

# Picturing Your Ancestors' Dwellings

John M. Hoenig, Ph.D. explains why fire insurance maps are a key tool.

MY RELATIVE, Simon Peller, bought a rooming house called Woodbridge Hall in Saratoga Springs, NY, and was the proprietor from 1904 until 1911.

What was the building like? And wouldn't it be great to find a photo of it? The chances of finding a picture may seem like one in a million but there are techniques you can use to greatly increase your chances. The librarians at the Saratoga Springs Public Library found four photos for me of a fire at the Woodbridge Hotel — on 26 February 1958. That's 50 years after my relative left Saratoga Springs. Is this the same building he owned? If so, these photos are real family treasures and not just pictures of some old hotel. I needed to determine the history of the building. Fortunately, there is a resource that provides just that kind of information.

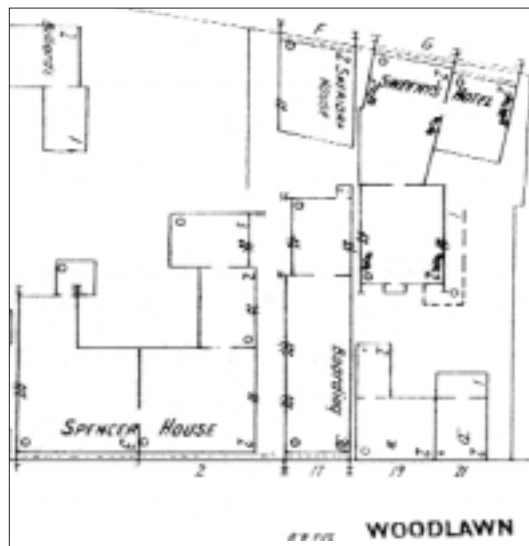
Starting in the middle of the 19th century, fire insurance maps were prepared widely for insurance companies. The maps described the buildings in a town so that fire risk factors could be evaluated as a basis for calculating insurance premiums. As we'll see, we can learn a lot about an ancestor's dwelling or place of work from these maps. In the case of Woodbridge Hall, the Sanborn Company's maps from 1909 and 1950 establish that the building gained an annex in the rear over the intervening years, but the front and sides remained the same — thus, the photos are family treasures.

From Saratoga Springs city directories, I know that my relative Simon lived at 17 Woodlawn Avenue before he



*Photo of the 1958 fire at the Woodbridge Hotel in Saratoga Springs, NY. Was this the same building the author's relative owned in 1911? (Photo courtesy of Bob Mayette.)*

purchased Woodbridge Hall. Evidently, he had a pretty rough



*Drawing of the dwelling at 17 Woodlawn Avenue taken from the 1900 Sanborn Fire Insurance Map. Note the 3B which indicates 3 stories and a basement, the dotted line in front of the house indicating a porch and the symbols along the sides of the building indicating windows on each floor. Virtually the same building is pictured in the 1909 map indicating the building had not changed substantially over the years. Courtesy of the Saratoga Room, (Saratoga Springs Public Library.)*

time. According to a 1916 newspaper clipping about great fires in the area,

*"The first day of November [1901], a telephone call and Box 16, at 2:28 a.m. sent the department to Woodlawn avenue to the house occupied by Simon Peller, set afire by some unknown cause. The loss was \$1,280."*

Damage of \$1,280 in 1901 sounds like a catastrophe. Was the building damaged beyond repair? My first thought was to look for a newspaper article from the time of the fire for a more extensive description. Alas, the archives of the

local paper were wiped out by yet another fire. The Sanborn maps allowed me to investigate further. The 1900 map shows a narrow building labeled "boarding house" at 17 Woodlawn. The 1909 map shows an identical building labeled "Park Hotel" at that address. Because the shape and building details remained unchanged over the nine years, we concluded the fire in 1901 was not sufficient to require demolition and complete rebuilding of the structure. Although we don't have a photo or drawing of Simon's dwelling, we can see the outline of the building and determine it was a narrow-fronted, three-story building having a basement and with a front porch and a parapet 12 inches above the roof.

