



**Loveland City Council
 Staff Report**

From: Tangier Barnes, Community and Strategic Planning
 Meeting Date: April 7, 2009
 Re: Application for Historic District Designation

SITE DATA

Proposed District Name: West 5th Street Historic District

Property Owners Requesting District Designation: →

See Attachment A – Site Map for location of properties.

District Type: Residential

Construction Dates of Contributing Properties: 1891- 1946

437 Harrison Ave	Lori Ward
438 Harrison Ave	Delmar and Lela Bonser
502 Harrison Ave	Cindy (Denton) Corbett
536 Harrison Ave	Arthur and Delores Sauget
328 W 5th Street	Karla Williamson
411 W 5th Street	Carl and Linda Frickman
424W 5th Street	Louis Turf
431 W 5th Street	Robert and Jean Miller
432 W 5th Street	James and Susan Linden
460 W 5th Street	Opal Moss
463 W 5th Street	George and Linda Hill
478 W 5th Street	Daniel and Lou Nypaver
481 W 5th Street	John and Joy Walker
486 W 5th Street	Ronald VanDyken
536 W 5 th Street	Julianna Feher
603 W 5 th Street	Roger Kingham, Delee Bonser Kingham
625 W 5th Street	Joni Robinson
700 W 5th Street	Rebecca Langford
707 W 5th Street	David and Rhonda Koons
714 W 5th Street	Sue Cooper
729 W 5 th Street	Sandra Howell
731 W 5th Street	Donna Govan
733 W 5th Street	Miriam (Mim) Neal
737 W 5th Street	Mary Carraher-Keuter
747 W 5th Street	Lynn and Deborah Garst

What is a historic district?

A historic district can be comprised of buildings, structures, objects, subsurface or surface sites (archeological in nature) that relate to a pattern of either physical elements or social activities, and must be contained in a geographically definable area. The subject of this historic district application includes a cluster of houses located on West 5th Street between Grant and Colorado Avenues and four homes on North Harrison Avenue between 4th and 6th Streets. The Harrison Avenue houses exhibit similarities in design, scale, and location. They were constructed in the 1920s.

The West 5th Street Historic District will be made up of twenty-five properties. Three of these properties were already individually designated on the Loveland Historic Register prior to district nomination. Of the fifty-one properties surveyed, two properties were not eligible for individual nomination nor were they eligible to be a contributing property within the district. Therefore, of the eligible properties, 51% of residents in the survey area have chosen to participate in the West 5th Street Historic District.

The City of Loveland historic preservation ordinance (15.56 of the Loveland Municipal Code) does not provide a definition for the number of properties, or percentage of potentially eligible properties needed in an application to formally create a historic district. When the City Council drafted the historic preservation ordinance, it intentionally did not prescribe a specific number of properties, or percentage of properties necessary to establish a district. This was done for two distinct reasons. The first reason is to allow those property owners that choose not to become a member of the historic district with the option of remaining unaffected by the obligations of belonging to the district. The second reason was to provide those owners of properties that exhibit characteristics and meet the criteria for district designation with the opportunity to establish a district, and realize the benefits of inclusion.

Creating historic districts has both benefits and obligations. The benefits include the preservation of neighborhood and community character, pride in home ownership, potential for economic gains in the area of heritage tourism and neighborhood stability. Property owners within any historic district are held to the terms set forth in the Loveland Historic Preservation Ordinance which include: consulting with the Historic Preservation Commission about demolishing any portion of the house or building any additions to the house. Additionally, any work on a house that requires a building permit from the city must be reviewed by the Historic Preservation Commission.

Application Summary:

On February 13, 2009 staff verified a completed nomination application for the proposed West 5th Street Historic District. Staff mailed a notification letter announcing the date of the public hearing to all owners that submitted petitions return receipt, as required by ordinance. The Community and Strategic Planning Division also published notice of the public hearing for district designation in the *Loveland Reporter-Herald*, and physically posted a sign in the proposed district as required by ordinance.

Background:

Between August 2007 and January 2008 fifty one (51) homes, selected by the City of Loveland in consultation with Cultural Resource Historians, were surveyed at the intensive level. Forty one of these homes are along West 5th Street between Grant and Colorado and the remaining ten properties are located in the 400 and 500 blocks of N. Harrison Avenue. Within this area, 15 different housing styles/types are represented. Forty nine of the fifty one homes surveyed are eligible to individually participate in the historic district or at least be a contributing property within the district.

