

RESEARCHING YOUR HOUSE HISTORY

Anyone can trace the history of a house. It is often a complicated jigsaw puzzle; but with equal quantities of luck and patience, the pieces can be assembled. And when the research is done, you may know both who owned your house and what it looked like in the past -- which can mean a more accurate restoration. There are many resources available to the amateur house historian: local museums and historical societies, old magazines and newspapers, physical artifacts, and city maps, to name a few. But your first step should be a title search in the local real-estate transaction records. The search will enable you to plot the "chain of title" to your house: when it was built, by whom, who owned it and for how long, how much it sold for over the years. All transactions, whether mortgage, sale, or conveyance by inheritance, are recorded and accessible (as long as the records still exist).

TITLE SEARCHING: THE BASICS

by David Baker

Every community has a Recorder's Office or Deed Office. It stores the permanent records of all transactions involving real property. You'll have to unravel the idiosyncracies of the local filing system for yourself, but you can be certain of two things: The office is open to the public, and its information is indexed according to the names of both buyers and sellers of property.

If you know either end of the chain of title, either the current or the original owner, you can recreate the chain of title using what is known as the "grantee" (buyer) and "grantor" (seller) index. You certainly know one end of the chain: your own name, when you bought the house, and from whom.

Start your search with the grantee index for the year in which you bought the property, and go backwards through each year of indexes. Look for the name of the people who sold you the house, to find out when they bought the house and from whom. When you find their name, read the actual deed to be sure it refers to your property. Take the name of the seller ("grantor") from that deed and use the grantee index to find out who sold *them* the house, and so on.

If by chance you're doing this from the original owner on, use grantor indexes to determine who sold the house each time, and then go forward to find out who that person sold to, and so on. Keep in mind that indexes, especially for earlier years, are not bound individually but rather in groups of years.

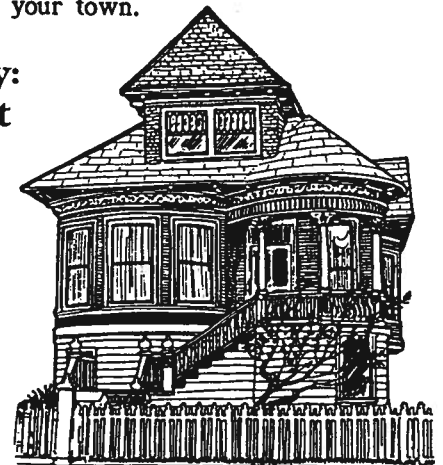
Each of these transactions can provide valuable clues to the early life of your house. A sizable increase in price, for example from \$1200 in 1860 to

\$8000 in 1865, suggests a capital improvement like a new building. A mortgage on a property may coincide with the construction of a new wing or outbuilding. You can often confirm your guesses with a visit to the Building Department in your town. Building and alteration permit files may include the owner's name, date of construction, architect, builder, cost of construction, roof covering, dates of alterations, plans, even working drawings.

The Office of Taxation, or comparable municipal department in your area, may also yield clues. Increases in tax assessments from year to year may indicate improvements on the property. Be cautious, however, in making assumptions based on these increases. A city-wide re-assessment may have doubled everyone's taxes in one year. Inflation, real-estate booms, and other factors affect property values as well, so it is important to know something about the economic history of your town.

A case history: the house that coffee built

Before tackling the vagaries of the grantee-grantor index system, my wife and I visited our city museum and were fortunate to learn something of our house's beginnings. The curator told us that our Victorian house in Alameda, California, was built in 1896





for one Max J. Brandenstein at a cost of \$2350, and that Max had sold the house that same year.

Several months later, while drinking coffee at a local restaurant, I spied an old coffee can on display. The label proclaimed the manufacturer's name: It was none other than M. J. Brandenstein.

It was not difficult to verify that this was the same M. J. Brandenstein who built our house. We surmised that Max had speculated in real estate with coffee money.

The longer we lived in the house, the more we came to feel that its design problems as well as its virtues stemmed from a get-rich-quick past. The fashionable architectural features -- the facade, front porch, front hall, parlors -- are beautifully crafted. But the living quarters left much to be desired: There was a miniscule bathroom and no closets. At first we assumed all Victorians had these glaring design defects, but this is not the case in houses of similar vintage we've seen, ones not built on speculation. Max and his contractors had obviously built the house for a quick sale, not for a lifetime of comfortable living.

