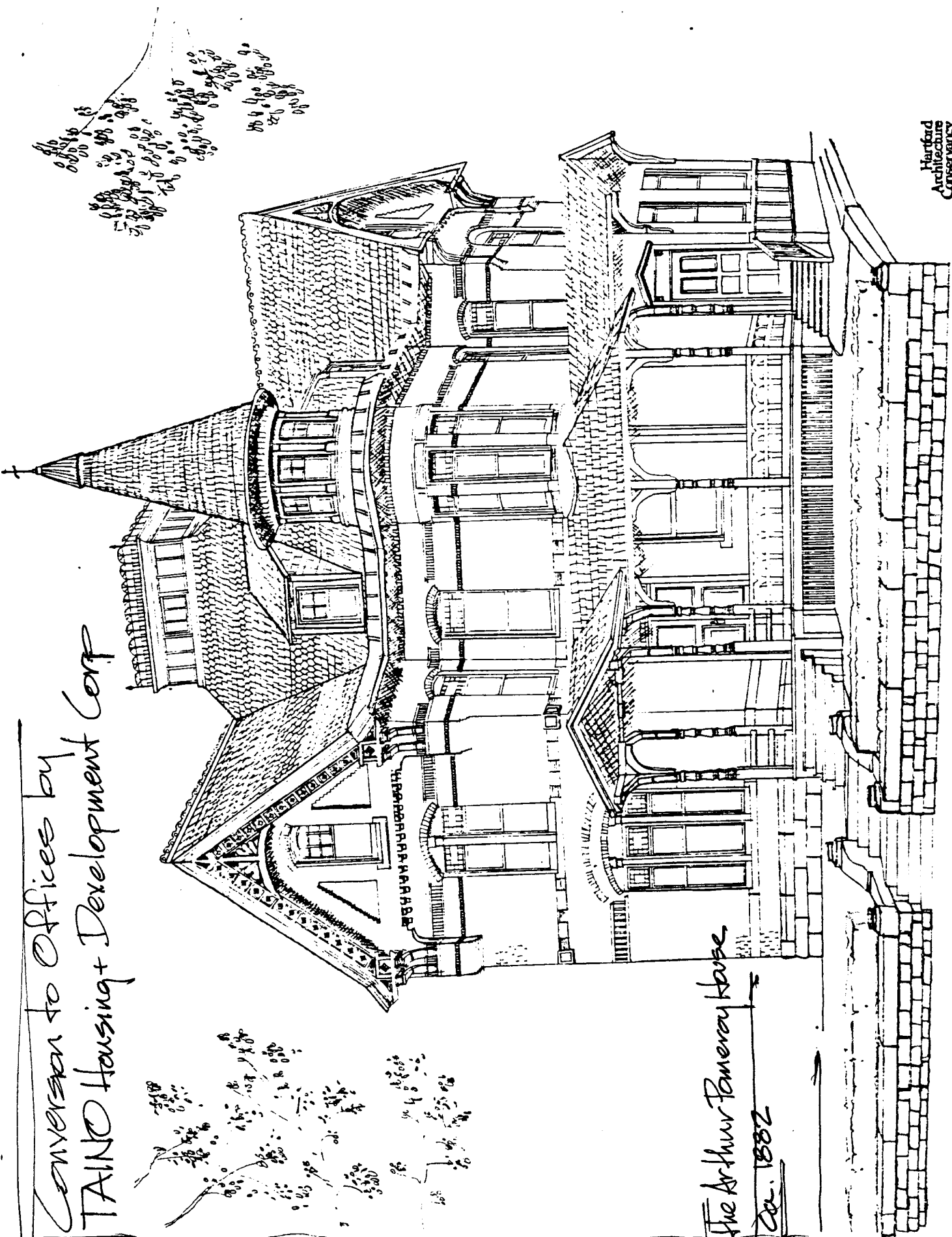


Conversion to Offices by
TANCO Housing + Development Corp



The Arthur Towner House

Dec. 1882



State of Connecticut

Connecticut Historical Commission

Arthur G. Pomeroy House Hartford

was accepted on 4 February 1982 for inclusion in

THE NATIONAL REGISTER OF HISTORIC PLACES


State Historic Preservation Officer
Director, Connecticut Historical Commission


Chairman, Connecticut Historical Commission

The National Register of Historic Places is a list of the Nation's cultural resources which merit preservation. It includes districts, sites, buildings, structures and objects significant in American history, architecture, archaeology and culture. The National Register was established under the National Historic Preservation Act of 1966, and is administered in Connecticut by the State Historic Preservation Officer.

CITY OF HARTFORD

REDEVELOPMENT AGENCY
550 MAIN STREET, HARTFORD , CONN.



COUNCIL - MANAGER GOVERNMENT

January 9, 1984

TAINO Housing & Development Corp.
480 Ann Street
Hartford, Connecticut 06106

Attention: Mr. Joseph E. Perez

Dear Mr. Perez:

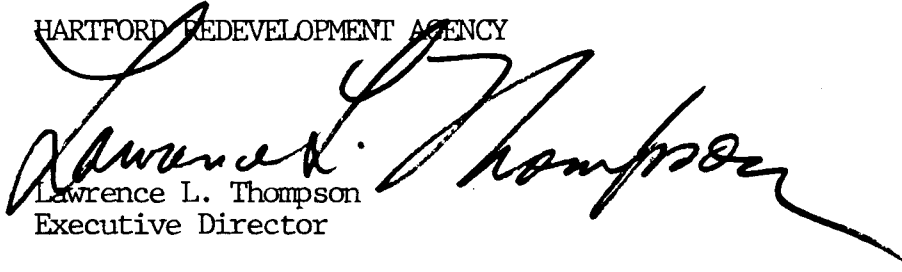
This letter is to inform you that on January 3, 1984, the City of Hartford Court of Common Council approved the sale of 490 Ann Street to you. This sale is described in the attached Council Resolution.

As indicated in the Resolution, you are required to close on the property within 90 days from the date of Council approval, i.e. on or before April 3, 1984. Please contact this office to schedule a closing date for the conveyance of this property.

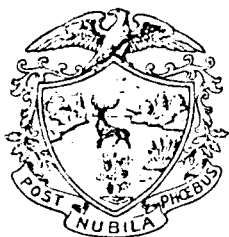
The City of Hartford appreciates your interest in acquiring City-owned property.

Sincerely,

HARTFORD REDEVELOPMENT AGENCY


Lawrence L. Thompson
Executive Director

LLT/MPR:mmm
Attachment



Court of Common Council

CITY OF HARTFORD

550 MAIN STREET

HARTFORD, CONNECTICUT 06103

Councilmen

Ben F. Andrews, Jr.
Francisco L. Borges
Wayne H. Camillieri
Eunice Strong Groark
Roger B. Ladd
Alphonse S. Marotta
I. Charles Mathews
Nancy Melendez
Allan B. Taylor

Clerk

Sebastian A. Santiglia

January 3, 1984

This is to certify that at the recessed meeting of the Court of Common Council, January 3, 1984, the following RESOLUTION was passed.