Today, the City of Loveland's preservation ordinance provides designation criteria for both individual landmarks and for district landmarks. The local process allows property owners to voluntarily nominate their properties to the local historic register, and obtain a landmark status from the City. The City's landmark status provides owners with access to various income tax credit incentives and grant funds in

exchange for following historic treatments and preservation techniques when renovating or rehabilitating their property.

In July 2007, homeowners within the survey area were contacted by city staff and the Historic Preservation Commission (HPC) to create awareness about the Loveland's preservation goals, and provide them with information about the historic survey process to be carried out in their neighborhood. What followed after this initial contact with staff and the HPC was an outreach effort led by staff, and the HPC with assistance from home owners to further explore the creation of a historic district.

The first meeting of homeowners was held on August 1, 2007 for the purposes of becoming more familiar with their fellow neighbors, and also to obtain additional information about the historic survey and local landmark process. A second meeting was held on September 27, 2007 where West 5th Street residents had the opportunity to ask questions of residents within Loveland's West 4th Street District to gain knowledge of their experiences in creating and owning a home in a historic district.

In January 2008 Carl McWilliams began an intensive historic survey of West 5th Street. A draft of the Loveland West 5th Street Historic Survey was distributed to all residents within the survey area and in August of 2008, the final Loveland West 5th Street Historic Survey was presented to homeowners within the survey area. Residents were notified of the presentation via door to door flyer distribution. In the months following the survey presentation, one neighborhood meeting was held on September 10th. Throughout the months of October and November 2008, city staff, with the help of the HPC led an outreach effort to gather support for designating West 5th Street, to answer questions and to address any concerns of homeowners. Through door-to-door contacts a tally was developed to track those homeowners who wanted to participate, did not want to participate and those who needed more information before making a decision to designate their home as part of a historic district. Those property owners with homes already designated locally, by the state or nationally were also contacted. There was overwhelming support from these property owners for creating a West 5th Street Historic District.

In February 2009, staff distributed nomination packets, which included a participant signature sheet, to all residents of the survey area who indicated their desire to participate in the district. As of March 30th 2009 all necessary signatures have been collected from the participating property owners.

History:

The homes of the proposed district are comprised of a variety of architectural housing styles/types and encompass parts of thirteen small additions or subdivisions platted between 1883 and 1919 including. One addition, the Kilburns West Side Addition, was built before the turn of the century. Nine additions were platted during the first decade of the twentieth century and the remaining four were platted during the 1910s. Mirroring this development pattern and Loveland's population growth generally, more of the survey area's inventoried houses were constructed between 1900 and 1910 than during any other decade. Just one house in the survey area dates to the 1880s, while during the 1890s another seven dwellings were erected. Twenty-two residences were then built between as part of a city-wide building boom between 1900 and 1910, while during the same decade Loveland's population more than tripled, from 1100 to nearly 3700 citizens. An additional four houses were then erected in the 1910s, followed by nine houses in the 1920s, five during the 1930s, and finally three in the 1940s.

Historically, the neighborhood was made up of a fairly wide cross section of Loveland's society. It was not a predominantly "upper class" neighborhood, made up primarily of bankers, merchants, attorneys, and other professionals; nor was it a predominantly "blue collar" neighborhood, composed of laborers, sugar beet factory employees, and tradesmen. The neighborhood's residents, rather, represented all of these professions, along with numerous other occupations. Loveland's progression, from a late nineteenth century agricultural center and railroad town, to a more diversified twentieth century economy, was also reflected in residents' occupations which

evolved over the years. For example, jobs such as blacksmith, liveryman, and farmer were common through circa 1910, but by the 1920s had largely given way to a variety of occupations associated with the increasingly important automobile and tourism industries. One such example was the Lawrence E. Osborn family who resided at 218 W. 5th Street in the years surrounding 1908. After the establishment of Rocky Mountain National Park in 1915, Lawrence, together with his father Daniel Osborn and his brothers William and Otto Osborn, operated the Rocky Mountain Transportation Company, the first automobile line to Estes Park. The famed "Stanley Steamers" invented by F. O. Stanley were the first vehicles used by the Osborns in operating their automobile line.

Early residents also made their livelihoods as bankers, realtors, insurance agents, lawyers, pastors, and architects as well as trade vocations such as plumbers, electricians, carpenters and contractors. Several teachers, many of whom were employed at nearby Loveland High School (historically located on West 4th street, one block to the south of the survey area), also resided in the neighborhood over the years. Other residents gained employment at the local Great Western Sugar Company factory, established in 1901, and at the Empson Canning Company facility, established in 1908. Many residents were also engaged as proprietors or employees of downtown Loveland businesses, including hardware stores, groceries, lumber yards, dry goods stores, and shoe stores.

