

SOUTH END STAKEHOLDERS' REPORT

FALL 2021



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ABOUT THE COVER

See this issue's article on intergenerational real estate transfer,
"Trust and Estate Planning for Real Estate" on page 2.

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TRUST AND ESTATE PLANNING FOR REAL ESTATE

*By Stephen N. Wilchins, Esq., Scott A. Joseph, Esq., and
Brendan M. McGrory, Esq., all of Wilchins, Cosentino & Novins LLP*

When clients come into our office to discuss estate planning, they typically have two primary concerns: 1) maximizing the amount of wealth they are able to pass on to descendants and/or loved ones; and 2) minimizing the potential for disagreements and disputes among those descendants and loved ones. Both concerns are particularly relevant in the context of real estate, as often family homes hold sentimental value and are the most valuable asset in an estate, and families will want to avoid the sale of a home to pay for estate taxes or to settle a dispute over which child should have rights to a property. For many clients, these concerns can be addressed in advance by creating one or more Trusts designed to own the real estate, mitigate estate taxes, and ensure use of the real estate for the next generation.


AVOIDING PROBATE

One of the first questions we ask new clients is how their real estate is owned. When a person who owns a piece of real estate jointly with another person passes away, the decedent's (the deceased person's) interest in that property automatically passes to the surviving joint owner without court involvement. However, when a decedent owned a piece of real estate individually (i.e. not jointly with another person) at the time of death, the real estate must undergo the judicial process known as "probate," before it can pass to his or her descendants and/or loved ones.

Probate is a time consuming, costly, and complex process that in many cases will require the decedent's estate to hire an attorney. Depending on the nature of the decedent's assets, the underlying dynamics of the decedent's family, and the backlog of cases at the court, probate can be an emotionally draining and invasive process for those who have just lost a loved one and may take years to administer. The property that is a part of the decedent's probate estate can only be distributed to his or her descendants and/or loved ones as part of the probate process.

One option a client has for avoiding the probate of real estate is transferring the real estate to a Trust during his or her lifetime. A Trust is a legal entity which is formed pursuant to a Trust agreement between the person creating the Trust, the "Settlor" and the person administering the Trust, the "Trustee". Once the Trust is established, the Settlor can transfer property to the Trust by recording of a deed, and the Trust will become the title owner of the property. Upon the Settlor's death, the Trust, rather than the Settlor, individually, will continue to hold the property and, instead of undergoing





probate, the property will be available for immediate use and enjoyment by the beneficiaries of the Trust (the Settlor's descendants and/or loved ones).

AVOIDING FAMILY DISPUTES

The advantage of Trust ownership of real estate is not limited to the avoidance of probate. There are several types of Trusts and each type of Trust can be tailored to address a host of issues that may arise during the course of its administration. A basic revocable Trust will typically provide that any property owned by the Trust will be divided into shares for the beneficiaries and held for the benefit of such individuals by the Trustee or Trustees (who may be the beneficiaries themselves). In the case of real estate which does not hold particular sentimental value, this process often means liquidating the real estate and dividing the proceeds among the Trust shares for the beneficiaries.

The Trust, however, is also an excellent device for owning real estate that does have sentimental value or that the client wants to be used for a particular purpose. For instance, in the case of a family vacation home, a nominee Trust could provide a structure in which all descendants are able to use and enjoy the property, while also providing a mechanism for the payment of costs and expenses of maintaining the property by the descendants, such as real estate taxes and insurance. Further, in the event a client wants to ensure that a particular child has care and housing after the client has passed, a Trust can be drafted to ensure that a property is held in Trust for that child's benefit and that Trust assets can be used for that child's care, and could even be modified to ensure that the child remains eligible for government benefits.

Finally, a properly drafted Trust can provide asset protection in the event a descendant or loved ones who is a beneficiary experiences marital or creditor difficulties. Massachusetts case law provides that a Trust can be structured so that Trust assets will not be deemed part of the marital estate and subject to division in the case of a divorcing beneficiary. Moreover, the assets of a Trust which contains a properly drafted "spend-thrift" provision will be beyond the reach of creditors in the event creditors seek to attach those assets to a judgment.

Please note that, as with all of the topics discussed in this article, you should discuss these topics in further detail with a professional before taking any action.

AVOIDING ESTATE TAX

Many of our clients want to maximize the amount of wealth they are able to pass on to their children and loved ones, and are therefore happy to learn that American taxpayers currently enjoy the largest federal estate tax exemption (\$11,700,000 per person in 2021) since the inception of the modern estate tax in 1916. As a result of this exemption, a taxpayer who dies in 2021 will be subject to federal estate tax only if the total value of the property he or she has gifted away during life and owns at the time of death exceeds \$11,700,000. Clients are less pleased, however, when we explain that this increased federal exemption amount is scheduled to "sunset" on January 1, 2026, and return to \$5,600,000 (adjusted for inflation) and, further, that President Biden and members of the Biden Administration (among others) have discussed tax reform that

would reduce this number further (as low as \$3,500,000 per person) and sooner (upon the enactment of such tax reform). Although it is difficult to speak generally in a federal estate tax environment that may change with a stroke of the President's pen, there are basic techniques to reduce the estate tax impact of real estate ownership regardless of the value of the federal estate tax exemption.

One way a client can use a Trust to remove the value of real estate from his or her taxable estate is by transferring, or "gifting," the real estate to a type of irrevocable trust known as an Intentionally Defective Grantor Trust ("IDGT"). Gifting real estate to an IDGT will effectively remove the value of the real estate and any future appreciation of the value from a client's taxable estate. The result of the gift is that the Trust will own the real estate and the client's remaining estate tax exemption will be reduced by the value of the real estate at the time of the gift. Although the client cannot serve as the Trustee of the IDGT, the client's spouse or another trusted individual can be appointed to serve as the Trustee, and the client will be able to retain control over the real estate by retaining the right to remove and replace the Trustee.

A client may leverage his or her federal estate tax exemption more efficiently by gifting real estate to another type of irrevocable trust known as a "Qualified Personal Residence Trust" ("QPRT"). A QPRT is a trust to which a Settlor transfers his or her primary residence (or a vacation home which is not rented) and retains the right to live in the property for a period of years. The value of the gift of the property is calculated by reducing the fair market value of the property by the value of the interest in the property retained by the Settlor. This technique provides more leverage in a high interest rate environment, because the present value of the retained interest represents a larger portion of the value of the property, and therefore the value of the gift of a future interest in the property is smaller. It should be noted that a QPRT will fail and the entire value of the property included in the Settlor's estate if the Settlor does not outlive the term of the QPRT and that these details should be discussed with an estate planning professional before being implemented.