WHEREAS, The City of Hartford owns a three (3) unit brick residential structure located at 490 Ann Street. The City acquired this structure through foreclosure during 1976; and

WHEREAS, On June 2, 1983, the staff of the Redevelopment Agency issued a request for proposals for the development of 490 Ann Street. After a thorough review of the proposals submitted and a community meeting held to receive neighborhood input, TAINO Housing and Development Corporation was selected as tentative developer; and

WHEREAS, TAINO proposes to rehabilitate 490 Ann Street into five (5) low-to-moderate income rental housing units and 4,000 sq. ft. of office space; and

WHEREAS, TAINO has offered the City \$10,000 for the property; and

WHEREAS, The Commission on the City Plan approved the sale of 490 Ann Street for rehabilitation into rental housing and office space at its meeting on December 6, 1983; now, therefore, be it

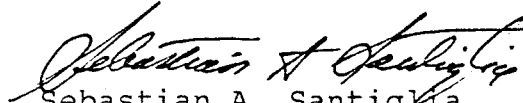
RESOLVED, By the Court of Common Council that the sale of 490 Ann Street for the sum of Ten Thousand (\$10,000) Dollars is hereby approved; and be it further

RESOLVED, That the City Manager is hereby authorized to enter into a Disposition Agreement with TAINO Housing and Development Corporation; and be it further

RESOLVED, That TAINO be required to close on the property within 90 days of Council approval. That the commencement of construction activities occur within 30 days of conveyance and completion within eight months from the date of conveyance; and be it further

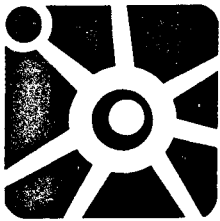
RESOLVED, That TAINO Housing and Development Corporation be required to provide evidence of rehabilitation financing prior to conveyance.

Attest:


Sebastian A. Santiglia,
City Clerk.

Copies to: City Manager, Housing Director, Assessor, Redevelopment
Agency Director, Finance Director and Budget Director.

TAINO



HOUSING & DEVELOPMENT CORP.
480 ann st.
hartford, connecticut
06106
525-2799 / 527-2204

April 20, 1983

Lawrence Thompson
Hartford Redevelopment Agency
550 Main Street
Hartford, Ct. 06103

Re: 490 Ann Street
525 Ann Street

Dear Mr. Thompson:

In 1978, our organization was responsible for saving three buildings (480, 490 and 506 Ann Street) from the wreckers ball.

It was our desire to eventually revitalize the area and to create housing, employment and economic development activities that would benefit Hispanic and other minority low and moderate income families.

To date we have been successful in rehabilitating 480 Ann Street - 11 units of moderately rehabilitated Section 8 housing with construction financing from Connecticut Bank and Trust and the Knox Foundation and permanent mortgage financing from the U.S. Department of Housing and Urban Development.

We have also been responsible for the rehabilitation of two other properties on the block:

- . 1279 Main Street (Commercial and Residential)
A successful Grant Application was made to U.S. Department of Housing & Urban Development for a national demonstration Self-Help Project.
- . 1305 Main Street (Residential)
Privately financed rehab which resulted in housing for low income families.

At the present time we are working very closely with the San Juan Center as their designated General Contractor for the rehabilitation of building at 1295 and 1363 Main Street. This project would include the substantial rehab of 10-4 bedroom units of housing and 4 commercial areas. Financing would be provided by Connecticut Mutual Life Insurance and the City of Hartford.

During the past four years we have been successful in bringing about the renewed interest of investors to an area that feel victim to neglect and disinvestment during the past 10-15 years.

All the above, bring me to the purpose of this correspondence. Of the initial three buildings that were given a "stay of execution" only one remains to be rehabilitated - the property at 490 Ann Street. Because of our "STICK TO ATIVENESS" and the resulting successful completion of projects not only on Ann and Main Street but also in South Green, we now would like the opportunity to rehabilitate the last of the Ann Street properties - 490 Ann Street.

The property has been vacant since 1975-76 when the City of Hartford acquired the building through foreclosure. Because of its original date of construction (1882) and unique architectural style, we felt that the building should be considered for inclusion on the National Register of Historic Places by the U.S. Department of the Interior.

In the second half of 1978 we began taking the necessary steps to make the historic designation a reality and on March 23, 1982 received a copy of a letter sent to your predecessor, Mr. Bliss, that the Pomeroy House had achieved this unique distinction.

As part of our organizational growth, we are now ready to enter a new area of involvement - economic development activities which benefit low and moderate income families.

We would propose to restore/rehabilitate the Pomeroy House at 490 Ann Street into offices through the use of a limited partnership with TAINO Housing and Development Corporation as the General Partner, General Contractor and Property Management Agent and to use the proceeds to continue our work of developing housing for low and moderate income households.

Lawrence Thompson
Letter Continuation
Page 3

Our discussions with Mr. David Zeldis, accountant for the limited partners, have resulted in an anticipated \$100,000 cash investment by 10 partners in a total project of between \$350-400,000. Additional financing needed would be sought through a variety of private non-standard investment sources and also through the possible use of 9th year Community Development Block Grant monies.

We seem to be in a "Catch-22" situation whereby the investors are concerned because we do not own the property and therefore are reluctant to invest in us and the City's need (as per previous conversations with Redevelopment staff) for us to have project financing in place before final resolution of the disposition of this property.

We would like to request a meeting with you, to which we would invite Mr. Zeldis, to discuss the proposed development and disposition of 490 Ann Street and the vacant property at 525 Ann Street which would be used for parking.

I have attached several items which I feel could give you an indication of our lengthy involvement and continued interest in developing this property.

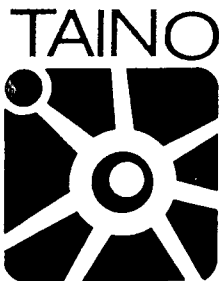
Should you have any questions or need additional information regarding this request please feel free to call us.

Respectfully,

Joseph E. Perez
Executive Director

JEP/cbm

Enclosure



HOUSING & DEVELOPMENT CORP

480 ann st.
hartford, connecticut
06106
525-2799 / 527-2204

August 2, 1983

Mr. Lawrence L. Thompson
Redevelopment Agency
City of Hartford
550 Main Street
Hartford, Ct. 06103

Re: 490 Ann Street
525 Ann Street

Dear Mr. Thompson,

In 1978, our firm was responsible for obtaining a "STAY OF EXECUTION" for three buildings located at 480-484, 490 and 506-512 Ann Street. The three buildings, vacant and deteriorating, had been acquired by the City through foreclosure as a result of tax delinquency sometime in 1976.

Our request to City Manager James Daken (Exhibit A) was prompted by our desire to eventually revitalize the area, create safe, decent, affordable housing and to promote and implement job training, employment and economic development activities that would benefit Hispanics and other low and moderate income families in the City of Hartford.

In 1979, we purchased the 480-484 Ann Street property from the City of Hartford and found that the building at 490 Ann Street was located on the same parcel. Because our lenders commitment was for one building only we applied to the Zoning Board of Appeals and were granted variances to permit the rehabilitation of existing non-conforming structures for multi-family use. (Exhibit B) We subsequently had the building at 490 Ann Street transferred to the Public Housing Corporation for what we believed would be the eventual reacquisition and rehabilitation by our firm. (Exhibit C)

It appears that too much time has passed since these original understandings were reached and therefore the purpose of this correspondence is to inform you that our firm is now ready and willing to complete the odyssey we began 5 years ago and would like to be given the opportunity to rehabilitate the Arthur G. Pomeroy House at 490 Ann Street through a carefully planned and documented "Certified Historic Restoration". (Exhibit D)

Five years ago, we knew that there was something special about the old building at 490 Ann Street and at that time enlisted the aid of Hartford Architectural Conservancy (Exhibit E) to see if the building could be considered for study by the National Register (Exhibit F).

Our intuitiveness was proven correct when on March 23, 1982 we received a copy of a letter sent to the Redevelopment Agency informing you that the Arthur G. Pomeroy House at 490 Ann Street had been enrolled on the National Register of Historic Place as of February 4, 1982. (Exhibit G)

Our sense of pride and accomplishment were even further boosted when on May 24, 1983 we received the National Register of Historic Places Certificate for the property at 490 Ann Street. (Exhibit H)

During the past four years our firm has been successful in renewing community and public and private sector interest in an area that had fallen victim to neglect, disinvestment and abandonment during the previous 10-15 years.