Armed with the information about our original owner and anxious to learn more, I approached the grantor index for the 1890s, certain I would quickly determine the chain of title from Max all the way to the present. It did not take long to discover one of the pitfalls of title searching: The older the records, the poorer the indexing. It took an hour to check one year of the 1890s index.

After six hours of examining column after column of handwritten names, I abandoned my attempt to go from past to present, and decided to work backwards from the present. In five minutes I scanned the entries for the 1960s and soon found an entry involving the party from whom my wife and I bought the house. Although this entry did not identify the next link in the chain, it was extremely valuable. It indicated that our previous owner had bought the house from a title company, and that there had been a conveyance.

The reconveyance

A reconveyance means that someone is giving back an interest in land. Translated, this generally means that the owner of a piece of property has paid off the mortgage. A reconveyance also allows the house historian to skip many years of indexes.

Make sure you examine the reconveyance document itself. These documents are usually housed in the same building as the grantor-grantee indexes. The reconveyance will refer to the deed or mortgage it is extinguishing. The year in which the deed or mortgage was executed is crucial. In my case, the reconveyance occurred in 1950 and the deed was executed in 1944. Thus I was able to skip the indexes for 1944 to 1950 since I knew the property was held by the same owner in this period.

Probate

The reconveyance led me directly to the next link in the chain of title. In 1944, the people we bought from purchased the house. But it was not an ordinary sale: The entry indicated that there had been an "order of sale," and referred to a court file number.

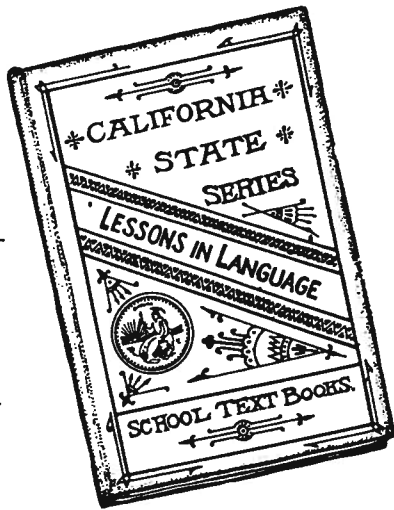
The term "order of sale" (or "decree of distribution") means that the owner died, and the house was sold following legal proceedings known as "probate." The documents contained in probate files frequently offer the house historian a fascinating detour and can provide useful clues for restoration. A will may indicate which family member inherited a lot, a house, or a piece of property. With luck, descendants can be found who might have old photographs. If the property was not willed, the administrator's records will show if the house was sold to pay expenses; often these records include correspondence or affidavits that afford insights into the personality and activities of the deceased. The file may also contain inventories of personal property drawn up when the estate was divided or sold. Lists of possessions and home furnishings can assist researchers in piecing together the life and circumstances of the property owner and his family.

In our case the probate office was located in the same building as the recorder's office. The file revealed that the house was sold in 1944 for the same price it was purchased for in 1896, a measure of the neglect it had endured. There was a list of the descendants of the deceased owner, one of whom had an unusual name (giving us hope that we could use local telephone books to track down descendants). The will was lost, unfortunately, and we could find no records that indicated the contents of the house.

Had the transaction occurred in the late 1800s or early 1900s, a city directory might have given us more information about the owners and their descendants. Directories at the time often listed the occupations of residents, along with their business and home addresses. Public libraries and historical societies maintain these directories.

Federal census information is available for years prior to 1880. Your nearest center that houses Federal archives may have questionnaires filled out by people who lived in your house.

Our probate file also explained the child's primer we found in our attic. Published in the 1890s, the book was inscribed with a girl's name. According to the file, the girl was the daughter of the deceased owner, and had the misfortune of spending much of her life in a mental institution.