CONCLUSION

This article briefly discusses only a few of the ways in which clients can use Trusts to create an estate plan that provides certainty with respect to mitigation of estate taxes and disputes among beneficiaries, while retaining the flexibility to address the future needs of beneficiaries. You should discuss your particular situation and estate planning goals with a qualified professional before creating a Trust.



ESTATE PLANNING FOR THE GENERATIONS



By Steven Cohen

As our Stakeholders' Report guest writer has expertly articulated, estate planning is critical to maximizing the value of what you can pass down to those you love. Some estimates place the value of real estate owned by aging boomers at more than \$6 trillion and millennials and Gen X-ers will be the beneficiaries of most of it. To understand the significance of the wealth transfer that is about to take place, one must consider how baby boomers came to hold 44.1% of all real assets in the United States. When boomers were in their prime home buying years, housing was relatively plentiful and affordable. Most buyers purchased starter homes and traded up, often several times, as home values and incomes grew. Home ownership as an ethic was quite central to achieving the desired wealth trajectory and it helped power an entire generation toward security and prosperity. At the point in time when boomers were the exact age that millennials are now, they had already accumulated more than 30% of the value of all U.S. real estate.

By contrast, millennials today own just over 11% of U.S. real estate, a disparity attributable to a number of factors. Homes for them have been considerably less affordable than they were for their parents. For one thing, construction, especially in cities, has not kept pace with population growth and household formation. Price increases over the past 30 years of 300% to 700% in urban markets, coupled with flat wages, has placed housing out of reach for many millennials. Delaying their initial home purchases has become emblematic of their demographic along with catch phrases such as "Rent the apartment, own the city."

Millennials have begun to make up for lost time and they are doing it, in part, with inheritances from their parents. Of course, some millennials have done very well on their own, especially in the higher priced tech and financial hubs like Boston. They have assumed positions of power and importance and have earned the money that comes along with such success. The role that inherited wealth will play in providing them with the ability to buy choice real estate will be much greater overall than it was for their boomer parents, however. They are approaching home buying differently from the boomers as well. Rather than beginning with an entry level first house, they are frequently going from being renters to owning very expensive homes in one fell swoop. In fact, the average millennial millionaire owns three homes and many stand to inherit at least one additional property.

With both federal and state governments taking a fresh look at legislation with respect to capital gains and estate tax, now is a very good time to consult with your estate planning expert in order to preserve your assets for the beneficiaries or your estate. Of course, just because one can pass down assets doesn't necessarily mean one will always wish to do so. As Warren Buffet has famously said, "I want to give my kids enough so that they feel they could do anything, but not so much that they could do nothing."

Sources: "Boomers: Rich with Real Estate and Not Letting Go" & "What is the Great Wealth Transfer and How Will it affect Real Estate" by the New York Times; "What the Great Wealth Transfer Means for the Economy" by Smart Asset.

MEET A SOUTH END COUPLE

NATE AND THERESA

Aretha Franklin said that sometimes, what you're looking for is already there. That certainly held true for Nate and Theresa as the young couple began the search for their next home a year ago. Their requirements were simple — parking, outdoor space for their two large dogs, and proximity to public transportation for an easy commute to work— but, as any Bostonian would tell you, hard to fulfill. After a long and frustrating search, the couple was surprised to find their new dream home in a classic Victorian brownstone barely two blocks from their old garden-level condominium. “We didn’t think we would get our relatively suburb-y set of requirements met in the city,” Nate recalled. “But it turned out that the South End has a fair amount of what we were looking for.”

Nate and Theresa met in 2005 as freshmen at Worcester Polytechnic Institute. They lived across the hall from each other and, after taking a few classes together, gradually grew closer. Admittedly, it was more of a slow burn affair than a love-at-first-sight romance, they remembered fondly. Nate was born and raised in New Hampshire, Theresa grew up in Rhode Island, and neither felt like breaking their New England roots so they stayed in Boston after graduating. The couple lived in Waltham, moved to Medford, and eventually made their way to the city. “We migrated in just when all our friends were migrating out,” Theresa said.

The couple tied the knot in January, 2012 — “a great time to get married if you want to score some deals,” Theresa pointed out — in a small Italian restaurant in the North End called Mamma Maria. Nate’s aunt officiated. Today, Theresa works in investment finance and Nate is a programmer for a mid-sized tech company. On Thanksgiving and Christmas, they visit Nate’s relatives in New Hampshire, stop by Boston on the way back, and drive down to Rhode Island to spend time with Theresa’s family, all in one day. The South End is the perfect Goldilocks midpoint for their lives. “It’s almost a little too convenient,” Nate joked. And that convenience also spills over to two other important things: their dogs and food.

Both of their fur babies are adopted pitbull mixes. Eleven-year-old Gizmo—weighing in at a whopping 90 pounds—has been with the couple for the majority of their relationship. The younger, 3-year-old Mei, is slightly smaller than her older brother — coming in at only 75 pounds—and a recent addition to the family. “We got her during the pandemic,” Nate said. “She was extremely skittish at first, but it’s been fun watching her





come out of her shell. The city has actually been great for that. We get to spend so much time with her at the house, going on walks to the park, meeting other people." Gizmo and Mei are family, they accompany Nate and Theresa to as many places as it's possible to bring a dog. And the South End, one of the city's most pet-friendly neighborhoods, has been "a great place for that," Theresa said. Their new home is even close to where they board their dogs when they travel.

It's also only a few blocks from some of the best food in the city. And food is a huge part of the couple's lives. Even their wedding venue was chosen after a careful tasting, regardless of the fact that the restaurant's small size meant they could only have 25 people attend the reception. Nate and Theresa have been going back to Mamma Maria for every anniversary up until this past year, as the restaurant was closed over the winter months. Instead, the South End provided the perfect alternative in MIDA on Tremont Street. "We did cocktails to go, which was a nice little perk," Theresa said. "We stayed in but we had great takeout." Nate's only regret was that they didn't think to dress up.

Theresa is especially proud of how much Nate's palate has evolved and matured. "Nate used to be super picky," she recalled. "When I first met him, he wouldn't eat anything green." Nate, who agreed that his 18-year-old self would even pick the green out of cup ramen, is now an enthusiastic new food explorer. "We'll do everything from fancier places with multiple courses, to hole-in-the-wall, super authentic food," Theresa said. "We just like to try new things."