To date, we have been successful in rehabilitating two of the three buildings which received "STAY OF EXECUTION". Between 1979 and 1981 our firm secured all of the financing necessary to rehabilitate 480-484 Ann Street into 11 units of Moderate Rehab Section 8 Housing (the first moderate rehab project in the City) and to sponsor and develop 506-512 Ann Street into 6 units of Cooperative Housing under a National Demonstration Multi-Family Urban Homesteading Program funded by HUD using long term, low interest mortgage loans.

It is our belief that people and their commitment is what causes change. In our situation, not only were we instrumental in saving three buildings from the wreckers' ball but we have also been responsible for attracting a variety of investors to the projects we have completed, to the projects we are currently doing and to projects we have in the planning stages. The list of investors include:

- State of Connecticut, Department of Housing
- Connecticut Bank and Trust
- Travelers Insurance Company
- City of Hartford, Community Development Block Grant
- U.S. Department of Housing and Urban Development
- Connecticut General
- Aetna Life and Casualty
- Connecticut Mutual Life Insurance
- Knox Foundation
- Hartford Foundation for Public Giving
- Ensworth Foundation

Not only were we instrumental in saving the three buildings on Ann Street from the wreckers' ball but we are also responsible for being the catalyst in a variety of projects in the area:

480-484 Ann St.	Developer/General Contractor 11 units of moderately rehabilitated Section 8 Housing
506-512 Ann St.	Developer/General Contractor 6 units Cooperative Housing in a Multi-Family National Demonstration Urban Homesteading Program
1305 Main St.	General Contractor 4 units Existing Section 8 Housing
1279 Main St.	General Contractor 4 units of moderatey rehabilitated Section 8 Housing 1 Commercial Space (4,000 sq.ft.)
15 Ely St.	General Contractor Golden Age Elderly Center 14,000 sq.ft. facility
1295 Main St.	General Contractor 4 units moderately rehabilitated Section 8 Housing
1363 Main St.	General Contractor 6 units Moderately rehabilitated Section 8 Housing
529-543 Ann St.	Owner/Developer/General Contractor 6 residential condominium units 1 commercial condominium unit

Other projects where our firm has also been involved include the following:

296-298 Park St.	Developer/General Contractor 8 units Cooperative Housing
286-288 Park St.	General Contractor 6 residential condominium units
186-188 Park St.	General Contractor 3 units of Housing (1 owner occupant, and 2 rental units)

178-180 Park St. Owner/Developer/General Contractor
7 Townhouse Condominium Units

168-170 Park St. Developer/General Contractor
3 Units of Housing (1 owner occupant
and 2 rental units)

Several new investors we have been able to convince to
lend financing to our projects include:

Connecticut Housing Investment Fund
Hartford Steam Boiler Insurance and Inspection Co.
City of Hartford Housing Development Fund

A pattern which we hope you see emerging is that we have
concentrated our efforts in two particular neighborhoods
in an attempt to bring about some very visible change
which people, both neighborhood residents and those
walking or driving through, can notice and accept as
something positive taking place in a community.

The Pomeroy House Project

Our firm proposes to restore/rehabilitate the building at
490 Ann Street into a mixed use residential and office space
complex.

Initial financing would be secured through a limited partner-
ship vehicle which would raise \$150,000 from the limited
partners through the sale of tax benefits which are available
under the Economic Recovery Tax Act.

The balance of financing would be obtained through a variety
of private non-standard investment sources and also through
the possible availability of 9th Year CDBG monies in the
Housing Development Fund. (Exhibit I)

Our firm would not only be the sole General Partner in the
Limited Partnership but would also be the General Contractor
and Construction Manager during the restoration/rehabilita-
tion and upon completion would become the Property
Management Agent for the complex.

We anticipate an eight month construction schedule with
initial startup in March '84 and completion during the last
quarter of the year so that the limited partners could take
advantage of the tax benefits on their 1984 income tax
returns. (Exhibit J)

In anticipation of this date, we had contracted the services of an architect and an engineer (Exhibit K) and preliminary indications are that we will be able to obtain the following mix: (Exhibit L)

Residential	1 - 1 Room Efficiency 1 - 1 Bedroom Unit 3 - 2 Bedroom Units
Commercial	4,000sq.ft. office space on 1st floor and basement

Our current projections for costs for the project are as follows:

Acquisition	\$ 10,000
Soft Costs	40,000
Construction	450,000 (10,000sq.ft.@ \$45)
	<hr/>
TOTAL COSTS	\$ 500,000
	<hr/> <hr/>

A unique feature of this project will be that the units will be rented to low and moderate income individuals and families at 75% of Fair Market Rents as set by HUD and that tenant selection will be based on HUD income and family size guidelines.

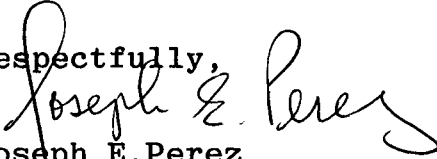
Although our firm will not be located in the building, our current offices are in the adjacent building at 480-484 Ann Street which we also own and manage.

The income and expense statement we have prepared for for this project indicates that there will be \$46,005 in income generated by rents (includes 3% vacancy on residential units) and that there will be \$45,425 in expenses. (Exhibit M)

As you are aware, our firm is a private non-profit organization with an IRS designation as a 501(c)3 and as such prompts us to minimize profits. (Exhibit N) The same will apply to this project with the main beneficiaries being the tenants who will be selected and the community who will have another property back on the tax rolls and off of the vacant and deteriorating list of eyesores.

We hope that the information we have provided will give you a sense of what TAINO Housing and Development Corp. is all about. Should you have any questions or need additional information regarding our past performances please feel free to call.

Thank you for your attention and consideration.

Respectfully,

Joseph E. Perez
Executive Director

IMAGINEERS INC.

August 1, 1983

Mr. Lawrence Thompson
City of Hartford
Redevelopment Agency
550 Main Street
Hartford, CT 06103

Dear Mr. Thompson:

This is to express our support for the proposal by the Taino Housing and Development Corporation for the rehabilitation and reuse of the Pomeroy House on Ann Street in Hartford, CT.

As agents for the Public Housing Corporation of Hartford, we have had long-term, first-hand familiarity with Taino's genuine interest in that structure. It was Taino that convinced the PHC to accept this property from the City of Hartford for Taino's rehabilitation purposes in 1978. Although Taino was successful in creating eleven residential units next door (480 Ann Street), neither Taino nor the PHC was able to obtain financing for the rehabilitation of the Pomeroy House and the building was eventually returned to the City.

Taino has continued to be a positive force in this City and in the Ann Street neighborhood in particular. We hope that their proposal will be selected by the Agency.

Cordially,



Arthur T. Anderson
President

ATA:jw



San Juan Center Inc.

1363 Main Street

Hartford, Connecticut 06103

May 26, 1977

Lorencio Morales
President

Rafael Zayas
Vice President

Dina Soler
Secretary

Margaret Johnson
Treasurer

.....
Linda Escalera
Executive Director

Helia Valentin
Assistant Director

Honorable James Daken
City Manager
City Hall
450 Main Street
Hartford, Connecticut 06103

Dear Mr. Daken:

As you are well aware, the San Juan Center is involved in efforts to revitalize the Main Streets strip bounded by Trumbull and Ann Streets. Present plans also call for the development of existing land and properties behind Main Street. In other words, plans are being formulated for the development of land and properties in the triangle area bounded by Main, Ann and Chapel Streets.

Among the properties on Ann Street are two structures located at 480-484 and 490. We have learned that these properties are scheduled for immediate demolition.