🌿 The widow 🌿

With the name of the deceased owner, whom we will call "the widow," I returned to the grantee indexes to complete the chain of title back to Max J. Brandenstein. I was aided by a series of reconveyances. From 1930 to 1919, the widow refinanced the same debt four times, graphic evidence of financial distress (each refinancing, we later learned, coincided with some improvement to the house: a new water heater, the house's first wiring). Unhappily (for me), the reconveyances ended in 1919, and I was confronted again with the abysmal indexing of the earlier volumes. This time, rather than going blind examining handwritten columns, I took a calculated risk that resulted in an important short-cut.

The widow had the same last name as the individual to whom Brandenstein had originally sold the house. I made two assumptions: that these people were related, more specifically that they were husband and wife, and that the house had passed between them at a probate proceeding. This allowed me to use probate indexes rather than grantor-grantee indexes.

A probate index is organized like a telephone directory. By looking up the name of the person who has died, you can determine whether there was a probate proceeding on his or her estate. If such a proceeding took place, the index will list a court file number.

In my case, a five-minute search of the probate index produced the desired result: a 1904 probate proceeding indicating that title to the house passed from the gentleman who purchased from Max J. Brandenstein to his widow. I had completed the chain of title.

🌿 The end of the chain 🌿

We were lucky in knowing who built our house. But the index often does not state categorically that a certain owner built your house. To be on the safe side you should continue working back until you reach the first deed that describes your property accurately but

does not mention your house, or that conveys your property as part of a larger, building-less tract. Presumably, then, your house was built between the sale of the unbuilt land and the sale of the built-on land. Even so you should check the next deed back in the chain, to make sure no building is mentioned.

There may have been a succession of structures on the property, so make sure the building described matches yours, or that its construction date makes sense for your building.

🌿 Living with history 🌿

Title searching is not simply a technical exercise. The 1904 probate proceeding that completed our chain of title also rounded out the history of the house's first inhabitants, and changed our feelings about its four walls. For nearly 50 years one family conducted life in our home. When her husband died in 1904, the widow was left to cope with meagre financial resources and a daughter with severe emotional problems. Perhaps our widow wanted to keep the house exactly as her husband left it. Perhaps she steadfastly refused the entreaties of hucksters who would clothe the exterior with asbestos siding, put in lowered ceilings, or destroy her beautiful mahogany mantel.

Once you have immersed yourself in the history of your home, it takes on a new personality. Often the desire to remodel diminishes and the wish to restore increases; it becomes more and more difficult to make dramatic changes in a house that has meant so much to so many. I believe our house still bears the dignity of the widow's struggle. Somehow its history strengthens our desire to improve it.



The author with his wife Lisa Haderlie Baker (whose drawings illustrate this article) and daughter.

Epilogue

Over the years we continued to learn about the house. We found the widow's obituary in a local newspaper, and it mentioned the cemetery where she was buried. Visiting that cemetery, we found records indicating how the deceased buried there had been related -- meaning we knew more possible names of descendants. After checking the state death registry (available at the county seat) and probate records that named heirs,

we tracked down living descendants. Ironically, the poor widow's relatives were, and their descendants still are, among San Francisco's richest families.

We were excited to learn that one of the widow's relatives had been a photography buff who took quantities of pictures. At least one, we were sure, was of our house. Unfortunately, his heirs told us, "We threw them all away." Your experience with living descendants may prove more fruitful.

OTHER SOURCES

by Deborah Romano

The following sources may help you learn more about your vintage house.