Demographically, the neighborhood was predominantly made up of single-family households. A surprising number of unmarried women, including several widows, also lived throughout the neighborhood. Some of these women were retired, while others worked variously as teachers, nurses, dressmakers, seamstresses, and milliners.

Prominent builders and other craftsmen who resided in the neighborhood included Elmer Ivers, who was associated with both 707 and 747 W. 5th Street, Art Faucett, a carpenter, who lived at 731 W. 5th Street, and Norton C. Fansler, whose well-constructed residence was located at 603 W. 5th Street. "White collar" professionals were perhaps most notably represented by Aaron S. Benson, president of the Bank of Loveland, and by his two sons, Aaron V. Benson and Clarence V. Benson, both of whom were also engaged with their father in the banking business. The elder Benson's stately home was built at 463 W. 5th Street in 1897, while his two sons also resided in architecturally impressive houses, located respectively at 481 W. 5th Street and 355 W. 5th Street.

Architectural Description:

The neighborhood's mixed socioeconomic status was reflected in its varied architecture, where stately 2½-story Edwardian and other prominent Late Victorian-era style houses were erected next to humble hip-roofed wood frame cottages. Known as "hipped-roof boxes," these modest homes represent a predominant housing type, throughout Loveland and elsewhere, in the years prior to 1910. By the late 1910s though, Bungalow and Craftsman style homes had become most popular in the neighborhood, a trend which would continue well into the 1930s. Early residences in the survey area also included predominantly brick 1½-story Classic Cottage style and 2½-story American Foursquare style houses. Other late nineteenth and early twentieth century dwellings were built as modest vernacular wood frame homes, with few stylistic influences. The late 1920s and 1930s then saw the construction of several English-Norman Cottage style houses, most notably in the 400 and 500 blocks of Harrison Avenue. Finally, some of the

neighborhood's most recent homes, built in the 1940s, were constructed in the Minimal Traditional style of architecture.

The following table identifies the architectural style or the blend of styles in the proposed district by address. Photographs of each house in the proposed district are also provided.

Address	Style
437 Harrison Ave	Minimal Traditional
438 Harrison Ave	Late 19th and 20th Century Revivals/English-Norman Cottage
502 Harrison Ave	Late 19th and 20th Century Revivals/English-Norman Cottage
536 Harrison Ave	Late 19th and 20th Century Revivals/English-Norman Cottage
328 W 5th Street	Bungalow
411 W 5th Street	Victorian Eclectic
424 W 5th Street	Hipped-roof Box
431 W 5th Street	Late Victorian- Edwardian
432 W 5th Street	Late 19th and Early 20th Century American Movements
460 W 5th Street	Late Victorian
463 W 5th Street	Edwardian
478 W 5th Street	Hipped-roof Box
481 W 5th Street	Late Victorian- Edwardian
486 W 5th Street	Late Victorian- Edwardian
536 W 5 th Street	Late Victorian/Edwardian
603 W 5 th Street	Late Queen Anne
625 W 5th Street	Late 19th and 20th Century Revivals/Classic Cottage
700 W 5th Street	Minimal Traditional
707 W 5th Street	Late 19th and Early 20th Century American Movements
714 W 5th Street	Late 19th and Early 20th Century American Movements/Craftsman
729 W 5th Street	Hipped-roof Box
731 W 5th Street	Bungalow
733 W 5th Street	Late 19th And Early 20th Century American Movements/Craftsman
737 W 5th Street	Bungalow
747 W 5th Street	Bungalow

Determination of Significance and Integrity

Significance should be used as the starting point in determining eligibility for placement on a historic register. Significance has two distinct attributes – the “area of significance” which answers the question of context, or what is significant about a resource in terms of its association to agriculture, architecture, commerce and industry, education, politics and government, and transportation.

The houses of the proposed West 5th Street Historic District are significant for the specific elements of the architectural style or period which they exemplify, for their connection to the cultural, political economic or social heritage of the Loveland community and because they are associated with a notable person (s) or the work of a notable person (s). The construction of these houses from the 1880's through the 1940's demonstrates Loveland's progression from a late 19th Century agricultural center and railroad town, to a more diversified 20th Century economy. The residents in the west 5th street area represented a broad range of income levels and therefore occupations. The architecture in this area speaks to the varying levels of socioeconomic status, where stately Edwardian and prominent Late Victorian-era style houses were built next to rather humble, hip-roofed, wood frame dwellings. With such a broad range of occupations represented; farmers, blacksmiths, bankers, transportation innovators, electricians and dressmakers; it is the former occupants of this area that provide links to the historical contexts of "Transportation" and "Commerce and Industry."