Mr. Manager, I implore you to suspend the city's plans for demolition of these buildings until a well-integrated and comprehensive plan for this area has been developed. We at the Center are in the midst of formulating such a plan.

Even as I write this letter, two buildings within view of the Center are presently being demolished--one on Main Street and one on Albany Ave. If this demolition continues at this rate, there will be nothing left to be revitalized! Unfortunately, I do not say this facetiously.

Again, I beseech you to suspend the imminent



San Juan Center Inc.

1363 Main Street

Hartford, Connecticut 06103

- 2 -

lorencio Morales
resident

iguel Zayas
ice President

dna Soler
ecretary

argaret Johnson
reasurer

.

asha Escalera
Executive Director

elia Valentin
ssistant Director

demolition of properties on 480-484 and 490 Ann Street. Because of the urgency of this matter and the nature of the City's bureaucratic structure, I would greatly appreciate your personal attention to this matter. The demolition order has already gone out and only your immediate intervention will forestall this undesired event.

Thanking you in advance, I remain

Sincerely yours,

Yasha Escalera
Executive Director

cc: John Potkay
John Coleman

San Juan Center Inc.

1363 Main Street

Hartford, Connecticut 06103

October 31, 1977

Florencio Morales
President

Miguel Zayas
Vice President

Edna Soler
Secretary

Margaret Johnson
Treasurer

.....
Lashia Escalera
Executive Director

Elia Valentin
Assistant Director

Mr. James Daken
City Manager
City Hall
450 Main Street.
Hartford, Connecticut

Mi Apreciado Amigo Jaime:

On May 26, 1977 I wrote you concerning two buildings on Ann Street, (480-484,490), that were very important to the revitalization effort of the Ann-Main-Trumbull area, and which were marked for demolition. In granting my plea to save these structures you asked for some detail as to the overall plan for the reuse of these buildings. I am presently negotiating with CMP for the creation of a rehab crew, under CETA Title III (YCCIP program) to do a substantial housing rehabilitation project at at 480-484 unit.

In order to proceed with my planning and provide you with the information you requested, I need assurance from the city that the building could and would be turned over to the San Juan Center for One (\$1.00) Dollar. The building would then be a work site for a rehab team consisting of 1 supervisor and 12 out of school youth.

John Coleman has mentioned the possibility of utilizing CDBG funds for the materials and supplies needed. We are exploring this as well as section 8 funds with Arthur Anderson.

With this letter I am asking if it is possible and feasible to turn the property over to the San Juan

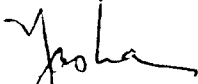
Mr. James Daken
second page

October 31, 1977

Center, realizing that much additional information will be required to actually proceed with the turn-over.

Hoping you can inform me, I remain...

Sinceramente,



Yasha Escalera,
Executive Director

YE/co

ZONING BOARD OF APPEALS

CASE # 4 MEETING OF August 21, 1979

APPLICANT: The Public Housing Corporation of Hartford and Taino Housing and Development Corporation.

REQUEST: Development of existing nonconforming lot with parcel area of 13,565 square feet with two nonconforming buildings slated for rehabilitation located at 480-484 and 490 Ann Street into two nonconforming lots with a nonconforming building on each lot which requires a variance from the required minimum lot area, lot width and minimum required side yards for each lot and building, minimum required rear yard for 490 Ann Street and also the parking requirement for three cars for the proposed fourteen units in the two buildings, i.e., three dwelling units at 490 Ann Street and eleven units at 480-484 Ann Street.

ZONING ORDINANCE REQUIREMENT: 35-6.17(b); 35-5.65; 66; 68 and 69 under 35-13.9(b)

IS HARDSHIP REQUIRED? Yes HARDSHIP: The nature and configuration of applicant's land and current zoning restrictions.

SUBJECT PROPERTY'S DESCRIPTION: Two vacant buildings, one of which is being rehabilitated, and a paved parking area.

ADJACENT USES:

NORTH - Three story brick residential building partly vacant

SOUTH - Vacant land

EAST - One and two story brick commercial/storage building

WEST - Vacant land, two story residence and vacant gas station

NEIGHBORHOOD CHARACTERISTICS: The immediate area is deteriorated with many abandoned and demolished buildings. The subject buildings are being renovated for residential purposes by private and public efforts and assistance.

TRAFFIC CONSIDERATIONS: Ann Street is one-way north bound with a medium to heavy traffic flow. On-street parking is allowed on both sides of this portion of the street.

GENERAL PLAN DESIGNATION: General Commercial

EXISTING ZONE: B-2 Business

PARCEL AREA: 20,225 square feet

PREVIOUS ACTIONS: None

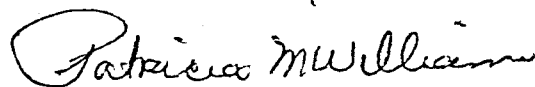
FINDINGS AND RECOMMENDATIONS:

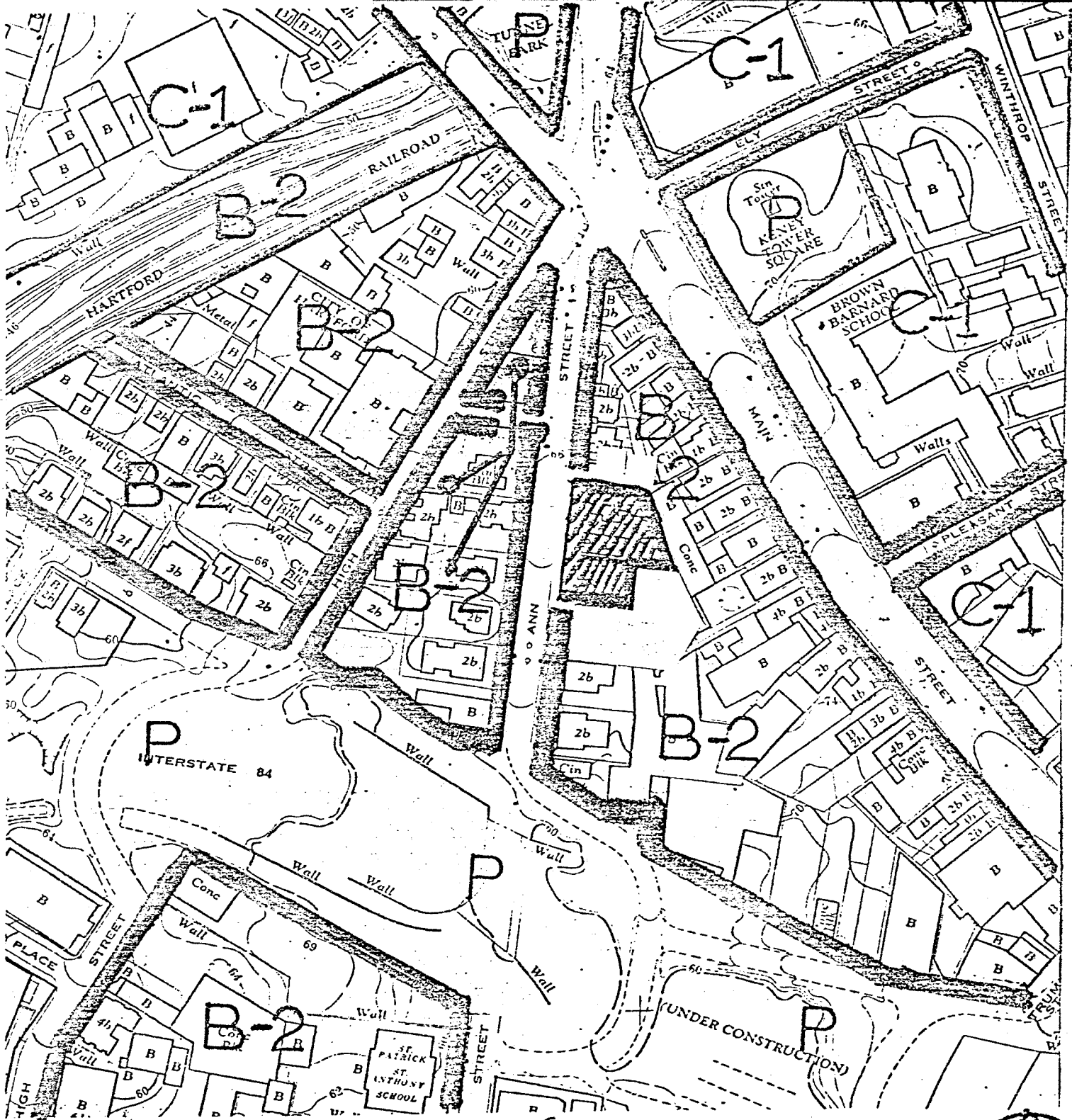
1. The variances requested are necessary to permit the reuse of two existing vacant buildings for family residential purposes. Prior use of these buildings was for rooming house purposes and their present vacancy is the result of both deterioration and fire.
2. The Public Housing Corporation of Hartford is assisting in the rehabilitation with such activity being in accord with City policy for upgrading existing buildings in an effort to preserve and revitalize inner-city residential areas.