Finding a picture of a specific building at a specific time is hardly likely but you may well find a picture from either before or after your relative lived there. Simon Peller's daughter Sadie owned the New Windsor Hotel in Saratoga Springs in the

1920s and 1930s. A photo in the newspaper in 1967 shows the hotel on the eve of its demolition.

Again, we obtained the Sanborn maps from the Saratoga Springs Public Library and determined that the basic structure of the building had hardly changed since 1889. Not only that but the maps reveal the hotel was originally called the Aldine — and the librarian checked the files and found the 1900 city directory had a beautiful photo of the Aldine. Thus, we have two pictures of the hotel and we are confident they represent the way the building looked when my relatives owned it.

## Maximizing Your Chances: Five Steps to Finding Pictures

The above examples suggest an organized approach to locating photos and drawings of your ancestors' dwellings and places of work.

1. Compile a list of addresses where your ancestor lived and worked using city directories, census records, naturalization papers, voters' records, etc. Note the years they were at each address.

2. Look at a series of maps over time to determine the names of the streets and cross-streets, and any notable buildings or landmarks near where your ancestor lived. You can start by using MapQuest ([www.mapquest.com](http://www.mapquest.com)) or a similar online program to determine the location of an address. However, street names and house numbers can change over time. Many city directories had a guide at the front to help people locate a particular address. For example, they can tell you that 50 Apple Street was between Fourth and Fifth Street, and Apple Street was between Jefferson and Main Streets. Referring back to MapQuest you can then determine the current name for Apple Street. The Library of Congress Geography and Map Division have many historical city maps available online



*The Aldine Hotel illustrated in a 1900 city directory for Saratoga Springs.*

and these can be very helpful (look at <http://lcweb2.loc.gov/ammem/pmhtml/panhome.html>).

3. Consult property records to find the names of neighbors and of previous and subsequent owners of the property. You can also try looking in a “reverse” city directory to determine neighbors. You look up the address and the directory tells you who lived there.

4. You can learn about your ancestor's dwelling, and the neighboring buildings, by looking at fire insurance maps. This may tell you if the buildings had special names, and gives you a general idea of what you're looking for (e.g. a row of three-story buildings with front porches). It also tells you how to restrict your search to the time period when the building was essentially the same as when your ancestor lived or worked there.

5. Photographs of buildings and street scenes can be obtained from a variety of sources. Newspapers, library collections, local historical societies and archives are perhaps your best bets. These often have card files listing their holdings. You can look for a street name but you might also try looking for nearby landmarks, your relative's name, the name of the family business or businesses nearby, previous and subsequent owners and neighbors.

Also, photos tend to be taken when there is a disaster like a fire or flood. So, looking for disaster pictures may be one way to avoid looking at thousands of pictures of politicians, graduating classes, sports teams and scouts. Also look for pictures in city directories, centennial publications, books on city or county history and scrapbooks. In the case of my Saratoga Springs relatives, the librarian looked under the subject heading “hotels” to find the pictures.

Another good source of postcards, prints, and memorabilia (including advertisements and other promotional items) is the online auction site eBay ([www.ebay.com](http://www.ebay.com)). I searched for just the words “Saratoga Springs” and found 12 postcards for sale (and nothing else). The post cards generally identify the monument, street or hotel pictured. You'll need maps, city directories or other guides to help determine if a particular scene is close to the location of your ancestor's dwelling. One of the cards I found showed the street on which my relative had his hotel. This kind of simple search works well for small towns but for large cities it may be tricky to restrict the search to meaningful items.

You can also look for panoramic or “bird's eye” views of the city or town. You may lose detail and accuracy about your ancestor's dwelling but you gain information about the neighborhood. Bird's eye views were popular around the time of the Civil War and up into the 1920s. The Library of Congress Geography and Map Division has a wonderful collection of more than 1,700 such maps for American and Canadian towns and cities. These can be viewed online at <http://lcweb2.loc.gov/ammem/pmhtml/panhome.html>. The MrSid viewing system allows you to zoom in on a portion of a map to see individual buildings and find street names.

