

COLORADO CULTURAL RESOURCE SURVEY

Architectural Inventory Form

Official Eligibility Determination  
(OAHF use only)

OAHF1403  
Rev. 9/98

- Date \_\_\_\_\_ Initials \_\_\_\_\_
- Determined Eligible – National Register
- Determined Not Eligible – National Register
- Determined Eligible – State Register
- Determine Not Eligible – State Register
- Need Data
- Contributes to eligible National Register District
- Noncontributing to eligible National Register District

I. IDENTIFICATION

- 1. Resource number: **5LR.6605** Parcel number(s): **9514429017**
- 2. Temporary resource number: **N/A**
- 3. County: **Larimer**
- 4. City: **Loveland**
- 5. Historic Building Name: **Benson House; Berry House; Warnock House**
- 6. Current Building Name: **Walker House**
- 7. Building Address: **481 W 5th Street**
- 8. Owner Name: **John F. and Joy E. Walker**
- Owner Organization:
- Owner Address: **481 W 5th St  
Loveland, CO 80537-5423**



44. National Register eligibility field assessment:	<b>Eligible</b>
Local landmark eligibility field assessment:	<b>Eligible</b>

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## II. GEOGRAPHIC INFORMATION

9. P.M.: **6th** Township: **5N** Range: **69W**  
**SE ¼ of SE ¼ of NW ¼ of SE ¼ of Section 14**
10. UTM reference (Datum: NAD27)  
 Zone: **13** **492995 mE** **4471584 mN**
11. USGS quad name: **Loveland, Colorado**  
 Year: **1962; Photorevised 1984** Map scale: **7.5'**
12. Lot(s): **Commencing at SW corner of Lot 2, Block 4: N 200 feet, E 87 feet, S 200 feet, W 87 feet to point of beginning.**  
 Addition: **Pleasant Home Addition** Year of addition: **1906**
13. Boundary description and justification:  
**This legally defined parcel encompasses, but does not exceed, the land historically associated with this property.**  
 Metes and bounds?: Describe:

## III. ARCHITECTURAL DESCRIPTION

14. Building plan (footprint, shape): **Irregular Plan**
15. Dimensions in feet: **Length: 50 feet x Width: 35 feet**
16. Number of stories: **1 1/2**
17. Primary external wall material(s): **Brick**
18. Roof configuration: **Gabled Roof/Cross Gabled Roof**
19. Primary external roof material: **Asphalt Roof/Composition Roof**
20. Special features:  
**Porch**  
**Chimney**  
**Ornamentation/Decorative Shingles**  
**Fence**
21. General architectural description:  
**This distinctive 1.5-story brick house features an irregular-shaped, cross-gabled plan which overall measures 50' N-S (deep) by 35' E-W (across). Not included in these dimensions is a non-historic 26' by 24' screened-in rear porch which extends from the house's original northeast corner. The house is supported by an unpainted coursed sandstone foundation which extends to approximately 2.5' above grade. The exterior walls are made of red brick, laid in running bond, although painted cream white fishscale and octagon wood shingles appear in the upper gable ends on all four elevations. A belt course composed of two courses of projecting brick stretchers encircles the house at the level of the first story window sills. Another belt course, composed of two alternating courses of projecting brick headers and two alternating rows of projecting brick stretchers, encircles the house at a level just below the window lintels and is broken by the windows. The dwelling's cross gabled roof is steeply-pitched, and is covered with grey asphalt composition shingles. The eaves are boxed, and are finished with painted cream white bead board with painted forest green wood trim. A red brick chimney is located near the north end of the roof ridge. A canted bay, with three 1/1 double-hung sash windows, is located on the façade to the west of the front porch. A slightly projecting rectangular double-hung window on the east elevation has latticed upper sash lights set over a single lower sash light. Another latticed window is located near the south end of the west elevation. Elsewhere, the home's windows are primarily 1/1 double-hung sash, with painted cream white wood frames and painted forest green wood surrounds. All of the first story windows also feature**