Food can even influence the couple's travel plans. Before the pandemic, the two would take a trip at least once a year. "We plan where we're gonna stay based on whether there's good food around," Nate said. "And we'll stay someplace for two or three days because there are two or three places we want to try for dinner." They cook at home a lot, though they admitted they didn't get into the "super pandemic-y" trends such as making their own sourdough starter. Instead, Nate got surprisingly handy over the past year, according to Theresa. He completely redid the bathroom of their previous home and built a number of gates and kayak racks at their Westport cottage. "It was fun to amass a bunch of tools," Nate said.

For now, the couple are busy settling into their new home, so close to their old one. They get to watch Mei come out of her skittish shell at the dog park as Gizmo tries to keep up and lives vicariously through his boisterous younger sister. Nate gets to continue learning Chinese while Theresa plans their post-pandemic trip to Taiwan to visit

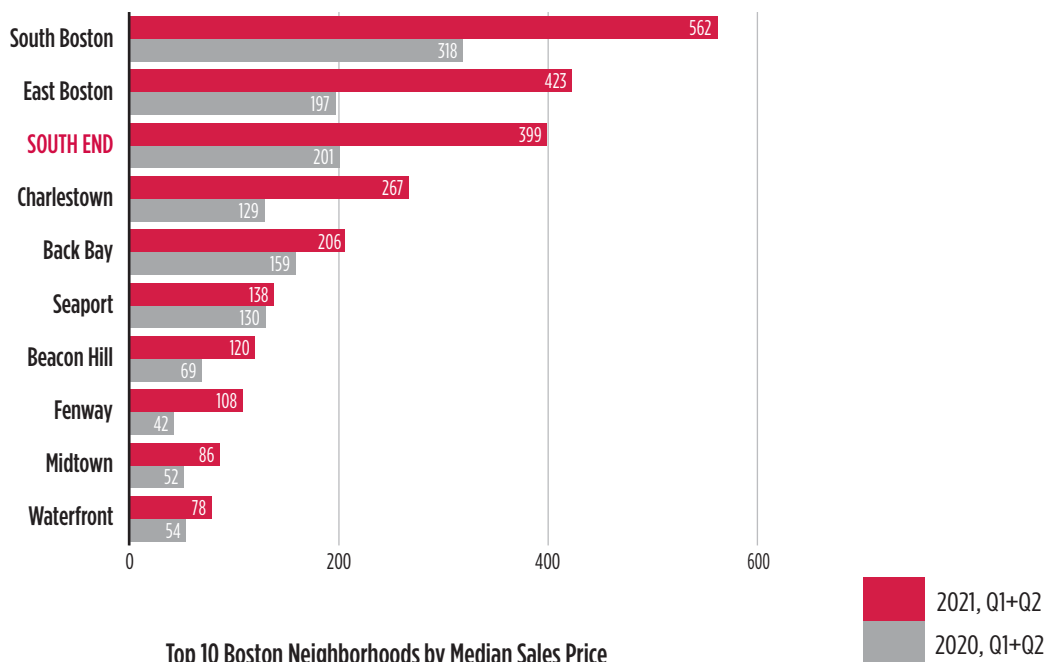
her extended family. And they both get to dive headfirst into all the culinary treats the South End has to offer its residents.



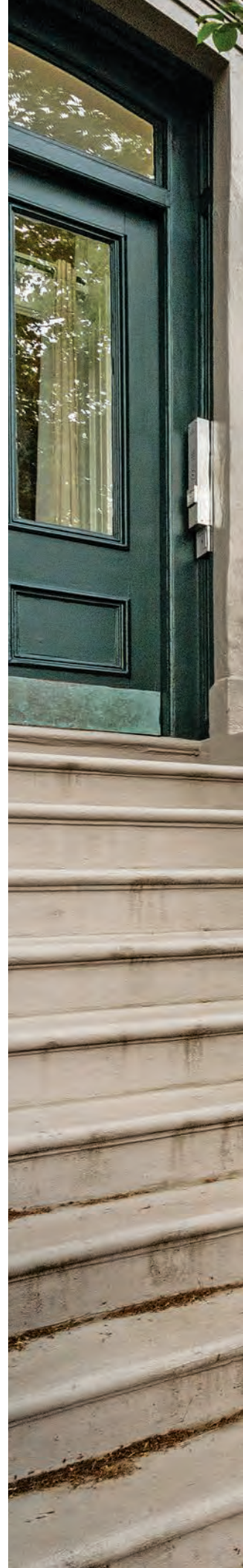
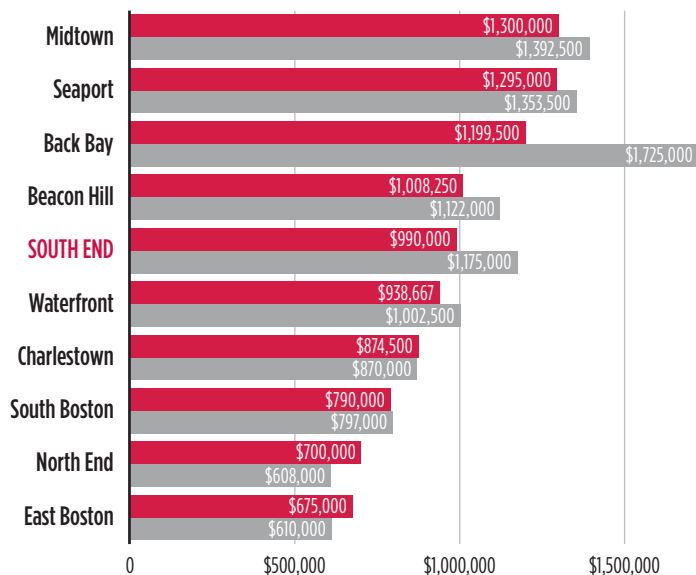
BOSTON'S TOP 10 NEIGHBORHOODS: 2021 VS. 2020

While the South End median home sale price in the first half of 2021 decreased by almost 16% compared to the median sale price in the first half of 2020, the number of sales in the neighborhood almost doubled. The South End remains one of Boston's top performing areas.