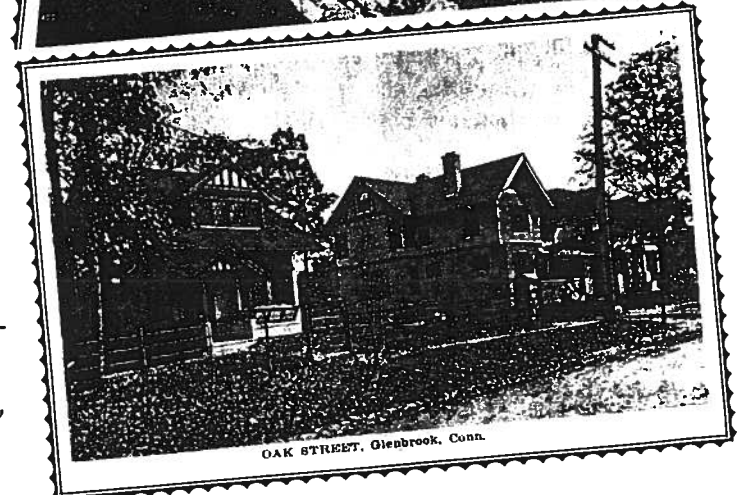
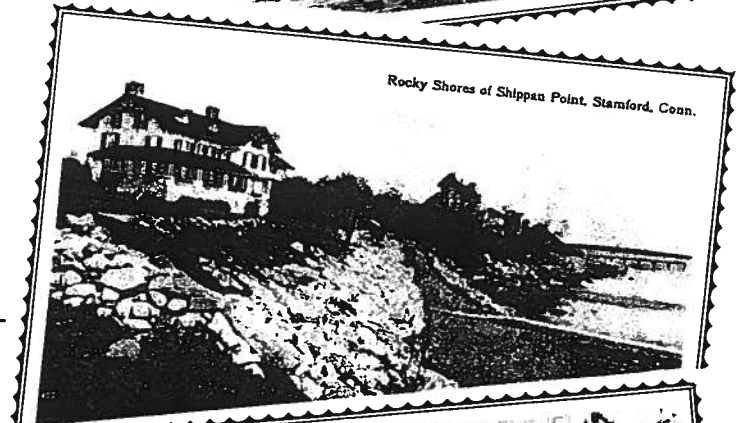
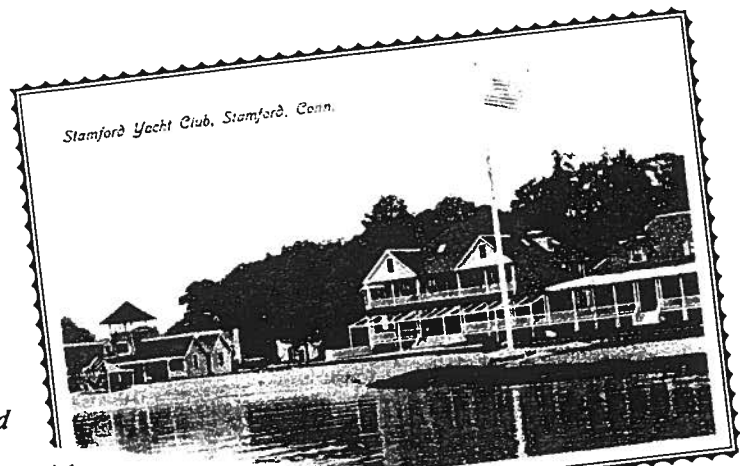
☞ *Oral history simply means talking to anyone who may know anything about your house: former owners, their descendants and friends; neighbors; an elderly local builder; anyone who's watched the town or neighborhood change. Local telephone directories may list owners or relatives who live nearby. With luck you might find photos (see hints below), or at least stories: how rooms were used, what kinds of additions and improvements were made, how the house was painted or decorated, or how holidays were celebrated, and the like.*

☞ *Photographs are, of course, the most accurate record of how your house looked: how furniture was arranged and walls decorated; how families dressed, planted their gardens. Look for background clues: office signs that would indicate tenants, or any outbuildings behind the house. Along with the "oral history" sources cited above, local libraries and historical societies are your most likely sources.*

☞ *Paintings, watercolors, sketches, prints, notecards, stationery, and postcards also give information. Beware, though, of artistic liberties. Check your local library, museum, historical society, and antique shops.*

☞ *Periodicals are likely resources too. If your original owners were prominent citizens, detailed obituaries may have appeared when they died. Special issues of local papers, used to promote a town, often featured street scenes, or photos of citizens and their homes. If your house is elaborate, an architect may have designed it, in which case an architectural magazine may have written about it. These publications are available at research libraries, including New York Public Library and the Library of Congress; check issues from the year or two around your house's construction date. And don't forget that yours may be a pattern-book or mail-order house (see OHJ December 1980).*

☞ *Business records, if you know the name of the architect or contractor, can sometimes be tracked down. Local historical societies or libraries may have these papers; for more recent buildings, the actual firms may still be in business. Remember that, unlike law firms, architecture firms change their names when partners die; check old telephone directories to see if you can trace the firm's evolution.*



Look for postcards like these in local antique shops.

by Kathleen Wolsiffer

The house that launched our research efforts is a 14-room mansard, built from handmade brick around 1860. Our town, Centre Hall, is just a dot on the map in central Pennsylvania, and is often described as "equally inaccessible from all directions." It is not only off the beaten track geographically, but it also lacks conventional research sources. For our house, real-estate records are incomplete; the earliest deed is dated 1878, at least 18 years after our house was built. We could not discover the name of the first owner, much less find any old pictures of the house.

