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URBAN SCHEME A TWO BEDROOM TOWN HOUSE COMPLETE WITH PRIVATE GARAGE, IS CARVED FROM ON CORNER OF A 1916 LOFT

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Jon Fishman and his pal Mongo, the Gila monster, live in a town house in the Bay Village neighborhood. Mongo is named for Mungojerrie, one of the cats in "Cats." He likes to climb to the top of a bookcase, where Fishman has suspended some lamps from the ceiling. Mongo bakes beneath them, perhaps dreaming of his native desert habitat. Fishman had a special shower installed on the ground floor, too, because Mongo loves to sit under the hot water. The house is a dream of a town pad: a few steps from theaters, parks, night life, restaurants, and a turnpike access, yet set in a picturesque backwater where small houses line narrow, tree-shaded streets with brick sidewalks and gaslight-style lamps.

It's getting harder and harder to find affordable places like this. With the current fashion for urban living, everyone seems to be trying to crowd into Boston at once. As a result, even the dingiest old factories and warehouses suddenly look like desirable real estate. And that's what Fishman's house was until a year ago. A young developer named Bob Thomas bought the building when it was a decrepit 1916 loft that housed a theater supply company. It comprised just one huge room, 42 by 59 feet, on each of two floors. Thomas converted it into four town houses, two of which sold before the rehab was finished. Fishman paid \$350,000 for his two-bedroom house, including -- eat your heart out, Beacon Hill -- a private garage. "I've never owned a car," he says, "but now I guess I'll have to buy one. Fishman's a freelancer who offers "data base administration" (no, I don't know what that is either). He studied computer systems at Johnson & Wales College in Providence. Although he grew up in Holbrook, "I love the city, I've always loved the city," he says. He's separated from his wife. A daughter gave him Mongo and chose the name. Mongo is quite New Age. "He eats mustard greens, bok choy, and Chinese broccoli," says Fishman. "I've always loved reptiles. I don't know why. I used to catch snakes when I was a kid. I'd love to own a Komodo dragon but it's illegal; they're an endangered species." At 10 feet in length, a Komodo might make a trying roommate. Fishman does own a couple of dozen dragonlike gargoyles, which stand on the staircasetreads and fill a row of niches in the brick interior wall.

The house is tall and narrow. Like any traditional town house, it's a vertical slice of space the shape of a fat book in a bookcase. A double-height living room is overlooked by a loft, which Fishman uses as an office. Up another flight are the two bedrooms, which open onto a private terrace facing the street. This top floor is an addition, constructed of light steel framing clad in a metal known as Galvalum. The developer, Thomas, did something ingenious. By demolishing part of the former second floor to create the double-height living room, he reduced the floor area of the building. Then he added back the same floor area as the new bedroom floor above. He was thus able to expand the house without exceeding the zoning limit on floor area. "We gained volume but not area," Thomas says.

The design of the lower floors -- a loft overlooking a double-height space with floor-to-ceiling windows, with a kitchen beneath the loft and a straight stair climbing one wall -- was adapted by Thomas from a famous model, the so-called Citrohan house by the French modernist Le Corbusier. The Citrohan was intended as a prototype efficient modern dwelling and was published in 1923 in Corbusier's seminal book "Towards a New Architecture." But Corbusier cribbed the idea from typical artists' studios of the era, such as the ones that still exist at Fenway Studios in the Fenway.

Thomas worked out the details with a young architectural designer, Dana Weeder. Says Fishman: "I love the space, the high ceiling, the loft, the brick walls. I like the built-in stainless steel appliances. I like an industrial look." He plans few changes now that he's moved in, except for a major cherry-wood storage and entertainment cabinet that will fill a corner of the living room. It will incorporate steps for Mongo to climb.

Developer Thomas came to Boston as a deliberate choice after school and work in New York. He wanted to

do loft conversions, and he thought he'd have a better chance in a smaller city -- besides which, "there's surfing and windsurfing here." He lives in Hingham but cherishes Boston. "I couldn't live away from a city -- the street life, the food, the movies, the art exhibits, and the buildings and architecture," he says.

This is his first project on his own. To get him started, his family helped with an investment. As a student at Columbia University, in the program in historic preservation, he'd written his thesis on the influence of industrial architecture on modern architecture. He thinks the anonymous designers of America's factories and industrial infrastructure were more hip esthetically than they usually get credit for.

An oddity of the town house is that it faces, directly across the narrow street, a large vacant lot. This was the site of the Coconut Grove nightclub, where on Nov. 28, 1942, one of the worst fires in American history killed 492 people. A sidewalk plaque marks the spot. For some reason, no one has ever redeveloped the site. Perhaps it seems cursed. Fishman would like his view improved with a row of new town houses, and it's hard to believe that won't soon happen. A neighborhood park and playground wouldn't be such a bad idea either.

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