

# How do I Research my old house?

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Anyone who has ever lived in an old house knows that they have a personality all their own: a combination of squeaky boards, old wall papers, tales of previous owners, all wrapped up into that "feeling" that you get when you walk in the door. These architectural treasures, from log cabin to palatial mansion, each have a story to tell, and each year more owners, renters or just plain interested parties come forward in search of everything known about a certain building.

Most people want to know when the house was built, by whom, who lived there, and information on the various owners. Sometimes this is easy to find, other times you can spend hours with little to no result.

Remember, there is no "answer book." Average research time will be 3-5 hours, with some buildings taking more than that, and others which can only be documented to within 5-10 years. Clear Creek County is willing to direct you to the appropriate county records, however, limitations on staff time may mean that you will be on your own!

When was the house built?

Building permits were not required in Clear Creek County or any of the towns until the early to mid-1970s, therefore, other records have to be consulted. Such as:

- **Old photos:** if your building is clearly visible from several typical photo spots, you may be able to get an approximate date of construction, or at least a good starting point.
- **Sanborn fire maps:** The Sanborn company produced insurance maps for towns through the years. These maps show buildings, outbuildings, water and sewer lines, and other information which would be helpful for fire departments or insurance companies. The outline of the building, porches, doors and building materials can be very helpful when looking for additions or changes to the design of a building. Georgetown, Silver Plume and Idaho Springs each have fire maps for the following years:
  - Georgetown: 1886, 1890, 1893, 1900, 1907
  - Silver Plume (included at the end of the Georgetown maps): 1890, 1893, 1900, 1907
  - Idaho Springs: 1895, 1900, 1907, 1931

Originals of most of these maps are available for research purposes at the Western History Section of the Norlin Library, University of Colorado at Boulder. Microfilm copies are available at the Western History Section (5th floor) of the Denver Public Library, 13th and Broadway. I have copies of some of these maps, for some of the towns, in my office, and hope to have more copies available over the next few years.

- **Newspaper references:** If you are lucky, you may be able to find a reference to your structure being built or remodeled, possibly the name of the builder or architect, although this information is quite unusual. An exact quote is an exciting find, but unless you have a good idea of the time frame, this may take hours or days of work. Remember, just because you don't find the information where you think it should be you still need to keep looking. Just like the dictionary, if you don't find a word where you are looking, you may need to look somewhere else. Unlike the dictionary, however, sometimes the information just doesn't exist, especially if your building was constructed in the middle of a "building boom." Quite a few Georgetown houses built in the late 1860s and early 1870s, do not receive individual mention since so much construction is going on all at once.

Most of the 19th and early 20th century newspapers in Clear Creek County are available on microfilm. The Georgetown library has copies of all of the local papers which are available on microfilm including the Colorado Miner (starts in 1867), the Georgetown Courier (starts in 1877), the Silver Plume Coloradoan (early 1880s to the fire in November of 1884), the Silver Standard (starts after the fire and continues through 1907), and the Empire True Fissure (published for a short period around the turn of the century). The Idaho Springs newspapers start in the early 1880s, I am not sure of how much microfilm is currently available at the Idaho Springs Public Library, but the information should be readily available. The western history sections of Denver Public Library, the Colorado Historical Society and Norlin Library (CU Boulder) all have these papers on microfilm as well.

I have compiled "building" files from the 19th and early 20th century Georgetown and Silver Plume newspapers. I have copied any and all references to construction in Georgetown, Silver Plume, Empire, Lawson, Dumont, Downieville, Idaho Springs, Yankee, Alice and other towns, and have them in my computer by town, by date. While I am gathering this information from west end newspapers, I have found them to be a good source for information on other towns up until the time when a local paper comes into existence. For example, the early Georgetown papers contain quite a bit of information on Idaho Springs and Silver Plume up until the time they get their own papers in the early 1880s. Access to my computer files at this time has to come through me! although I may put "hardcopy" information in the libraries if there is enough interest. Generally, it is easier to use my file directly from my computer utilizing a "search" mode instead of reading all 160 pages of Georgetown building information.

- **Tax Records:** the theory behind using tax records for dating a structure is quite simple: the year the house is built there should be a substantial jump in the assessed valuation. The theory is sound, but subject to problems. For example, since there were no building permits, an assessor might not be aware of a new building being built. . .or, there might have been an early building on the site which is torn down or burned down and rebuilt immediately, without a change in the assessed valuation; or, you may run into a reappraisal year where everyone's taxes jump 10 to 50%. In addition, you need to remember that the taxes for 1885 are collected in 1886, the listing of these dates may be inconsistent from one office to the next or from one year to the next. The larger the

house, the easier it is to use tax records. For example, a small cabin will generally be listed at \$50 to \$100; a small house may run from \$100 to \$750; most of the Georgetown two story frame houses (generally listed as dwellings) are \$800 to \$1,500. Each town is different, a commercial building in Empire will be assessed at a much lower rate than a commercial building in Idaho or Georgetown, nevertheless, you should be able to notice a sizeable jump whenever a permanent dwelling or commercial building is erected. One other caveat: prior to 1874, most of the tax records do not have legal descriptions listed, so you may be tracing Mr. Smith's house back year by year, only to discover that in 1873 he had 3 houses and in 1870 he had 1 house--it may not be possible to determine which house was built first without the help of something like a newspaper reference or old photos. More than one researcher has been left looking pretty silly by claiming an early date of construction (based on property records) which is later proved impossible by photographic evidence.