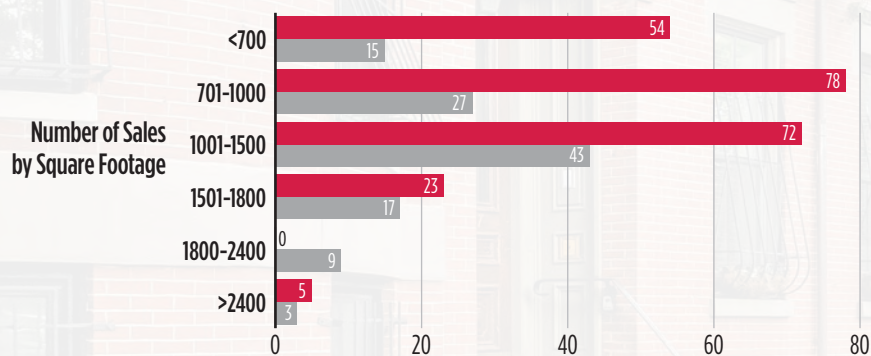
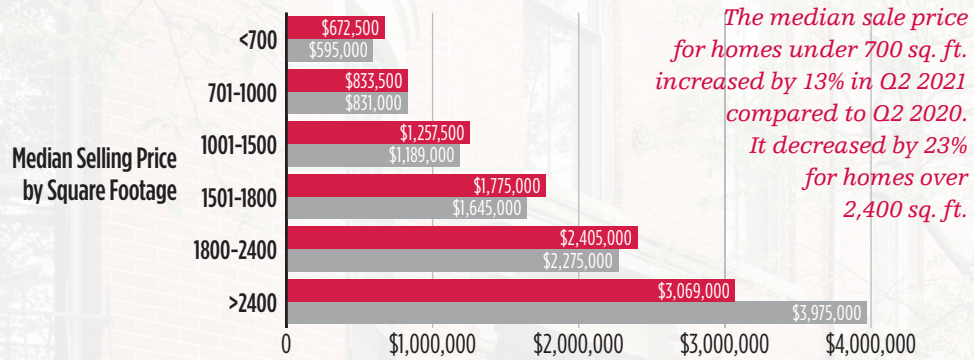
Top 10 Boston Neighborhoods by Number of Sales



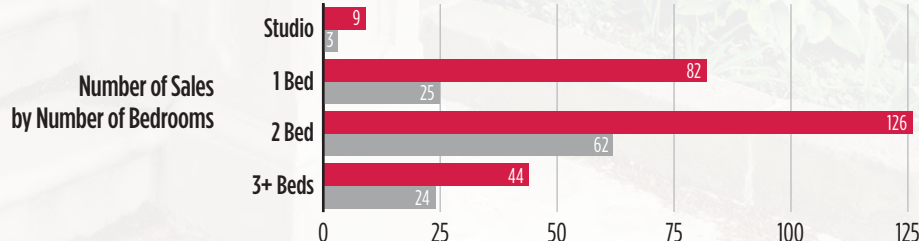
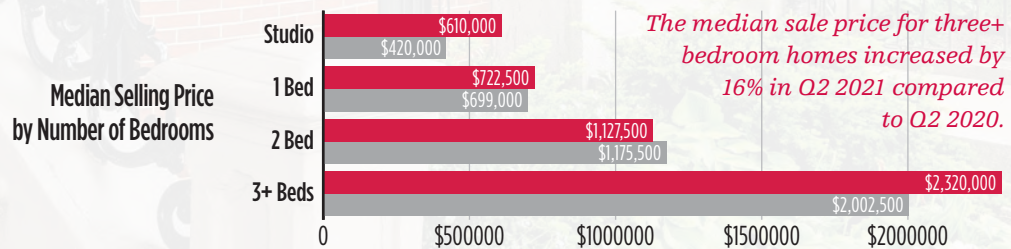
Top 10 Boston Neighborhoods by Median Sales Price



FOCUS ON THE SOUTH END: Q2 2021 VS. Q2 2020



2021, Q2
2020, Q2



20 MOST EXPENSIVE SOUTH END SALES: Q2, 2021

	ADDRESS	SALE PRICE	TYPE
1	11 Rutland Square	\$6,225,000	SINGLE-FAMILY
2	81 Warren Avenue	\$4,600,000	SINGLE-FAMILY
3	28 Union Park #4	\$4,500,000	CONDOMINIUM
4	116 Pembroke Street	\$4,225,000	SINGLE-FAMILY
5	164 West Canton Street	\$4,200,000	MULTI-FAMILY
6	160 West Concord Street	\$4,100,000	SINGLE-FAMILY
7	100 Shawmut Avenue PHE	\$3,885,000	CONDOMINIUM
8	4 Rutland Square	\$3,875,000	SINGLE-FAMILY
9	14 Holyoke Street	\$3,500,000	MULTI-FAMILY
10	126 Pembroke Street #2	\$3,495,000	CONDOMINIUM
11	55 Dwight Street #2	\$3,270,000	CONDOMINIUM
12	85 Pembroke Street #1	\$3,200,000	CONDOMINIUM
13	The Factory @ 46 Wareham Street #4D	\$3,100,000	CONDOMINIUM
14	32 Rutland Street #1L	\$3,069,000	CONDOMINIUM
15	16 Lawrence Street	\$3,000,000	SINGLE-FAMILY
16	196 West Brookline Street #1	\$2,975,000	CONDOMINIUM
17	1 Lawrence Street	\$2,856,000	SINGLE-FAMILY
18	45 West Newton Street #5	\$2,780,000	CONDOMINIUM
19	7 St Charles Street	\$2,775,000	SINGLE-FAMILY
20	34 Dwight Street #1	\$2,730,000	CONDOMINIUM

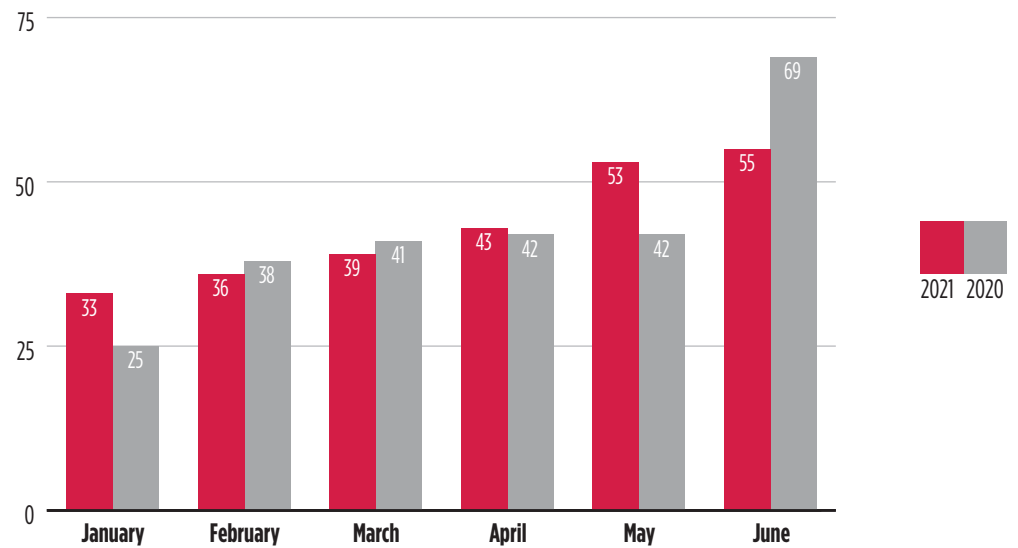
*Median sale price among the 20 most expensive
South End Sales, Q2 2021: **\$3,382,500***

Note: Results include single-family homes, multi-family homes, condominiums, and co-ops.

