are the only gay couple in the area, but all of my neighbors are very nice,” Landis says. He and his partner bought in Garland because “it was the best value for the money. If we found the same house in Dallas, it would cost double.”

Landis takes DART from the last station on the Blue Line to Union Station. “It’s reliable, you can relax, you don’t have to deal with traffic. Once you get used to it, you don’t want to go back to driving,” he says.

White Rock Station features plenty of parking for Northeast Dallas neighborhoods like Lake Highlands. Just off Northwest Highway on the west side of the lake, the station is a long walk to the lake, but cyclists can take their bikes onto the Light Rail for a convenient (and cheap) way to get in a trek around the 12-mile White Rock bike trail and seven mile path from the lake to Hillcrest and Alpha roads.

See RAIL on Page 22



A Blue Line train between Ledbetter and Garland stops at centrally-located Mockingbird Station, and provides access to White Rock Park and Downtown.

RAIL

Continued from page 20

North: Plano

DART has done for central Plano what Mockingbird Station did for Central Dallas. Yes, there always has been a downtown Plano but now it's someplace to live, even for gay Dallasites. Plano Station apartments run the length of the train station, while Haggard Park, home of Courtyard Theater and the Interurban Railroad Museum on the opposite side of the station, both of which make this an urban/suburban oasis.

If you feel far removed in Plano, consider: It's less than 30 minutes all the way down to the Dallas Zoo, and you never have to deal with traffic at LBJ and 75.

More to Come: The Green Line

The first three East Dallas stops on the Green Line — which will ultimately link Carrollton in the northwest (which hopes Green will do for it what Red did for Plano) to Pleasant Grove in the southeast — opens next year, just in time for the State Fair of Texas, where a much-needed station will make it cheaper and easier to get a corny dog. Baylor Station, between Fair Park and Downtown, has already spurred new residential development, including the five-story Ambrose, with 14,000 square feet of retail space and 325 apartments and lofts at the station's doorstep.

Deep Ellum Station at Good-Latimer and Gaston opens more restaurants and entertainment to Downtown residents. Catch a DART train from Akard Station at the front door of the Mosaic and walk from Deep Ellum Station to

Monica's, Twisted Root or Club Dada.

On the northeast spur of the Green Line, Victory Station is already operating full-time. The next stops will be Market Center, Southwestern Medical/Parkland and Inwood Road, near Maple

Avenue in Oak Lawn. A park-and-ride lot will Oak Lawn residents to the rest of the city. Love Field Station will be near Southwest Airlines' corporate headquarters northwest of the airport but bus service will connect the station to the terminal. ■



Lerone Landis, front, and his partner Danny Valle moved to Garland because it was affordable, but DART has made commuting and staying connected to the gay community a snap.



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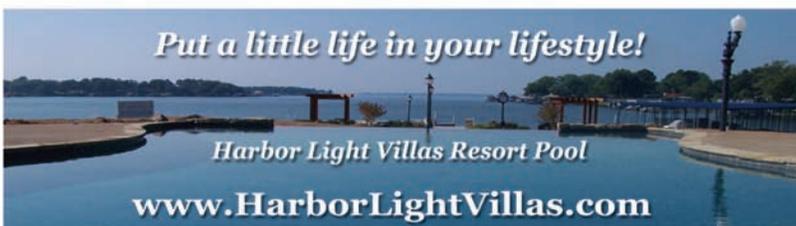
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Power to the people

Whether buying and old home or a new one, electrician Daryl Howard says there are many good ways to make sure your house is safe

By Arnold Wayne Jones

When most people step into a house they are considering purchasing, they tend to look at the same things: What's the condition of the roof? Does the foundation seem sound? Are there termites?

But when Daryl Howard enters a house, he thinks about something else: The wiring.

As a master electrician, Howard has made a career fixing unseen problems — and making sure they never come up in the first place.

Whether you're buying a new house or an older

one, or even if you just want to upgrade your electrical system before putting the house on the market, Howard has suggestions for what you should consider.