## Where to Find Fire Insurance Maps and Panoramic Views

The Sanborn maps occur in three forms — paper, microfilm and digital. The paper maps are in color; color was used to indicate the building materials. You'll have to do some searching to find these. Microfilm is most commonly available. As there are more than 600,000 maps, few places have comprehensive collections. But, many public libraries, state historical societies and university libraries have local or state-wide map coverage. The Saratoga Springs Public Library was kind enough to copy relevant portions of several maps for me for the cost of photocopying and postage.

Comparatively new are the digital images which are now available over the Internet to those having a subscription (with UMI Products, a division of ProQuest Information and Learning). Subscriptions are often for just a

state or region. Your best bet is to contact libraries in the area where your property of interest is located. Try searching for 'Sanborn + "Fire Insurance Maps" + your state' using Google or another Internet search engine.

You can also contact the Library of Congress, Photoduplication Service, 101 Independence Avenue SE, Washington, DC 20540-4570 (phone: 202 707-5640; [www.loc.gov/preserv/pds/](http://www.loc.gov/preserv/pds/)) to arrange to have copies of the maps sent to you. You'll need to describe the property carefully and tell them which dates are of interest. You may also want to specify how much of the map you wish copied: a blow-up of just a couple of blocks around the dwelling or a larger view of the whole neighborhood.

Canadian researchers will want to look at the fire insurance

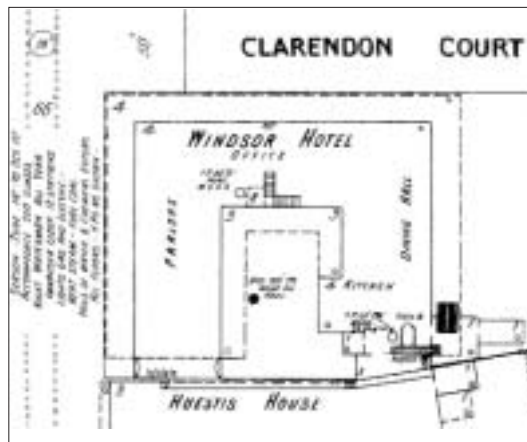
maps produced by the Charles E. Goad Company of Montreal. It started publishing maps of Canadian cities in 1875, and by 1910 had produced maps for some 1,300 Canadian communities. Subsequently, the Underwriters' Survey Bureau Limited became the dominant producer of fire maps. Search for "Fire Insurance Maps" + Canada on the Internet to find more information.

If your search of the Library of Congress website and of the Internet fails to produce results, try asking your local library to request through interlibrary loan the book *Panoramic Maps of Cities in the United States and Canada — a checklist of Maps in the Collections of the Library of Congress, Geography and Map Division, 2nd edition* (Library of Congress, 1984).

The maps can also be downloaded to your computer. Again, you may want to use fire insurance and other maps to identify structures and orientate yourself and to determine if the picture reflects the way the town looked to your ancestor. The Library of Congress collection is by no means complete so you should check state and regional historical societies and major university collections. The Boston Public Library and the Public Archives of Canada have significant collections.

If your ancestor lived in 20th-century New York City, there is a fabulous resource available. From 1939 to 1941, the City of New York photographed all 720,000 buildings within city limits for tax purposes. These photos are available from the New York Municipal Archives for around \$30 (see instructions and order form at <http://www.nyc.gov/html/doris/html/tpof.html>). Before ordering a photo there are two things you should do. Check that the building in 1940 is

essentially the same as the building in which your relative lived. The New York Public Library Map



**Sanborn map showing the (old) Windsor Hotel in Saratoga Springs in 1909. Much information pertaining to fire risks is given. In addition, information about the Hotel's business is provided including capacity and season of operation. Note the dashed lines surrounding the outside and inner courtyard of the building. These are labeled 4 and 3, respectively, and indicate that there were four balconies on the outside of the building and three balconies around the courtyard. Also shown is the Huestis House, a three-story building with a front porch. Courtesy of the Saratoga Room, Saratoga Springs Public Library.**

Division has Sanborn maps that will help.