Original development of the property predates current zoning regulations and rehabilitation of the existing structures will not be in accord with the zoning district development provision for the B-2 district. The subject parcel lies in close proximity to the Main Street frontage of a block which is part of the City's Neighborhood Commercial Revitalization and Beautification Program for physical improvements within selected areas which are believed critical to neighborhood stability. The area is also part of a program being sponsored by the San Juan Center to redevelop this area as an integral part of the Hispanic community.

3. The site is also in a proposed historic district and the building at # 490 was awarded the second highest rating of four categories used by the Hartford Architectural Conservancy (HAC) when it conducted a City-wide survey for buildings of architectural significance. Therefore, Staff believes restoration would provide an historical as well as architectural contact with the past and assist in neighborhood preservation efforts.
4. Based on the above, Staff recommends approval of the variances requested to return the buildings to a use permitted in the B-2 district in an area requiring the type of stability that the proposal would appear to provide.

COMMISSION ON THE CITY PLAN STAFF


Patricia M. Williams
Acting Deputy Director



420-3-(36-37)



SUBJECT PROPERTY

SCALE: 1"=200'

COMMISSION ON THE CITY PLAN

HARTFORD

CONNECTICUT

P.Z.B.

Subject Title

480-484&490 ANN ST.
VARIANCE

Job No.

41

Date 8-21-79

PROJECTED CONSTRUCTION SCHEDULE

OWNER: TAINO Housing and Development Corp.
480 Ann Street

PROJECT: ARTHUR G. POMEROY HOUSE
490 ANN STREET
HARTFORD, CT.

TASKS OR MILESTONES	SCHEDULE (MONTHS)											
	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th
DESIGN WORK	Δ											
SUBMIT PLANS & SPECS FOR REVIEW BY BLDG DEPT	○	Δ										
PREPARE BUILDING & ZONING VARIANCE REQUESTS												
SECURE SUBCONTRACTOR BIDS	○	Δ										
SUBMIT PERMIT APPLICATIONS	○	Δ										
INTERIOR DEMOLITION		○	Δ									
TEMPORARY SERVICES (HELCO, CNG, MDC)		○ Δ										
SITE WORK								○ Δ				
ROUGH FRAMING & EXTERIOR TRIM		○		Δ								
ROOFING & SKYLIGHTS		○	Δ									
MASONRY			○	Δ								
CONCRETE WORK				○	Δ							
METALS (STAIRS AS SECOND MEANS OF EGRESS)				○	Δ							
INSULATION			○	Δ								
WINDOWS				○	Δ							
DRYWALL				○	Δ							
STAIRS AND CASEWORK					○	Δ						
PLUMBING			○			Δ						
HEATING			○			Δ						
ELECTRICAL			○			Δ						
PAINTING					○	Δ						
CERAMIC TILE						○ Δ						
DOORS						○	Δ					
FINISH CARPENTRY					○		Δ					
SPECIALTIES						○ Δ						
FLOOR COVERINGS							○	Δ				
KITCHEN EQUIPMENT								○ Δ				
GUTTERS AND DOWNSPOUTS								○ Δ				
FINAL INSPECTION								○ Δ				
CERTIFICATE OF OCCUPANCY								○ Δ				

LEGEND
○ - PLANNED START
Δ - PLANNED COMPLETION

MINUTES OF COMMUNITY MEETING
NOVEMBER 2, 1983
490 ANN STREET

Meeting commenced at 5:45 p.m.

MODERATOR: Calixto Torres

Representing the Hartford Redevelopment Agency: Mark Ronaldes, Lawrence Thompson, Paul Rabenold

Representing TAINO: Jose Perez

Representing HUMANIDAD: Lillian Cruz

The meeting was conducted in Spanish due to the majority of people present being Spanish Speaking.

Father Goeckler from the Scared Heart Church opened the meeting with a speech regarding various projects, mainly the Riverfront project which will cost approximately \$400,000,000. He stated that it is the rich people on top who are to benefit greatly rather than the poor; also, the rich are taking over, and there is no room for the poor. He mentioned that David Chase is planning a \$99,000,000 project. When the project is completed, more development will probably go to the north. Section 8 projects are being planned, but who has the power of control? What is going to happen to the people in the northend during the next 5 years? Father Goeckler said that many people may not know much about money and education, but that they do have the knowledge. Father Goeckler also mentioned projects that were once proposed by Nick Carbone and John Alschuler for the poor people, but which never materialized.

Calixto Torres then announced to the people that the meeting was in regard to the property at 490 Ann Street which is City-owned and which is listed on the National Register of Historic Places. He stated that TAINO and HUMANIDAD would be giving their presentations and that questions or comments from the public were welcome.

Mark Ronaldes gave a brief history of the property, requested people to voice their comments and opinions and stated that following the meeting, a recommendation would be made to the City Manager for submission to Council for final determination.

Calixto Torres then discussed the basic rules and regulations to the developers and the general public (procedures).

PRESENTATIONS

1. HUMANIDAD: Lillian Cruz, President

Ms. Cruz proposed rehabilitating the property at 490 Ann Street as a residence to be used for the rehabilitation of mentally handicapped Spanish Speaking people in the community. Out of 50,000 mentally handicapped people in the State, 500 of them are Spanish. She stated that according to the laws of the State, people who are

institutionalized should have the privilege of having their rights restored, and she was seeking the public's support. She pointed out that the main question should be which organization should have the right for rehabilitating the subject property.

The HUMANIDAD proposal for the property includes having an agency that would provide room, board and supervision for six mentally retarded individuals. Also, learning programs would be offered that would teach the handicapped how to take the public buses, how to work, dress and do simple things like cooking. The State Department of Mental Retardation had received more than 50 offers to open residences in the state. Only one of them has proposed to offer services to the Spanish people and that is Humanidad.

HUMANIDAD never entered into an agreement with the City of Hartford concerning 490 Ann Street, but last year they came across the property and thought it would be a good place for the residents. This location offers conveniences such as the bus lines and sheltered workshops (Goodwill, HART) for the handicapped in both the north and south ends of the City. Also, it is a good residential area. Ms. Cruz claimed that initially, there was no interest from anyone to rehabilitate the building. HUMANIDAD submitted a rehabilitation proposal for the building; another proposal for the property was also submitted at that time.