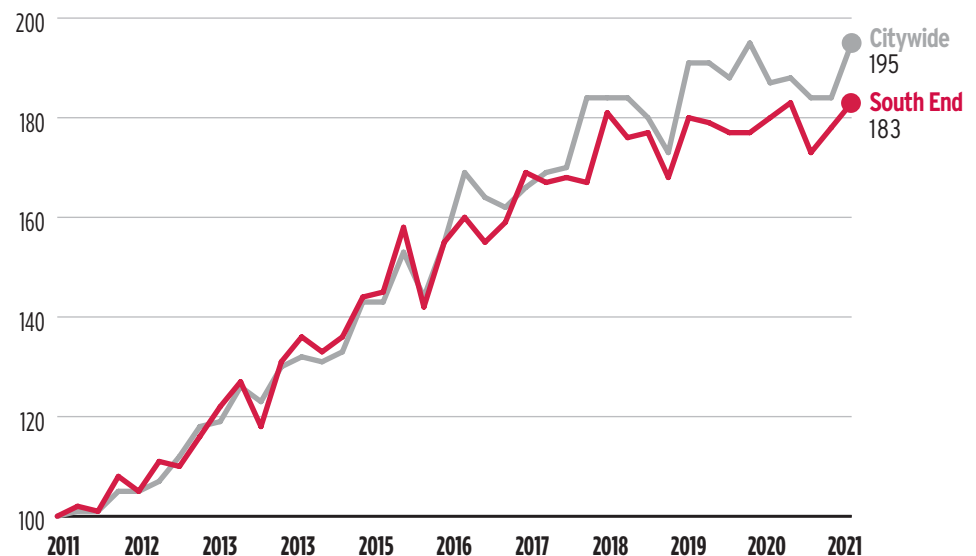
Source: LINK Boston

SOUTH END INVENTORY AND APPRECIATION RATE

South End Inventory Q1+Q2 2021 vs. Q1+Q2 2020



Ten Year Price Index (Appreciation Rate): South End v. Citywide



Source: LINK Boston



MEET THE SOUTH END REAL ESTATE SPECIALISTS

The Steven Cohen Team provides expert insight, guidance and representation for discerning residential property buyers and sellers in Boston's South End and adjacent neighborhoods. Our unmatched experience in the local real estate market, long-term approach to customer service, and coordinated teamwork keep us #1 on MLS in South End transactions year after year.

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LIST



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LISTING SPECIALIST



Kevin Concannon
DEVELOPMENTS AND SPECIAL PROJECTS

BUY & RENT



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BUYER SPECIALIST



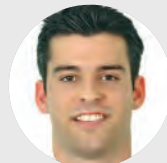
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WHAT OUR CLIENTS SAY ABOUT US

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*"The Steven Cohen team has helped me with **four purchase or sale transactions**. They also **rented my property** to an excellent tenant... They strive to provide a **white glove service**, while also taking a calm, friendly, and **positive approach**."*

*"Great, friendly team that can be **completely trusted** when navigating the real estate market."*

*"We **felt wonderfully represented and supported**, and recommend the Steven Cohen Team to anyone selling in Boston."*

*"The entire team was **remarkably responsive** and **helped with every aspect** of the process."*

*"The transaction process and documents side went **smoothly and perfectly** with the Steven Cohen Team."*

*"...**professional, smart, knowledgeable, and kind** only begin to describe the team. I would readily award them **six stars** if that rating existed."*

NOTABLE STEVEN COHEN TEAM SOUTH END SALE

4 RUTLAND SQUARE

This gracious 5-story single family townhouse offers exposure on three sides and significant original detail throughout. Located on a quiet and picturesque Victorian square, the 5 bedroom/ 4+ bath home has been tastefully updated and impeccably maintained. The entry parlor level flows from a lovely front sitting room to a rear formal dining room with a fully appointed butler's pantry. Both rooms feature soaring ceilings, ornate detail, and fireplaces. The street level is dedicated to an impressive chef's center-island kitchen with abundant cabinet and counter space, plenty of room for informal dining, and a wall of glass leading to a bluestone patio, garden, and parking. The upper floors offer 5 bedrooms including a third-floor dedicated master suite with a fireplace, two walk-in closets, an en suite stone bath with a whirlpool tub, and a library with original detail. There are three bedrooms above that. The penthouse can serve as a guest suite or family room with a wet bar and a full staircase to a roof deck with panoramic views. A rare find in a top South End location.

SALE PRICE: \$3,875,000

SIZE: 4,183 sq. ft.

BEDROOMS: 5

BUILT: 1860

BATHROOMS: 4 Full, 2 Half





MEET A SOUTH END LANDMARK

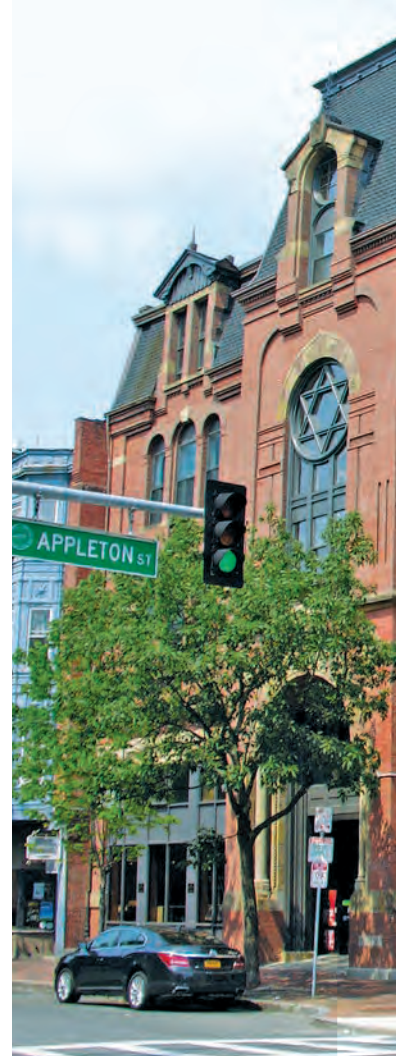
THE PARKER MEMORIAL BUILDING AT 9 APPLETON STREET

The Parker Memorial Building on the corner of Appleton and Berkeley Streets is one of the few remaining examples of Second Empire architecture in Boston. The four-story, 55 ft high structure embodies the architectural style's distinctive characteristics, such as a mansard roof, elaborate ornamentation, and strong massing. Following the Great Boston Fire of 1872 — one of the most costly fire-related property losses in American history — the mansard roof was less widely utilized in residential and commercial construction, so the Parker Memorial Building, built in 1872 out of red brick and light stone, stands out among the other Victorian residential buildings that make up the South End historic district.