"Never assume that any property you are purchasing is safe or up to current code," Howard says. He recommends having a licensed inspector prepare a full report

— including the wiring — before negotiating a price. Although home inspectors are adequately trained to spot problem areas and do a thorough job, "the best checklist for any property is a history of past problems," he says. "Look for a history of tripping circuit breakers, or lights or outlets that periodical-

ly stop working or flicker on and off for no

reason. Excessive dimming of lights when an appliance comes on is also a warning sign that needs to be checked."

You might expect older homes would present the most problems, especially in light of modern technological advances. While that can be the case, even new construction should be looked over.

"Something I see in new construction, unfortunately, is extremely sloppy workmanship. And with wiring, mistakes don't always show up immediately. It can take several years," Howard warns. Hazardous aluminum wiring was first used in the late 1960s, he says, with fires resulting from it coming much later after thousands of buildings had it. Occasionally, it's still an issue found in homes built around that time.

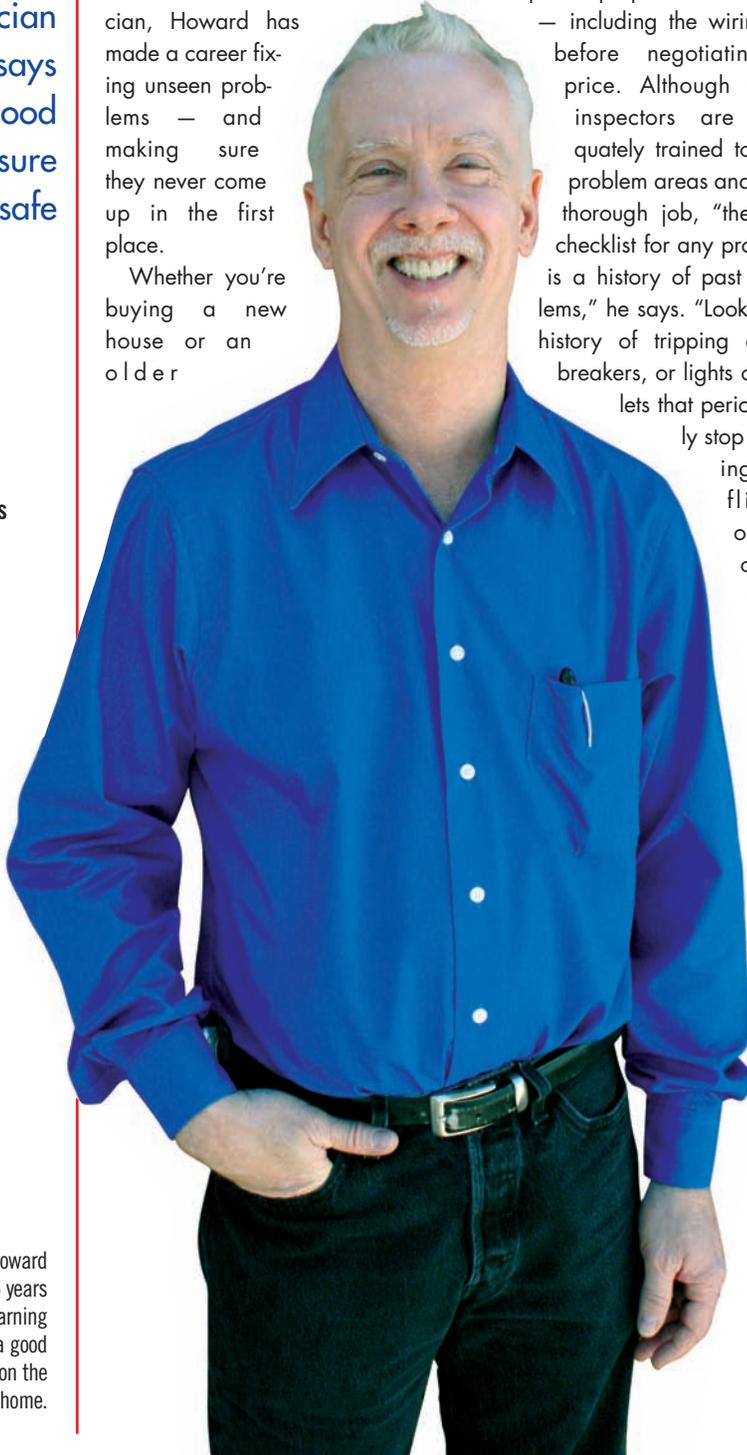
Howard points out that electrical codes are always being updated, meaning that wiring installed "up to code" only a few years ago may not be adequate today. In general, that work is "grandfathered," meaning it does not need to be replaced immediately, but can be modified if desired.