HUMANIDAD has sought funds from the Department of Housing for this type of residence which will be the first in the state established for the purpose. Federal funds have never before been used for the mentally handicapped. These funds will be useful and it is important that this be recognized. A lot of money has been invested to assure an opportunity for the disabled Spanish Speaking people, and to ask for the support and effort of the community on this proposal. Humanidad seeks the community's support and effort in establishing this residence, if not at the Pomeroy House, then in another place in this community.

2. TAINO: Jose Perez, President

Mr. Perez explained that this is not a project but rather a dream. TAINO was established in 1975 and funded in 1976. TAINO's basic function is to develop housing and economically independent developments for our community. Since 1977 TAINO has been interested in 490 Ann Street. Since then, it has rehabilitated 480 Ann Street into 11 residential units under Section 8, and 506 Ann Street into 6 cooperative units with the assistance of HUD. TAINO wants to establish 5 residential units and 4,000 square feet of office space at 490 Ann Street. TAINO is hoping that out of the rental income from the office space, they will be able to provide subsidies for the 5 units. They have also rehabilitated buildings at 363 and 1295 Main Street (Centro San Juan & Aqui Me Quedo). They seek the support of the community.

PEOPLE'S VIEWS AND COMMENTS:

Miguel A. Cabrera, 279 Main Street, representing himself, his wife and his family. TAINO has been in existence for 7 years. They have managed to find money to rehabilitate for the poor people. TAINO should have the opportunity to buy 490 Ann Street because they have the interest of the people at heart.

They have done their best for the community and the poor people of Hartford. He also asked Ms. Cruz how long her agency had been here in Hartford, and she responded one year. TAINO has been here for 7 years.

Mr. Davila, of 286 Park Street, spoke in support of TAINO because they did a good job on 286 Park Street, which is his home now.

R. Terry of 141 Williams Street, Clay Hill Neighborhood, stated that 10 years ago nobody wanted anything to do with the neighborhood. It looks bad that the white and the Spanish people are fighting over this property. HUMANIDAD is doing a fantastic job, and he is in favor of emptying out institutions. But, on the other hand, TAINO has done a lot for the northend. They stuck their necks out for the neighborhood and they should continue with their efforts. He is in support of both organizations but believes strongly that TAINO should get the property.

Eva Miranda of 480 Arm Street, representing herself and her family, agrees with HUMANIDAD proposal, but doesn't agree that this property is the best place for the concept that HUMANIDAD proposes.

Adrianna Falcon from La Casa de Puerto Rico, after reviewing both proposals, feels that Ms. Cruz's objectives are very dedicated whether it is at this property or somewhere else. She stated to the Director of Redevelopment that this meeting should have been avoided. She stated that there are two Redevelopment Agency disposition procedures that should have been considered: first, that the property owner adjacent to the building should have first priority to purchase, and second that the City proposes that its priority would be to serve low income people of the City. TAINO is an adjacent property owner proposing to rehabilitate 490 Arm Street for low income people. Also, TAINO's proposal for a commercial/residential mixed use building fits in with other properties in the area. TAINO has been involved in the community for many years and has rehabilitated specifically for the hispanic people.

Marlene Burr from the Hartford Coalition, 175 Henry Street, supported the sale of 490 Arm Street to TAINO. She feels that the Redevelopment Agency should offer the first option to TAINO due to the fact that it is an adjacent property owner. TAINO has been involved in the property for 7 years. TAINO has put a lot of effort and time into this project. The city should be considerate of this fact that TAINO has done a lot of work in good faith such as putting the property on the National Historic Register.

Alfredo Nunez of 165 Arm Street, a resident of Hartford for 22 years, representing the community of Sacred Heart, asked the people how they felt about 490 Arm Street. They replied that they were in favor of more cooperative residences instead of units which are subsidized and controlled under Section 8 and which result in people being left out in the streets. The Spanish Speaking people of the City of Hartford should have the right to stand on their own two feet and finally make some progress instead of having to depend on welfare or Section 8 and being looked down upon. City government institutions are not in favor of empowerment of the Puerto Rican people. If more people were able to buy and control their own property, the Spanish people would be looked up to instead of looked down at. He favors TAINO's proposal because they are for the people.

COMMUNITY MEETING MINUTES
NOVEMBER 2, 1983
PAGE FOUR

Max Hernandez, representing Centro San Juan, of 1293 Main Street, and a resident of 506 Arm Street, supported TAINO and stated that a letter was going to be sent in support signed by the Board Director.

Euripides Rivera, a resident of 512 Main Street, President of the Cooperative on Arm Street and representing all members, supported TAINO in their effort to rehabilitate a building that was to be demolished. According to Mr. Rivera, TAINO saved the building and protected it from vandalism. They deserve the building. He stated this support for what HUMANIDAD represented, but supported TAINO because they have the right to have the property.

Meeting recessed around 7:30 p.m.



HOUSING & DEVELOPMENT CORP.

480 ann st.
hartford, connecticut
06106
525-2799 / 527-2204

August 4, 1983

Mr. David Hargreaves
Director of Housing
City of Hartford
990 Wethersfiels Ave.
Hartford, Ct. 06114

Re: 490 Ann Street

Dear Mr. Hargreaves,

On August 2nd, our firm submitted a proposal to the
Redevelopment Agency for the acquisition of the above
named property. (EXHIBIT A)

The purpose of this correspondence is to inform you
that we would be interested in applying for construction
and permanent financing which might be available through
the 9th Year CDBG Housing Development Fund.

Should our firm be selected as a developer under this
funding source, we would agree to conform to all federal,
state and municipal requirements including but not limited
to those listed in the 9th Year CDBG NOFA and to accept
all terms and conditions listed therein.

The property at 490 Ann Street is a vacant, deteriorating
three story brick structure that we saved from demolition
in 1978. During the past four years, we have, on various
occasions boarded up the building to prevent further
vandalism and have even gone as far as to enclose the
property with a six foot high fence.

During this same time, we have also pursued and have been
successful in having the Arthur G. Pomeroy House at 490 Ann
Street enrolled on the National Register of Historic Places.

TAINO proposes to restore/rehabilitate the Pomeroy House
through a carefully planned and documented "Certified
Historic Restoration" and thereby offer tax benefits to
investors through a Limited Partnership with TAINO as the
sole General Partner in the syndication.

Preliminary estimates are as follows:

Acquisition	\$ 10,000
Soft Costs	
(architect, legal,	
engineer, taxes,	
insurance, security,	
permit fees, etc.)	40,000

Construction Costs \$ 450,000

TOTAL COSTS \$ 500,000

FINANCING

Limited Partnership (Cash Equity) \$ 150,000

City of Hartford
Housing Development Fund
(3% for 20 years) 150,000

Private Source
(8% for 20 years) 200,000

TOTAL FINANCING \$ 500,000

PROPOSED REHABILITATION

The restoration/rehabilitation would produce a mixed use residential and office space complex. The unit mix would be as follows:

Residential	3 - 2 bedroom units 1 - 1 bedroom unit 1 - 1 room efficiency
Commercial	4,000 sq.ft. of office space on the first floor and basement

PARKING

Our proposal to the Redevelopment Agency also seeks to acquire a vacant lot across the street at 525 Ann Street which could be used by the tenants (both residential and office space) of 490 Ann Street.

ACCESS

The Pomeroy House is located just south of the corner of Ann and Main Street and is approximately two blocks from downtown. Public transportation is available at the corner as is shopping for groceries, clothing, shoes, furniture and the daily newspaper.

NEIGHBORHOOD STABILITY

The Pomeroy House is the last vacant structure on Ann Street. TAINO has been successful in saving and rehabilitating two other buildings that were scheduled for demolition - 480-484 and 506-512 Ann Street and we currently have our offices located next door to the Pomeroy House at 480-484 Ann Street.