The building's namesake, Rev. Theodore Parker, was a major American reformer, Transcendentalist, and abolitionist in the mid-1800s. After graduating from Harvard College and Harvard Divinity school, he began a ministry in the Unitarian Church in West Roxbury in 1837 that lasted until 1846. During this time, he broke with Unitarian and Christian orthodoxy, adopting ideas from Transcendentalism, which taught that divinity pervades all nature and humanity, and whose members held progressive views on feminism and communal living. In 1846, Parker moved to Boston to lead a new, independent congregation of followers, the 28th Congregational Society of Boston. His 1853 sermon, "The Public Function of Woman," endorsed women's suffrage. Parker's followers continued to meet after his death in 1860 and in 1872 they built the Parker Memorial Building at a cost of \$110,000.

Over the following years, the building hosted a number of religious organizations and speakers. A window on the Berkeley Street facade with a Star of David led some to assume the building was a synagogue at some point in time, but the symbol more likely reflected the Unitarians' interest in world religions coming together. The Parker Memorial Building was used for religious education by the Jewish congregation of Adath Israel, hosted founder of the Chirstian Scientists Mary Baker Eddy, and welcomed American Unitarian minister, author, abolitionist, woman suffragist, and soldier Thomas Wentworth Higgins. Higgins was also an associate of Parker's, both members of the Secret Six group of radical abolitionists.

In 1888-1889, the congregation turned over the Parker Memorial Building to the Benevolent Fraternity of Churches, which later became the Unitarian Universalist Urban Ministry. In 1922, the Caledonian Society of Boston took over and, in the following years, the building hosted Scottish social groups a religious group known





as the Crhistadelphians, an antique shop, the Worcester County Creamery, a bookstore, the British Naval and Military Vetera's Association, and even a TV commercial production company, Magna Film Productions. In 1967, the Parker Memorial Building's second floor became the site of the original Boston Tea Party rock ballroom called "a cathedral of the hippie era." Unfortunately, the building was cited for a violation because its permit allowed occupancy only for a retail store, storage room, and production room, not a dance hall. The Boston Tea Party relocated and the Parker Memorial Building was converted to apartments in the early 1970s, then condominiums in 1981 with the entrance at 9 Appleton Street.



The Parker Memorial Building is a distinctive and key contributing component of the historical significance of the local and national historic districts. It may not have been primarily commemorative in intent since it was meant to provide a building for the followers of Theodore Parker, but it came to symbolize the values, ideas, and contributions cherished by his followers and admirers, including eventually much of the Unitarian denomination. The building's design, age, tradition, and symbolic value invested it with its own exceptional significance.

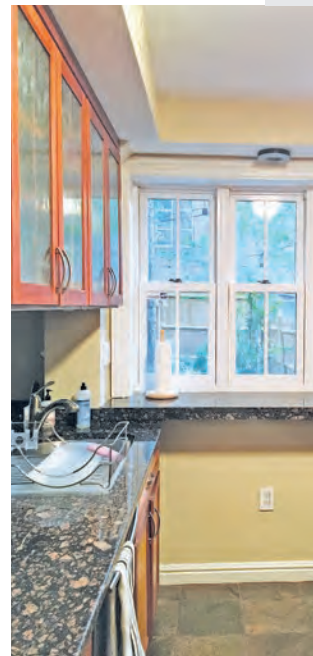
Source: Massachusetts Cultural Resource Information System (MACRIS)

MEET A SOUTH END RENOVATION

A BROWNSTONE DUPLEX

Jeff Swanson founded Renovation Planning & Interiors over 20 years ago to serve a niche market of projects that were considered too small by big architectural firms, but needed a level of architectural design beyond most contractors. Over the years, the business grew into a full-scale architectural interiors firm. A recent project brought Jeff's work back to what was his home neighborhood at the time, the South End. His client came to him with a clearly defined issue: the parlor-and-garden duplex she had just purchased came with the building's mechanical room smack dab in the middle of her new home's lower level. Naturally, she wanted the room moved. However, the scope of work quickly outgrew the original issue.

"Once we started talking about how she'd use it and what would happen with the reclaimed space, we realized that a lot of this home's flow didn't work," Jeff said. The parlor level contained the living room, a bedroom, and a bathroom off the hallway. The garden level had a tiny kitchen, a family room, a guest bedroom, and guest bathroom. With a living room upstairs and a small kitchen downstairs, what should have been a single, cohesive entertainment space



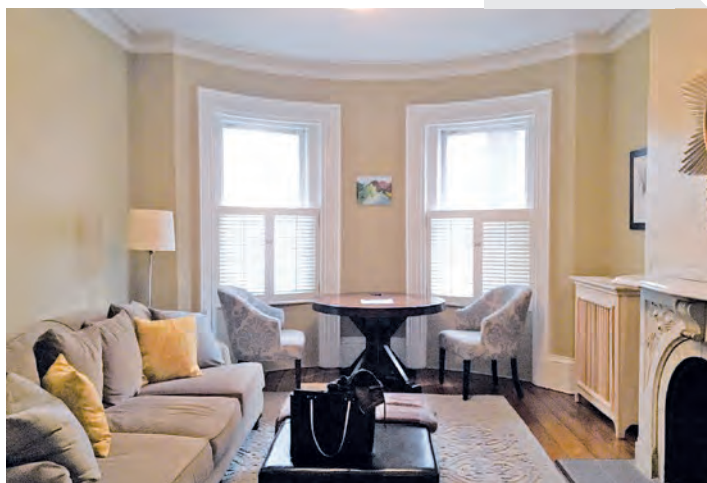
BEFORE

AFTER



BEFORE

AFTER



BEFORE



AFTER



was split up in a way that made no sense. Thankfully, solving problems like that is Jeff's specialty.

"When people picture their new home, they don't always think about the walls," he said. "They picture sitting on the sofa and entertaining in the space." Jeff and his company are all about the holistic approach, solving spatial layout problems and thinking through furnishings and finishes alike. "We completely flipped the house around," he said. Over the course of a year and with the help of Benjamin Construction, the mechanical room that started everything moved under the building stoop. The home got a whole new HVAC system and the wide open kitchen and living area now occupy the parlor level alongside

a powder room. Jeff opened up the back wall with two doors leading to a newly built-out deck that connects to the downstairs garden via a staircase. The lower level has a brand new master suite, a guest bedroom, a guest bathroom, and a laundry room. Here, Jeff also gave his client nine feet of ceiling height by digging up the floor all the way to the dirt, and direct access from the master suite to the stunning garden designed by David Berarducci Landscape Architecture.