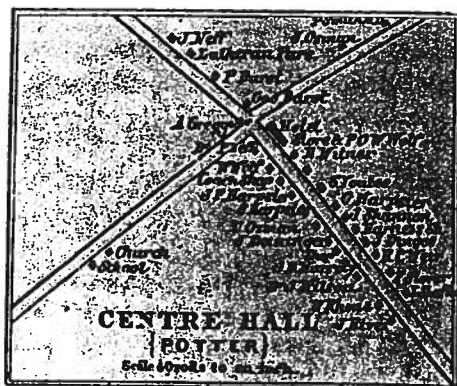
The closest library, a converted house some ten miles away, has beautiful marble fireplaces but little in the way of local history. Pennsylvania State University has a file on our town in its archives; it contains only c.-1920 photos of the main street, with buildings obscured by leafy trees.

We were ready to abandon scholarly pursuits for good, when help sprang from what seemed an unlikely source: the Geography and Map Division of the Library of Congress in Washington, D.C. And if Centre Hall, population 350 at the turn of the century, can be researched there, think how much information you'll find about more substantial towns.

Note: Though we did not take advantage of its resources, New York Public Library is similarly well equipped (Map Division, 42nd St. & 5th Ave., New York, NY 10018. (212) 930-0587.)

Atlases

The Library of Congress boasts the world's largest cartographic collection. Among its 38,000 atlases are 1500 atlases of U.S. counties and states, dating from the 1870s. Many of them, particularly for larger communities, are profusely illustrated with prints and engravings of local points of interest -- such as elegant houses. Some atlases contain small maps of towns within a county; main streets are labelled, and buildings, shown in silhouette, are marked with the owner's name. Our town merited only a single, small, inset

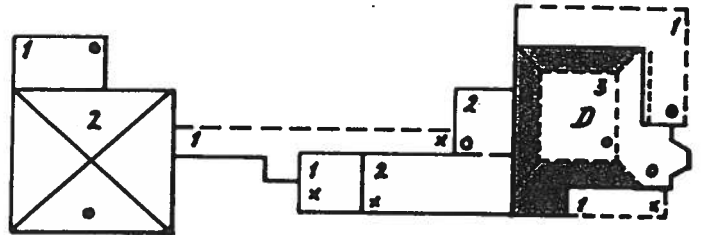


Centre Hall appeared on a county map in 1861.

map (which told us the name of the original owner of our house), but wall maps are devoted to larger towns.

Fire-insurance maps

Fire-insurance maps, also known as Sanborn maps (the Sanborn Map Co. has been producing them since 1876), can be an information gold mine. The Map Division's 600,000 large-scale fire-insurance maps, dating



The author's house, on a 1906 fire-insurance map.

back to 1884, cover more than 10,000 U.S. towns. Some cities are contained in one volume or on a single sheet, while New York City requires 80 volumes. (Local libraries also sometimes carry these maps.)

The maps were used, beginning in the mid-19th century, to provide underwriters with detailed fire-risk information. They show a property's location, function, street address, dimensions, construction and roofing material, number of storeys, porches and other exterior features, and location of outbuildings and wells. The maps use a simple color code to indicate construction materials, and symbols to represent number of storeys, porches, and the like.

The map for our property was dated 1906. A red tint on the main wing of the house indicated brick construction. Some other things we learned: A second side porch once existed; the rear addition to the main structure dates from at least 1906; three walls of the addition, now covered with synthetic siding, were originally wood (which saved us the trouble of peeping under the siding -- we'll rip it all off at once, without expecting brick underneath).

Panoramic maps

The Library of Congress has approximately 1500 panoramic maps. Popular during the late-19th and early-20th centuries, they were usually rendered from the perspective of someone looking down at the town from a hilltop.