Neighborhood Stability (cont'd)

A unique aspect of this project is that the rehabilitated units will be rented at 70% of the Fair Market Rents as established by HUD and tenant selection will be based on HUD's income and family size guidelines to determine eligibility.

We feel that we will be able to attract the working low and moderate income family to our units.

MARKETING

Marketing of the residential units and the commercial space will be handled by our staff. Advertisements will be placed in the Hartford Courant and in a variety of local community newspapers. We will also advise other community organizations to refer possible tenant candidates to us.

All other items requested in this NOFA can be found in the attached Exhibit - Proposal to Hartford Redevelopment Agency for the Acquisition of 490 Ann Street.

We hope that the information we have provided will provide you with sufficient data for you to your decision. Should you have any questions or need additional information, please give us a call.

Respectfully,

Joseph E. Perez
Executive Director

CITY OF HARTFORD

DEPARTMENT OF HOUSING
990 Wethersfield Ave.
Hartford, Connecticut. 06114



COUNCIL - MANAGER GOVERNMENT

August 16, 1983

TAINO Housing and Development
480 Ann Street
Hartford, CT

RE: Housing Development Fund

To TAINO Housing and Development:

This is to inform you that we are in receipt of your proposal for 490 Ann Street.

Your proposal, as well as seventeen others, is presently under consideration for fund reservation. The Selection Committee hopes to make its recommendations for fund reservation to the City Council within the next thirty (30) days.

Sincerely,

Edwin P. Williams
Housing Production Coordinator

EPW:jlc



HOUSING & DEVELOPMENT CORP.
480 ann st.
hartford, connecticut
06106
525-2799 / 527-2204

Sept. 6th, 1983

Mr. Ray Grasso
City of Hartford
Dept. of Housing
990 Wethersfield Ave.
Hartford, Ct.

Re: 490 Ann Street
529-543 Ann St.

Dear Ray,

As per your recent request, attached are the construction schedules for the above properties. We anticipate a seven month construction period for 490 Ann Street and a five month construction period for 529-543 Ann Street.

The project costs for the Pomeroy House (490 Ann St.) are being calculated on a square foot basis because the building is totally vacant, whereas the property at 529-543 Ann St. is being calculated on the basis of seven existing units (six residential and one commercial).

POMEROY HOUSE 490 Ann Street

		10,000 sq.ft. Residential	Total Space Commercial
Acquisition	\$ 10,000	\$ 6,000	\$ 4,000
Soft Costs	40,000	24,000	16,000
Rehab Costs	<u>450,000</u>	<u>270,000</u>	<u>180,000</u>
TOTAL	<u>\$ 500,000</u>	<u>\$300,000</u>	<u>\$ 200,000</u>

529-543 Ann Street

		7 units 6 residential	1 Commercial
Acquisition	\$ 64,500	\$ 55,285	\$ 9,215
Soft Costs	75,500	64,715	10,785
Rehab Costs	<u>200,000</u>	<u>150,000</u>	<u>50,000</u>
TOTAL	<u>\$ 340,000</u>	<u>\$ 270,000</u>	<u>\$ 70,000</u>

I hope that this information is useful. Should you have any questions, please give me a call.

Respectfully,

PROJECTED CONSTRUCTION SCHEDULE

OWNER: TAINO Housing and Development Corp.
480 Ann Street

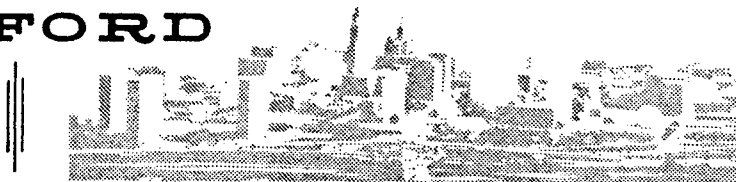
PROJECT: ARTHUR G. POMEROY HOUSE
490 ANN STREET
HARTFORD, CT.

TASKS OR MILESTONES	SCHEDULE (MONTHS)											
	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th
DESIGN WORK	△											
SUBMIT PLANS & SPECS FOR REVIEW BY BLDG DEPT	○	△										
PREPARE BUILDING & ZONING VARIANCE REQUESTS												
SECURE SUBCONTRACTOR BIDS	○	△										
SUBMIT PERMIT APPLICATIONS	○	△										
INTERIOR DEMOLITION		○	△									
TEMPORARY SERVICES (HELCO, CNG, MDC)		○△										
SITE WORK								○△				
ROUGH FRAMING & EXTERIOR TRIM		○		△								
ROOFING & SKYLIGHTS		○	△									
MASONRY			○	△								
CONCRETE WORK				○	△							
METALS (STAIRS AS SECOND MEANS OF EGRESS)				○	△							
INSULATION			○	△								
WINDOWS				○	△							
DRYWALL				○	△							
STAIRS AND CASEWORK					○	△						
PLUMBING			○			△						
HEATING			○			△						
ELECTRICAL			○			△						
PAINTING					○	△						
CERAMIC TILE						○△						
DOORS						○	△					
FINISH CARPENTRY					○		△					
SPECIALTIES						○△						
FLOOR COVERINGS							○	△				
KITCHEN EQUIPMENT								○△				
GUTTERS AND DOWNSPOUTS								○△				
FINAL INSPECTION								○△				
CERTIFICATE OF OCCUPANCY								○△				

LEGEND
○-PLANNED START

CITY OF HARTFORD

DEPARTMENT OF HOUSING
990 Wethersfield Ave.
Hartford, Connecticut. 06114



COUNCIL - MANAGER GOVERNMENT

October 5 1983

TAINO Housing and Development
480 Ann Street
Hartford, CT 06103

RE: Housing Development Fund
Proposal

Dear Mr. Perez:

This is to inform you that the proposal submitted by you regarding **490 Ann Street** has been reviewed by the Housing Development Fund Review Committee and is still under consideration. We will be contacting you shortly with regard to your proposal.

Sincerely,

Edwin P. Williams
HDF Review Committee

EPW:jlc

CITY OF HARTFORD

COMMISSION ON THE CITY PLAN
550 MAIN STREET, HARTFORD, CONN.
06103



COUNCIL - MANAGER GOVERNMENT

December 7, 1983

Woodrow W. Gaitor, City Manager
Hartford, Connecticut

Dear Mr. Gaitor:

At its meeting of December 6, 1983 the Commission on the City Plan considered a request to purchase City-owned property located at 490 Ann Street for the purpose of rehabilitation and mixed-use occupancy. During its deliberation the Commission indicated its pleasure with the continued revitalization of this blighted area by the TAINO Housing Development Corporation. The Commission further stated its interest in having this Queen Anne building restored at the earliest possible time in order to avoid the possibility of the loss of the structure through fire or vandalism. Therefore the Commission adopted the following resolution:

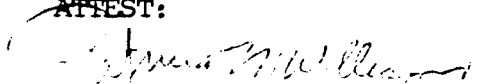
RESOLVED: That the Commission on the city Plan recommends to the City Manager that property located at 490 Ann Street be sold for the express purpose of mixed use residential/office rehabilitation as shown in the City's Plan of Development.

The following Commissioners were present and voted affirmatively: Diskan, Davis, Bramante, Hantzogs, Kuck, Ryan and Wilson.

The following Commissioners were present and voted negatively: None.

The following Commissioners were absent: Nappier.