The design and finishes are very grounded in the traditional architecture of the space. "The client really wanted to celebrate the fact that her home is in a brownstone," Jeff said. "That's why she bought it." And while there wasn't a lot of original detail left, Jeff saved what he could, and added what was missing. He reused two marble mantels that came with the home, moving one downstairs to the master suite. He also added plenty of crown molding on both levels and used Calacatta Gold marble and shaker style cabinets in the kitchen, marble tile and satin brass in the bathrooms, and black knob hardware for the doors. "Now, you can really see those traditional, if updated, elements," Jeff said.



BEFORE



AFTER



ARCHITECTURAL DIGEST

THE VICTORIAN ARCHITECTURE OF THE SOUTH END EXPLAINED

Boston's history is a mosaic embedded in the bricks and mortar of its streets. You can see it in its architecture, in the timeline shaped by 18th-century farmers' housing propped up next to a 19th-century Queen Anne or a 20th century automotive or apartment building. Boston's architectural variety is the result of a preservation movement that began early on when Hancock House, built in 1737 on Beacon Street overlooking the Common, was demolished in 1863. The loss of this prime example of Georgian style and an important site in Revolutionary history sparked an outcry that served as a turning point for preservation in New England. Notwithstanding the preservation mindedness of many Bostonians, it wasn't until after demolition of much of the West End in the name of urban renewal in the 1950s and '60s that meaningful architectural preservation was mandated.

Today, there are protected historic districts and landmark buildings all over Boston's neighborhoods, including the South End. In 1973, the neighborhood was listed on the National Register of Historic Places as "the largest urban Victorian neighborhood in the country." Its buildings serve as a social document, a reflection of the tastes and lifestyle of a bygone era and a testament to its desirability today. Below, we've catalogued some of the most commonly seen examples of Victorian era architectural styles present in the South End, their history, and their most common characteristics.

FEDERAL (1780–1820)

A common style for government buildings throughout the U.S. — most notably the White House — this style shares its name with its era, the Federalist Era. It is also known as Adamesque architecture after a sibling architect duo that popularized it in Britain. In the U.S. it was a revival of Roman architecture, especially associated with Thomas Jefferson and Benjamin Latrobe. The style had definite philosophical ties to the concept of Rome as the republic that the new American country thought it reflected.

Federal architecture is recognized by its symmetry and geometric elements. Most Federal homes are rectangular in shape, two or three stories high, and traditionally only





two rooms deep. The exteriors are typically understated. While there are some ornate elements that incorporate brass and iron, the decoration is usually kept to the porch or entryway area. Windows are rarely grouped, but rather laid out in a vertical or horizontal line, and typically five-raked. While in many northern areas near the sea homes are made primarily with clapboard, brick is far more common in the city. At the time that they were built, brick offered urban homes a degree of fireproofing that wasn't as necessary in seaside homes.

GREEK REVIVAL (1825–1860)

This style of architecture was shaped by the symmetry, proportion, simplicity, and elegance of the ancient Greek temples of the 5th century B.C. As a new democracy, 19th-century Americans were inspired by the birthplace of this system of government and by Greek culture, art, and philosophy. One of the reasons the style was able to spread so quickly in an era when most developers and builders acted as their own architects (a luxury still reserved for the wealthy at the time) was the existence of architectural pattern books that allowed those builders and developers to copy Greek Revival elements in great numbers. The architects of the day traveled to Greece and brought back detailed drawings from the ruins of temples so they could more closely match antiquity. Greek Revival became the first dominant national architecture in the U.S. as it spread from the East Coast to the West Coast.

The style was adapted to local tastes, building materials, and styles, but its most prominent feature is its columns, either real — beneath a porch or a heavy pediment — or echoed in wide corner boards often capped with Doric, Ionic, or Corinthian details. The roof typically sits gable-end forward, with one or more chimneys set back. Though Greek Revival is typically symmetrical, the entryway is often on one side, accentuated with narrow sidelights and a rectangular transom. Interior characteristics include simple, fairly open layouts, graceful proportions, tall parlor floor windows and doors, ornate plasterwork ceilings, plain plaster walls, wide plank doors, and ornate ceiling mantels often made from light gray — or more expensive black and gold — marble.



GOTHIC REVIVAL (1840–1880)

The Gothic Revival style can be traced back to England. It romanticized medieval architecture and the simplicity of medieval times, and by the mid-19th century, was established as the preeminent architectural style in the Western world. It was a departure from previously popular styles that drew inspiration from the clas-



sical forms of ancient Greece and Rome. Architects Alexander Jackson Davis and Andrew Jackson Downing, authors of influential house plan books, advanced Gothic Revival in the U.S., where it held steady until new materials and concern for functionalism began to take hold in the 20th century.

Characteristics include deeply pitched roofs and front-facing gables with delicate wooden trim called vergeboards. This distinctive incised wooden trim is often referred to as “gingerbread” and is the feature most associated with Gothic Revival. Buildings often have porches with decorative turned posts or slender columns, with flattened arches or side brackets connecting the posts. The famed pointed-arch Gothic windows sometimes include stained glass, harkening to the style’s ecclesiastical origin. Later in the 19th century, details were mixed together with elements of other Victorian era styles to become Victorian Gothic. An urban building style that drew from medieval French and German building traditions as well, it was a heavier, more substantial version of Gothic Revival. It was always executed in brick or stone and was distinguished by the use of polychrome bands of decorative masonry.

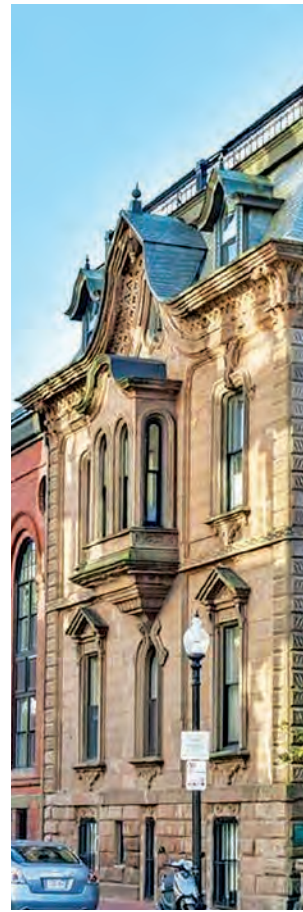


ITALIANATE (1840–1885)

This style was inspired by 16th-century Italian Renaissance architecture combined with Picturesque influences from the farmhouses of the Tuscan countryside. It was a British interpretation of the architectural and natural splendors of Florence and the Italian countryside. It favored the use of architectural elements from a romanticized past to create buildings that offered an alternative to the formality of classical architecture. The Italianate style embraced less rigid forms and floor plans and became the most favored style in the U.S. after the Civil War. Its aesthetics were adapted to a range of building types and income levels, from spacious homes on sprawling properties for the wealthy, to city brownstones and row houses on smaller lots. The rise of mass production

meant that fashionable Italianate architectural details could be easily and affordably produced and applied to buildings to create a simplified nod to the style.