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sandstone lugsills and lintels. A painted red glass-in-wood-frame door, with an egg-and-dart motif around the glass, and with a carved swag in the lower panel, enters the house from an L-shaped wrap-around porch which covers the east half of the façade. This door is flanked by a single sidelight, and is topped by a transom light. The wrap-around porch is approached by three concrete steps, and features a concrete floor, brick knee walls with sandstone capping, painted cream white Tuscan columns with painted green wood trim, and a low-pitched truncated hip porch roof.

22. Architectural style: **Late Victorian/Edwardian**  
 Building type:
23. Landscape or special setting features: **This spacious well-maintained property is located at the northeast corner of West 5th Street and Roosevelt Avenue. There is a planted grass front yard, and a wide side yard to the east of the house, with a large fir tree just to the east of the front porch. A narrow grass strip, with three large deciduous trees, is located between the front sidewalk and W. 5th Street. Another grass strip is located between the sidewalk and Roosevelt Avenue to the west of the house. The backyard is enclosed by a chain link fence.**
24. Associated buildings, features or objects:  
**Garage**  
**A wood frame garage, which measures 12' by 16', is located near the rear northeast corner of the property. This building features a concrete foundation, painted pale grey board and batten exterior walls, and a moderately-pitched front gable roof covered with grey asphalt composition shingles. A set of paired painted pale grey board and batten garage doors, side-hinged with metal strap hinges, is located on the west elevation. Historically, vehicular access to the garage was apparently via Roosevelt Avenue to the west; however, the garage is no longer being used for vehicular storage.**

### IV. ARCHITECTURAL HISTORY

25. Date of construction: Estimate: Actual: **1903**  
 Source of information: **Larimer County Assessor records; Loveland city directories.**
26. Architect: **Unknown**  
 Source of information: **N/A**
27. Builder: **Unknown**  
 Source of information: **N/A**
28. Original owner: **Aaron V. Benson**  
 Source of information: **Loveland city directories.**
29. Construction history:  
**Larimer County Assessor records list 1903 as this house's year of construction, while the property begins to appear in Loveland city directories in 1904, with "A.V. Benson as the owner/resident. In the 1904 and 1906 directories, Benson's house is simply listed as located on "W. 5th." Beginning with the 1908 directory, it is then listed as located at "481 W. 5th." The only notable exterior alteration is a screened-in porch which extends from the rear northeast corner. Larimer County Assessor appraisal cards suggest that this porch was erected sometime between 1951 and 1969. The garage is not depicted on the 1927 and 1937 Sanborn Insurance maps; however, it is depicted on a circa 1951 property appraisal sketch. No building permits for the property were located on file with the City of Loveland.**
30. Original location:  Moved: Date of move(s):

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### V. HISTORICAL ASSOCIATIONS

31. Original use(s):                   **Domestic/Single Dwelling**  
 32. Intermediate use(s):           **Domestic/Single Dwelling**  
 33. Current use(s):                   **Domestic/Single Dwelling**  
 34. Site type(s):                     **Single family dwelling**

35. Historical background:

This home at 481 W. 5th Street was for many years the residence of A.V. Benson, son of Loveland pioneers Aaron Shaw Benson and Marion (Vanderberg) Benson. The Benson family was highly regarded by the Loveland community. The senior Mr. Benson was declared to be "one of Larimer County's foremost citizens," by Ansel Watrous in his History of Larimer County, 1911. Aaron Shaw Benson was born in Sharon, Connecticut on June 14, 1837. As a young man, while living in Iowa, he experimented with plant nurseries, developing several new techniques. Suffering from asthma, Benson moved to Colorado in 1870. Here he tested his new methods on approximately 320 acres known as the Benson Farm. His ideas proved fruitful, and he contributed greatly to the growth of the fruit industry in Larimer County. Mr. Benson was also involved with several irrigation projects, including Fairpoint Reservoir and the Loudon Canal. The Rist - Benson Lake bears the family name. A.S. Benson was founder of the Bank of Loveland (later Loveland National Bank), and was its president for 29 years, from 1882 to 1911. During these years he also acted as State Representative, from 1883 to 1885, as well as Larimer County Commissioner, between 1886 and 1889. He also was a member of the State Board of Agriculture, and, for twenty-two years, served on the Loveland school board. According to Watrous, "It can be said without varying the truth that few men have ever lived in the county who can justly be credited with having done more [to promote development of varied industries and to advance the cause of education and civilization] than Aaron S. Benson."