**If you have an "abstract of title"** or a listing of all owners of the property, you can start your research with one of the earliest listings and see if the owner is paying taxes on a vacant lot or a lot with "improvements" (generally a building of some type, but occasionally they will be talking about a fence!) and go back or forward in time depending upon what you find. Keep in mind that the abstract of title will start with the first transfer of land from the federal government to the town, then the town to the first private owner. This first date of transfer may or may not be an indication of the date of construction. For example, in Georgetown more than 50% of the houses in town were built prior to the transfer of the townsite land from the federal government in 1874 (such as the front part of the Hamill House which was built in 1867), so you still need to trace the tax records back for an actual date of construction.

**If you do not have an "abstract of title"** you will need to find a starting point. Through the years the assessor's office kept a set of documents called "block books" which are a listing of owners by lot and block. For example, one page will be all owners of property in Block 40, Georgetown, for the years 1885-1895. Since the tax records are kept by the name of the owner, this will give you a starting point. The first block book for Georgetown starts in 1877, all of the other towns start between the 1890s and 1900s. Georgetown has one other "shortcut," a tax book for the years 1870-1873, done by the town, by owner, but with legal descriptions and clear indication of any stores or dwellings. When researching Empire or Silver Plume, I usually pull out the tax record for 1884 and simply read through the 5 or 6 pages to find the name of an owner for a given lot and block, this is generally much faster than starting at the turn of the century and working back.

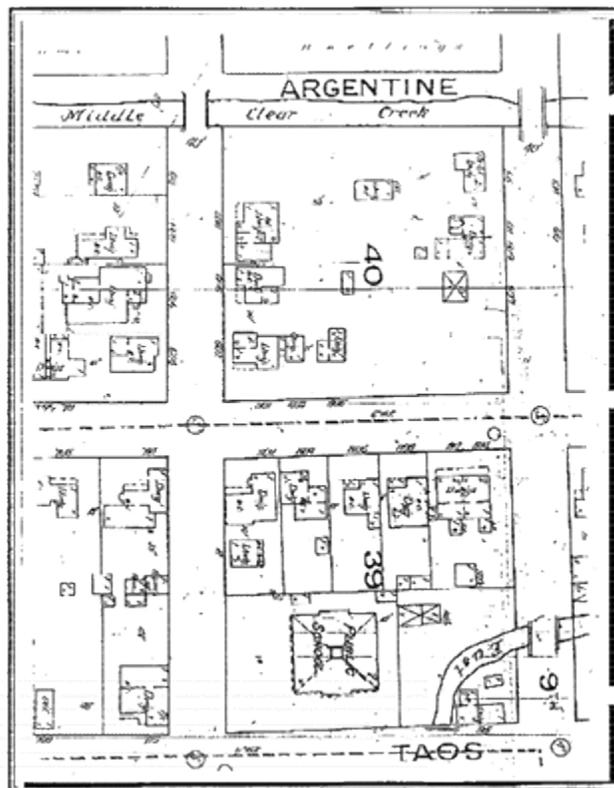
Once you have a starting point, you can begin to check each year's tax record to see what is happening with the assessed valuation. Generally I will go back 3-5 years at a time, then focus in more carefully if I find a change. Remember that your "starting point" may or may not be the name of the builder, they may only be someone who purchased the house. If you "lose" the name of the person you started with, one of three things may have happened: (1) you may have found the year the person bought the house from someone else, and need to check the grantee records (see below) for the name of the previous owner; (2) the person you are following may be the first owner of the property and you may have gotten to the first year they claimed the land; or (3) you

may have found a "black hole" check back an additional year or two and see if you find them again.

**Grantee/grantor records:** are indexes to deeds of record kept by the county clerk. The "grantee" is the buyer; the "grantor" is the seller. If you know that Mr. Jones owned the property in 1874 but you don't find him in the 1873 tax records, you need to check the grantee index, under Jones, to see if there is a deed from someone (maybe a Mr. Smith) to Mr. Jones. If so, then you should check the deed to see if there is a reference to a house (if you are very lucky). If not, you would switch to following the tax records of Mr. Smith as you work your way back.

Some buildings are easy to research, most are not. If you are lucky you may be able to find an approximate date, verify it by a newspaper article or photographs, and rest easy with your knowledge. If you are like most of us, you will come up with a best guess, based upon good information.

One more thing, if you are helping out a friend or local organization, remember to drive by the building first, and check for a dated cornerstone!



Sample page from Sanborn fire map, showing placement of main building, outbuildings and surrounding structures. Copies of these maps are available on microfilm at Denver Public Library, Western History and Genealogy Department, 5th floor of main library, 13th and Broadway, Denver. Copies of the original paper versions can be found in the Western History Department of Norlin Library, University of Colorado, Boulder.