Check the quality of the image. Quality varies greatly so it's best to visit the Archives and view the image on microfilm. An alternative to purchasing a print is to make a photocopy of the picture while you're at the Archives. That will only cost 15 cents.

### More about Fire Insurance Maps

Several companies produced fire insurance maps but by far the largest number was produced by the Sanborn Company, which produced more than 600,000 of them from 1867 to 1970. Sanborn maps were produced for more than 12,000 American towns and cities. Greatest production was in the period 1876 to 1961 and most areas have no more than seven or eight maps. As the main purpose of the maps was to help insurance companies evaluate fire risk factors, coverage was for the built-up parts of towns rather than for isolat-





*Close-up from a panoramic or "bird's eye" view of Saratoga Springs, New York, in 1888. The map is in the collection of the Library of Congress Geography and Maps Division and was viewed and downloaded from its website. Note that the roof of the old Windsor Hotel was labeled with the number 23 and the adjacent Huestis House was labeled 25. We have overlaid the numbering in yellow for clarity. This drawing is consistent with the information in the fire insurance map.*

ed buildings. Fire maps can be very helpful in tracking changes over time in street, building and landmark names. Fortunately, most of these maps have been preserved and are available.

If you find your building on a map, you're likely to find its outline, location on the property and details of construction and structure including number of stories, type of roof, building materials, locations of windows and chimneys and occurrences of porches, balconies, fire escapes and elevators. Depending on the circumstances, there may be much more, including the name of the establishment (if it's a commercial building) and nature of the building, owner's name, and so forth. Sometimes individual rooms are identified. For example, the 1909

map showing the (old) Windsor Hotel in Saratoga Springs indicates open season was from "June to October", reflecting the seasonal nature of the tourism industry. The hotel could accommodate 200 guests. Note the attention to information relating to fire risk: the presence of a night watchman all year, the nature of the lighting and heating and the fire fighting equipment on hand. Parlors, the dining room, and the kitchen are indicated and the locations of the oven and range in the kitchen are marked.

You also get a description of the neighborhood. Did your father ever tell you that as a boy he had to walk five miles to and from school — and it was uphill both ways!? Now you can check on his story because schools are marked

on the maps, as well as churches, government buildings and stores. You can check if the family was really from "the wrong side of the tracks" and whether the corner grocery was really on a street corner.

## The Big Picture

We learned much about the old Windsor Hotel in Saratoga Springs from the fire insurance map. For the fun of it, I looked at an 1888 bird's eye view of Saratoga Springs which I found by searching the Library of Congress collection on the web. The Windsor Hotel and the adjacent Huestis House were identified on the map but I could have found them anyway because many of the streets are labeled. The bird's eye view indicates the Windsor Hotel was U-shaped with the arms pointing towards Huestis House and Huestis House was a J-shaped building. The Windsor Hotel was surrounded by balconies. These observations are consistent with the fire insurance map and highlight the surprising level of detail in the panoramic view.

*John Hoenig is a Professor of Marine Science at the Virginia Institute of Marine Science.*

## Sources of Information about Fire Maps

You'll need some guidance on reading the maps and a key to the symbols used. A number of sites on the Internet are helpful. Try:

University of Virginia Library's explanation of symbols:  
<http://fisher.lib.virginia.edu/sanborn/details.html>

Good link to a key to the symbols:  
<http://sanborn.umi.com/HelpFiles/about.html>

A brief introduction to Canadian fire insurance maps:  
[www.trentu.ca/library/archives/82-020.htm](http://www.trentu.ca/library/archives/82-020.htm)

Another introduction to Canadian maps and description of University of Toronto holdings:  
[http://vrl.tpl.toronto.on.ca/helpfile/hi\\_f0002.html](http://vrl.tpl.toronto.on.ca/helpfile/hi_f0002.html)