The second attribute of the *significance* of a structure is its "period of significance" which places the resource on a historic timeline and answers the question of when a resource was significant. As noted in a previous section of this staff report, the properties in the proposed historic district are greater than 50 years old.

Integrity refers to the ability of a structure to convey its original design or some later period of significance through the intactness of its historic form, original or historic use of materials, setting and site. Integrity has seven (7) particular aspects: location, setting, feeling, design, materials, workmanship, and association with some attribute of historic significance.

A historic building, for example, that retains its original or historically significant setting with little or no visible modifications that diminish the ability to relate its historic association demonstrates greater integrity than a building that has lost many of physical historical elements. A building with high physical integrity retains the following original or historically significant elements: massing; architectural detail; surface treatment; and windows and doors.

According to the list of features described in the Architectural Inventory Forms, which are attached to each of the Applicant's petitions, and is verified by current photographs, the homes of the proposed West 5th Street District are largely unaltered and retain a high degree of integrity. Out of 51 properties surveyed, six properties do not maintain enough integrity to be individually designated as a local Loveland historic landmark. These six properties however are eligible to contribute to the potential historic district. There are two properties in survey area which are neither eligible for local landmark designation nor are they eligible to contribute to the potential historic district. Within the proposed district there are also three properties which are locally designated, listed on the State Historic Register or listed on the National Historic Register. These properties will maintain their status as landmarks. Signatures from these property owners are not required for the West 5th Street Historic District nomination packet.

Staff Recommendation

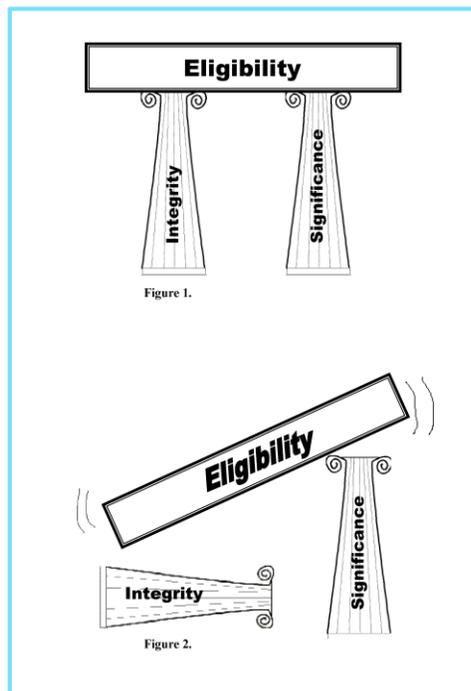
To be considered eligible for designation as a historic district on the Loveland Historic Register, the contributing properties must be at least fifty (50) years old and must meet one (1) or more of the criteria for architectural, social cultural, or geographic/environmental significance as identified in Loveland Municipal Code 15.56.090(B)(6). The properties of the proposed West 5th Street Historic District meet the following criteria:

**All of the properties do not necessarily meet all of the criteria listed below.*

- a) Architectural
 1. Exemplifies specific elements of an architectural style or period.
 2. Is an example of the work of an architect or builder who is recognized for expertise