"If we expose some old wiring, we have to bring it up to code," he says.

A frequent reason wiring is upgraded in a house has to do with having a system that serves current usage needs.

"The most common problem is that the existing wiring is not adequate to allow new wiring to be added, such as additional lighting, or new kitchen appliances or even new central heat and air conditioning," he says. Our electrical needs have increased a lot because of electronic equipment. "A lot of old wiring was never designed for a time when every kid had a computer in his room."

There are several approaches you can take to address these issues, Howard says. First, consider adding another circuit on the



PHOTOGRAPH BY ARNOLD WAYNE JONES

Master electrician Daryl Howard has been in the industry 25 years and says he's constantly learning more — which puts him in a good position to know what to be on the lookout for when buying a home.

house. If the house has several circuits already, it's possible they are not smartly balanced. Sometimes, a rarely-used guest room is on one circuit when the entire kitchen is on another. An electrician can trace the wiring and balance usage so that neither circuit is overloaded.

"The main thing is to have plenty of breaker space — age is not necessarily an issue," he says.

If you're on the market to purchase an older home, don't assume that just because it appears to be updated it is.

"If you buy an older home and you see lots of new electrical work, have that checked out," Howard counsels. "If the previous homeowner was doing his own handyman work, he may have done a good job, but maybe not."

Ask for receipts to see if the work was done by a professional. If a trade like an electrician requires a license to work, there is probably a good reason for it, Howard says.

"I have a very healthy respect for electricity myself — I've seen what it can do," says Howard, who has been in the industry 25 years, the last 16 as a licensed master electrician. "I had to complete a four-year approved trade

school, and an additional year of work in the field, along with a college course in electrical math to get my master electrician's license — and that was just to get started!"

Howard has seen his share of people who thought they could do the work themselves but only got into trouble. One couple called who wanted a ceiling fan installed in their bedroom. When Howard told them the box it would attach to was plastic and had to be replaced with a metal brace box under the current code, they balked.

"They didn't want to pay it and got a handyman to put the fan on the plastic box," he says. A week later, while the fan and the couple "were both going at full speed," the box cracked and fell on them, leaving them with cuts and abrasions.

"Is it worth the risk to save a little money? Compare what you saved by not calling an electrician to what it will cost to replace your home and all your belongings in the event of an electrical fire. And a human life can never be replaced if you or someone you love gets electrocuted," Howard says. ■

HOW TO LOWER YOUR BILL

Just because Daryl Howard works with electricity doesn't mean he wants people to use more. "I am getting more and more calls from people who want to install solar power on their homes," he says. "The systems are available, but they are very expensive. Still, in my opinion, they are worth looking into." Howard offers some additional tips on how to save money off your electric bill.



- Make sure that your home is well insulated, and that the attic is well ventilated. A thermostat-controlled electric attic fan works wonders to reduce your A/C bill during the summer.
- Have your A/C unit checked every year by a qualified technician to be sure it is running efficiently, and have your filters changed regularly.
- Consider a gas-operated appliance instead of an electric one — gas appliances are much more efficient to operate.
- This is an obvious one, but one people ignore frequently: Don't use electricity when you don't need it. Turn lights off, and turn your A/C down or off when you are not at home. Always buy the most energy efficient appliances you can, and replace standard incandescent bulbs with the new compact fluorescent bulbs.

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Refi, fo, fum

Mortgage woes got you down? Refinancing may be an option

By Steven Lindsey

You've got such a great home that Ty Pennington comes to you for advice on extreme makeovers. The décor is so inspired that Martha Stewart might actually crack a smile. And all your friends consider your house the hub of all social activity. But now future dinner parties and pool fiestas are potentially in jeopardy because you can't afford your mortgage payments.

This is just one scenario that may have you considering refinancing your home. But before you go jumping on the refi bandwagon, there are plenty of options to weigh first — and some important questions to ask yourself.