Italianate buildings are typically built from brick or wood clapboard. They are between two and four stories, and have subtly sloping hipped roofs and belvederes, cupolas, or towers. Ornamentation included wide, bracketed eaves, arched double or triple windows (often bay-shaped, tall, and narrow), arched doorways, and structural masonry or decorative wood corner quoins. Where space permitted, there was a focus on the role of landscaping, with fanciful picturesque elements like grottos and





follies. The interior spaces were flexible, a departure from the formal floor plans of classical architecture, and often included better access to the outdoor space.

SECOND EMPIRE (1855–1885)

Also called the French Second Empire style or mansard style, it was adapted from French architecture and named after the reign of Napoleon III who replaced Paris' medieval alleys and structures with striking monumental construction that affected building design throughout Europe and the U.S. At the peak of its popularity, it was considered both fashionable and a contemporary statement of modernity. The Second Empire's defining feature, the mansard roof, was inspired by François Mansart, a 17th-century architect who introduced it in the enlargement of the Louvre. Residences in this style were generally large and built for the affluent homeowner so its popularity dropped rapidly following the economic depression of 1873.

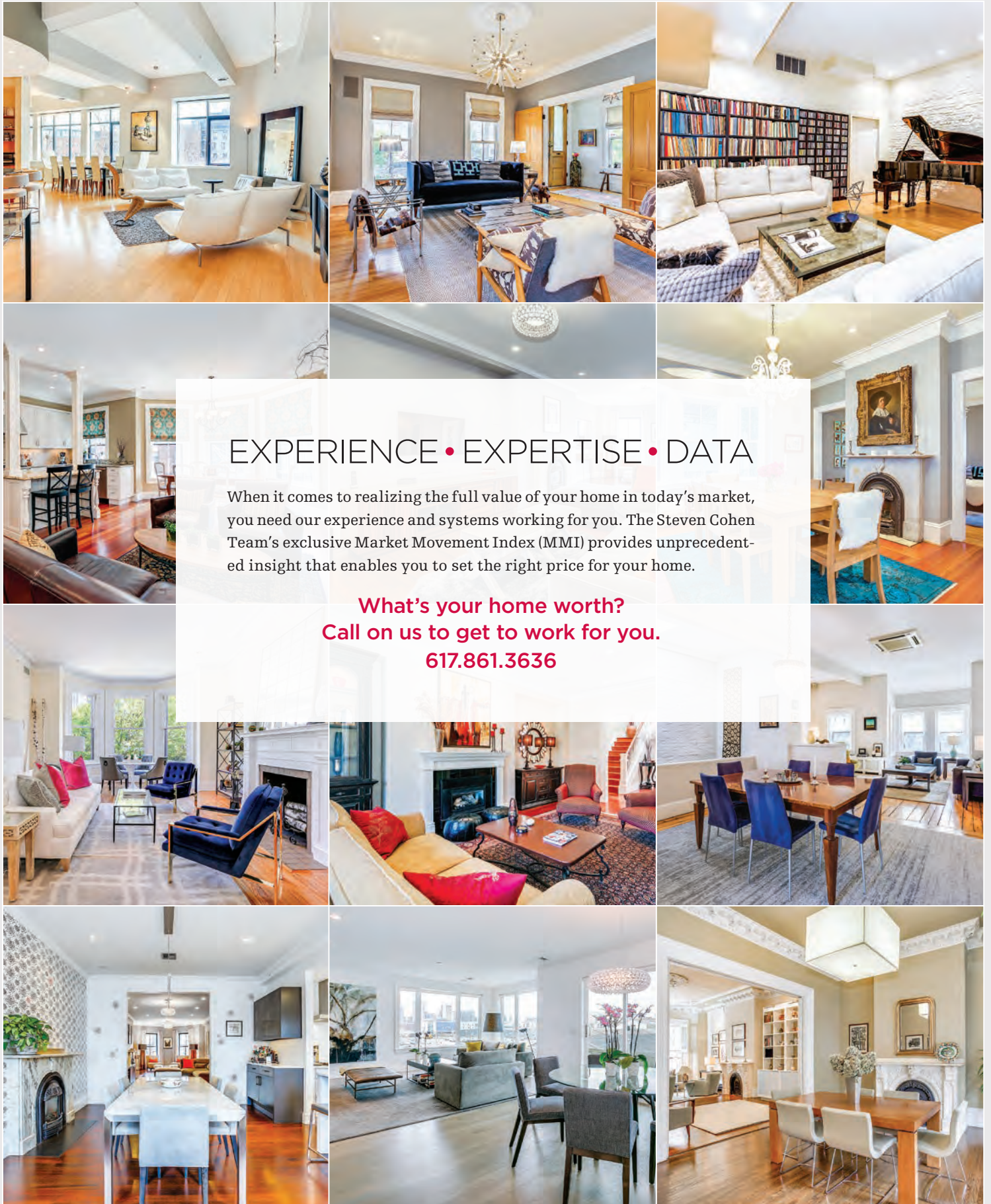
Decorative details include iron cresting on the roof, heavily backed cornices, quoins, and balustrades.

The general effect is monumental and ornate. Second Empire residences tend to be boxy in form, square or rectangular, and highly symmetrical. A central projecting pavilion often highlights the entrance in the form of a porch or elaborate canopy with some form of protection from weather. The primary building materials are wood and brick.

FLEMISH RENAISSANCE REVIVAL (1870–1920)

Inspired by 15th- to 16th-century merchant architecture from Northern Europe, Flemish Revival was part of the broader Renaissance Revival style. In the U.S., the style became popular in the 1890s in places like New York City, which had a background as an early Dutch colony. Homes in this style are easily identifiable by their roof lines of stepped Flemish gables with convex and concave curves, much like those atop the houses lining the canals of Amsterdam. Decoration is done with intricately patterned brickwork, rather than carved brownstone, cast iron, or granite. Further ornamentation might include carved terra cotta with Dutch Baroque motifs or dormers with miniature stepped gables or arched tops







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