ATTEST:


Patricia M. Williams
Director/Secretary

CITY OF HARTFORD

Office of the City Manager
550 Main Street, Hartford, Conn. 06103

**COUNCIL - MANAGER GOVERNMENT**

December 7, 1983

Honorable Mayor Thirman L. Milner
and Court of Common Council
550 Main Street
Hartford, Connecticut 06103

Dear Mayor and Councilmembers:

Currently the City of Hartford owns a 3 unit residential brick structure located at 490 Ann Street. The City acquired this structure through foreclosure in 1976. The structure is currently unoccupied and is in need of substantial rehabilitation. Due to the architectural significance of this structure, the property located at 490 Ann Street (also known as the Pomeroy House) was placed on the National Register of Historic Places in February of 1982.

On June 2, 1983 the staff of the Redevelopment Agency requested proposals for the purchase and rehabilitation of the property. In response to this request for proposals, two rehabilitation proposals were received. In addition, on November 2, 1983 City staff conducted a Community Meeting for the purpose of obtaining neighborhood input regarding the proposed development of 490 Ann Street. The consensus of the Community was that the property be rehabilitated by Taino.

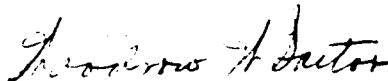
In response to the outcome of the Community Meeting and after a thorough review of the rehabilitation proposals, it was the recommendation of staff that the property located at 490 Ann Street be sold to Taino Housing and Development Corporation for residential and commercial rehabilitation. Taino intends to rehabilitate the property creating five rental housing units and one commercial office space. The total cost of rehabilitation is approximately \$500,000.00.

On December 6, 1983 the proposed rehabilitation of 490 Ann Street by Taino was reviewed by the Commission on the City Plan whose review was favorable.

The staff of the Redevelopment Agency is recommending that the property located at 490 Ann Street be sold to Taino Housing and Development Corporation for the sum of ten thousand (\$10,000.00) dollars.

I concur with the recommendations of staff and respectfully request your review and approval of this proposed disposition at your December 12, 1983 Council meeting. I have attached a Council Resolution for your consideration.

Respectfully Submitted,


Woodrow W. Gaitor
City Manager

INTRODUCED

By Woodrow W. Gaitor,
City Manager

COURT OF COMMON COUNCIL,

City of Hartford, December 12 1983

- WHEREAS, The City of Hartford owns a three (3) unit brick residential structure located at 490 Ann Street. The City acquired this structure through foreclosure during 1976.
- WHEREAS, On June 2, 1983 the staff of the Redevelopment Agency issued a request for proposals for the development of 490 Ann Street. After a thorough review of the proposals submitted and a community meeting held to receive neighborhood input, TAINO Housing Development, Inc., was selected as tentative developer;
- WHEREAS, TAINO proposes to rehabilitate 490 Ann Street into five (5) low-to-moderate income rental housing units and 4000 sq. ft. of office space; and
- WHEREAS, TAINO has offered the City \$10,000.00 for the property; and
- WHEREAS, The Commission on the City Plan approved the sale of 490 Ann Street for rehabilitation into rental housing and office space at its meeting on December 6, 1983;
- NOW, THEREFORE, BE IT
- RESOLVED, By the Court of Common Council that the sale of 490 Ann Street for the sum of ten thousand (\$10,000.00) Dollars is hereby approved; and
- BE IT FURTHER
- RESOLVED, That the City Manager is hereby authorized to enter into a Disposition Agreement with TAINO Housing Development Inc.; and
- BE IT FURTHER
- RESOLVED, That TAINO be required to close on the property within 90 days of Council approval. That the commencement of construction activities occur within 30 days of conveyance and completion within 8 months from the date of conveyance; and
- BE IT FURTHER
- RESOLVED, That TAINO Housing and Development Corporation be required to provide evidence of rehabilitation financing prior to conveyance.

OFFICE OF THE CITY CLERK

HARTFORD, CONNECTICUT

December 14, 1983

Councilmen Ben F. Andrews, Jr., Francisco L. Borges, Wayne H. Camillieri, Eunice S. Groark and Roger B. Ladd will represent the Council at a public hearing to be held in the Council Chambers of the Municipal Building at 8 P.M., Monday, December 19, 1983.

1. Ordinance amending Chapter 2, Section 2 of Code by adding Division 9, Subsection 2-125.25 thru 2-125.28 de Boards, Commissions and Committees. (Design Review Board)
2. Ordinance amending Chapter 2, Section 2 of Code by adding Division 9, Subsection 2-125.25 thru 2-125.28 de Boards, Commissions and Committees. (Design Review Board)
3. Ordinance amending Section 2, Article X, Section 2-332 of Code de Affirmative Action Plan - Properties under lease from the City, or receiving City loans or tax benefits.
4. Ordinance concerning supplemental appropriation in the General Fund (01) for fiscal year 1983 - 1984 for Planning and Development and Social Services Departments. (\$1,337,000)
5. Resolution de authorization to enter into lease agreement with Legal Aid Society for use of space at 525 Main Street.
6. Resolution de authorization for sale and disposition agreement with TAINO Housing Development Inc. for property at 490 Ann Street.

(1/2 Hour Public Comments)

Attest:

SEBASTIAN A. SANTIGLIA,
City Clerk.

Continued from page 1
 Each family left the other its car, but the McNutts came off slightly ahead in the deal. The Compeans retain three more and

Compean, 33, and his wife, Concha, 29, wanted to experience a New England Christmas with their children, Federico III, 7, Cecilia, 8, and Diana, 1 1/2.

Compean, 33, and his wife, Concha, 29, wanted to experience a New England Christmas with their children, Federico III, 7, Cecilia, 8, and Diana, 1 1/2.

Page B-9

THE HARTFORD COURANT: Friday, December 23, 1983

Plan Goes to Council

Committee Approves Sale Of Historic Pomeroy House

By VIVIAN B. MARTIN
 Courant Staff Writer

A Hartford City Council Committee Thursday approved the sale of the historic Pomeroy house on the fringes of downtown to a local development group that has rehabilitated several other buildings in the neighborhood.

The Housing Committee's recommendation will be forwarded to the City Council.

Officials of the non-profit group, Taino Housing Development Corp, expect the full council to approve their plans.

Taino wants to rehabilitate the building at 490 Ann St. for offices and apartments. It was one of two community groups that vied to purchase and develop the structure.

The other group, Humanidad Inc., wanted to develop the site as a home for mentally retarded Hispanic adults.

Taino, however, said it should receive the building because its efforts saved the Pomeroy House from the wreckers ball in 1977 and the group has been developing apartments and a co-op on the street.

This claim was upheld at a Nov. 2 community meeting when residents overwhelming spoke in favor of Taino's plans for the building.

City Redevelopment Agency staff members and the Commission on the City Plan have recommended the building be sold to Taino for \$10,000.

In a memo to City Manager Woodrow Wilson Gaitor, Planning Director Patricia Williams said the commission "indicated

its pleasure with the continued revitalization of this blighted area by the Taino Housing Development Corporation."

The housing committee Thursday approved the sale without any discussion.

Edward Martinez, manager for Taino, said Thursday that his group may be able to start rehabilitation work on the building by April. He described Taino as being "all ready to go", saying the \$500,000 in financing need for the project is in place.

OPEN TONIGHT TILL 9 P.M.

GEM JEWELRY YOUR CHRISTMAS SPECIAL DIAMONDS

Ladies 1/4 Ct. Solitaire 14K Gold Diamond Ring (Jewelry Store Price \$750) \$250

Ladies 1/4 Ct. Total Weight Solitaire Diamond Earrings (Jewelry Store Price \$375) \$125

ONE OF NEW ENGLAND'S LARGEST
 AT 1/3 THE RETAIL JEWELRY STORE PRICES
 NO SALES FINAL

GEM JEWELRY

1131 New Britain Ave., West Hartford, Conn.

Elmwood Section Next To Friend

236-1986

OPEN XMAS EVE TILL 5:00

BRING THIS COUPON