"Do I need to refinance to get a better interest rate? Do I need to refinance to lower my monthly payment? Do I need to refinance because I want to get my house paid for sooner? Those reasons won't change," says Ron Allen, a certified public accountant with his own Uptown firm.

Jerrett Morris, managing partner of Kanso & Morris mortgage professionals, suggests putting pen to paper to see exactly how much you will or won't benefit from a refinancing option.

"Luckily, a simple cost/benefit analysis will always determine if it makes sense for a homeowner to refinance their home. At our firm, we total the costs associated with the proposed refinance and divide the amount saved to determine how long it will take to 'pay' for the refinance," Morris says.

While there are certainly very specific situations that could necessitate a refinance as a matter of critical short-term financial survival, generally "if the client

plans on being in their home for a sufficient amount of time to enjoy the savings, then it's a green light to proceed with the refinance," he says.

There are no set-in-concrete criteria for determining if you're in the position to benefit from a refinance scenario, but a broad range of eligibility requirements can give you a good idea before you even sit down with an accountant or mortgage specialist.

"Refinancing is a great option if you bring your interest rate down at least a full 1 percent. Other great reasons would be to get out of an adjustable rate or interest only mortgage," says Sondra Fisher, a mortgage specialist with Home Team Mortgage Co. "You are a good candidate if you had purchased five to seven years ago on a sub-prime or FHA and received an 8 percent rate. Now you can refinance a whole 2 percent lower to 6 percent. Another good candidate would have a FICO score above 580. If you had a loan that was fixed for two or three years and now you are coming out of the fixed and the rate is turning adjustable, it is very

important to refinance now."

Morris also cautions against falling for "no-cost" transactions.

"The adage, 'there's no such thing as a free lunch' certainly applies to home mortgage refinancing, and when a 'no-cost' option is offered, homeowners can rest assured that the costs are most likely being absorbed in the form of a higher interest rate," Morris says. (That said, Morris does note that he offers free consultations. "I only get paid when the mortgage closes," he says.)

If done right, however, a refi can yield significant benefits.

"At their core, the most prevalent form of mortgage refinance transactions are designed to save a homeowner a significant amount of interest paid over the life of the loan and are known as 'rate and term' refinances," explains Morris. "For some homeowners, this can literally translate to interest savings of \$100,000 or more. This is accomplished by reducing the interest rate or the length, the term, of the mortgage or a combination of both."

But no matter what your reasons are, there are still obstacles

See REFI on Page 28



PHOTOGRAPHY BY ARNOLD WAYNE JONES

Sondra Fisher says that even if you don't formally refinance, you can knock as much as seven years off a note by simply making one extra payment a year.

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Mortgage professional Jerrett Morris, left, and CPA Ron Allen agree that refinancing can be a good idea for some homeowners — but only if you get proper advice .

REFI

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that could stand in the way.

"Some people may want to refinance, but they may not be able to do that because they don't have any equity in their home or because the restrictions on getting a mortgage now are so much tighter than they were say three years ago," Allen warns. "That's where it's going to impact people who want to refinance, simply because they're not going to be able to."

In those situations, however, other methods can be employed to save money in the long run.

"If you make one extra mortgage payment a year or split each mortgage payment in two each month you take seven years off of your note. So you do have a little more control than you think on the timing and when you pay off this mortgage," says Fisher.

Keep in mind: Refinancing actually involves starting a new mortgage, so if you've already paid for several years on a current mortgage, those years won't be deducted from the new term. "You essentially start your mortgage over," Fisher says. "A lot of indi-

viduals are not counseled correctly on when and when not to refinance."

Allen, Morris and Fisher all agree that the first step needs to be getting good advice from people with your best interests in mind when determining if a refinance is justifiable, because every person's situation is unique and there are factors that could affect credit and long-term financial stability if somebody's not looking at the whole picture.

"The benefits of a refinance — rate and term or cash-out equity — can be measurable, and nothing beats a good discussion with a mortgage professional to evaluate the benefits and costs involved," Morris says.

For most people, the ultimate goal is to own the home free and clear and refinancing can be just one way of achieving that goal faster. But even if it's not the logical choice, a quick chat with your CPA or a mortgage professional can help you find other ways of saving money or paying off your current mortgage more productively.

"Paying off your home," Allen says, "that's kind of the American dream." ■

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