Chambers of commerce and other civic groups often commissioned these maps, and they appealed greatly to house-proud Victorians. Communities depicted were always thriving: Smoke pours from factory smokestacks, people through the streets, trains chug merrily



Small sketches of local landmarks appear in margins of old wall maps.

on tracks. Sometimes the artist would draw two trains running on the same track, one on each side of town -- blissfully unaware of impending collision.

This kind of artistic license illustrates one of the dangers of relying exclusively on panoramic maps. While they can aid in locating and dating buildings, their creators occasionally exaggerated, turning a single-storey porch into a double decker, or adding bountiful hedges and gardens to a barren lot. In other cases, maps were drawn so painstakingly and accurately that windowpanes and porch-railing spindles can be counted. Whenever possible, panoramic-map information should be double-checked with other sources.

Artists specializing in this genre were T. M. Fowler (Pennsylvania, Wisconsin, New Jersey), Oakley H. Baily (New York, New Jersey), and Lucien Burleigh (New York, New England).




Panoramic views were made of many larger towns, such as Stamford, Conn. This one is dated 1883.

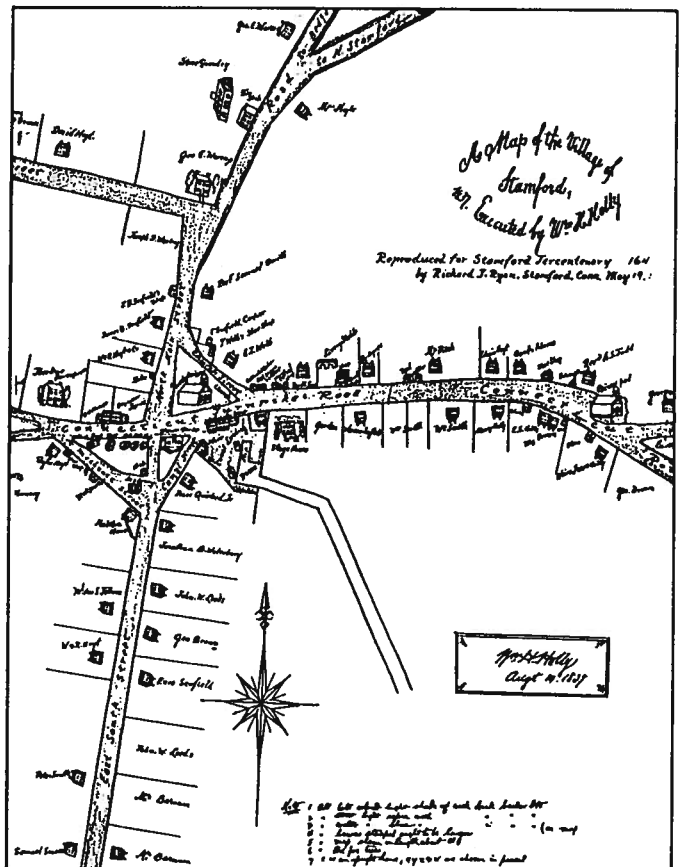
Geography and map division

The division is open to the public, and all materials are available for viewing. Upon written request, the Library will provide a list of maps of your area and itemize charges for reproduction and postage. Before contacting the Library, you should:

1. Check your local library's map holdings, particularly if you live in an area that panoramic map-makers often portrayed.

2. Ask if your local library has these guides: *A List of Geographical Atlases in the Library of Congress*, U.S. Library of Congress Map Division (8 vol.); *United States Atlases: A List of National, State, County, and Regional Atlases in the Library of Congress*, U.S. Library of Congress Reference, compiled by Clara Egli LeGear (2 vol.).

When you are ready to contact the Map Division, make your request as concise as possible. State either the exact map you want if you have located it in the two guides listed above, or give the area of which you would like a map: Include your complete address, lot number, or other information that may help identify the property (a list or sketched map of nearby landmarks and streets, a plan of the building, even a photo). Indicate what kind of map you would prefer. Library of Congress, Geography and Map Division, Washington, DC 20540. (202) 287-6277. 



An 1837 hand-drawn map, also of Stamford, Conn., gives locations of residences and owners' names.