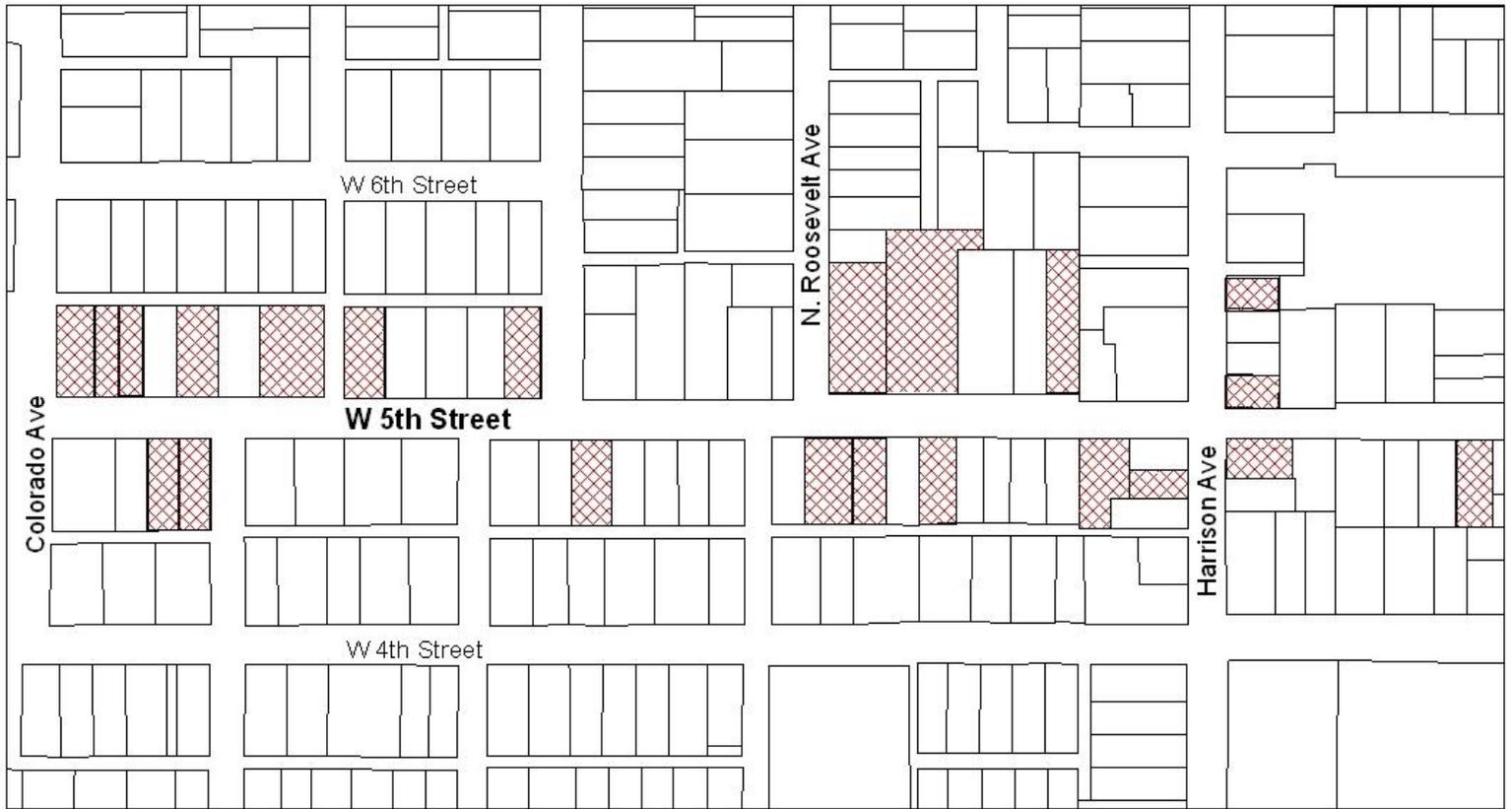
- nationally, statewide, regionally, or locally;
- 3. Demonstrates superior craftsmanship or high artistic value
- 5. Represents a built environment of a group of people in an era of history
- 6. Is a pattern or grouping of elements representing at least one of the above criteria
- b) Social/Cultural
 - 2. Exemplifies the cultural, political, economic or social heritage of the community.
 - 3. Is associated with a notable person(s) or the work of notable person(s)
- c) Geographic/Environmental
 - 6. Enhances sense of identity of community
 - 7. Is an established and familiar natural setting or visual feature of the community

Given available information for the properties included in the application, , staff has determined that the properties in the proposed West 5th Street Historic District exhibit both adequate *integrity* and *significance* to support its eligibility for designation as a Loveland historic district. This determination is based on the Colorado Historical Society’s recommended framework for determining eligibility (see Figure 1 and Figure 2, below). Staff recommends the Historic Preservation Commission recommend approval by the City Council of this request for designation of the West 5th Street Historic District.



Attachments:

- A. Site map
- B. Photographs



**WEST 5TH STREET
HISTORIC DISTRICT
DESIGNATED SPRING 2009**

 Participating Properties



Attachment B. Photographs (representation of architectural styles within the district)



328 W 5th Street- Bungalow



424 W 5th Street- Hipped-roof Box



431 W 5th Street- Late Victorian/ Edwardian



432 W 5th Street- Late 19th and Early 20th Century American Movements



463 W 5th Street- Edwardian



625 W 5th Street- Late 19th and 20th Century Revivals/Classic Cottage



700 W 5th Street- Minimal Traditional



536 Harrison Ave- Late 19th and 20th Century Revivals/ English Norman Cottage