Into this illustrious family, Aaron Vanderberg Benson was born, on December 25, 1878. The younger Benson attended Colorado Agricultural College before accepting a position as bookkeeper in his father's bank in 1900. His older brother, Clarence V. Benson, was also employed by the bank, holding the position of cashier. Aaron V. Benson soon assumed the title of assistant cashier, and then, in 1904, cashier, a position he held until 1925. Also in 1904, A. V. Benson assumed the duties as judge of the county court of Larimer County. Yet another family legacy which Aaron V. Benson shared with his father was their interest in the fruit industry. In December of 1920, A. V. Benson was chosen president of the Larimer County Fruit Growers Association, representing Loveland and the county throughout Colorado.

In 1897, the senior Mr. Benson constructed a stately brick home at 463 West 5th Street. A few years later, in 1903, Aaron V. Benson built this home next door. On August 30, 1905, Aaron V. Benson married Illinois native Nellie E. Rozelle. Mrs. Rozelle was the widow of the Reverend Frank Rozelle. A Baptist minister, Rev. Rozelle was called to serve Loveland's First Baptist Church in 1901. On December 25, 1903, he suffered a heart attack and died, leaving behind his wife and a young son, Frank Jr. Nellie Rozelle elected to remain in Loveland, where she soon attracted the attention of A. V. Benson. Both were musically talented. A.V. played the violin, while Nellie excelled at piano and organ, and both had wonderful singing voices. With her friend Miss Helen Officer, Mrs. Benson organized Loveland's first music group, the Cecelian Club (later the Cadman Club), in 1905.

Following their wedding and honeymoon, the couple settled into this charming house. Here, in addition to Nellie's son, Frank, the couple raised a daughter, born August 29, 1907. Nellie Benson also contributed to the Benson family's agricultural legacy, as the purported originator of "cherry cider." She began a business on the

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Benson Farm in 1921, and produced and marketed her cherry cider for nearly forty years, before selling her business in 1959.

The A.V. Benson family remained in this Fifth Street home until the early 1920s, when it was sold to George W. Berry. Elder George Berry was pastor of the Seventh Day Adventist church at the corner of 10th and Cleveland. Considered by some to be Colorado's oldest Seventh Day Adventist Church, the building was originally situated northwest of Johnstown before being moved by horses and log rollers to its Loveland location, sometime in the 1890s or 1900s. Originally from Angora, Nebraska, Pastor Berry lived in this home for nearly two decades while serving his congregation. In 1938, he moved to Boulder, where he lived for five years. Berry fractured his right hip in a fall suffered in January 1943, which led to his death a few days later. He was survived by his wife and two sons, a third son having been killed in France during World War One.

In the late 1940s and early 1950s, the home was briefly the residence of the Leon and Jane Coulter family, before it was purchased by W. A. and Margaret Warnock. W. A. "Bill" Warnock was a well regarded Loveland businessman and community leader. He was a partner in the Warnock Realty Co., (later Prudential Warnock Realty), a well-established Loveland real estate and auction firm founded by his father in 1922. Warnock served as president of the Loveland/Berthoud Association of Realtors, a position he held twice, and was a founding member and past president of the Loveland Rotary Club. Willard Angove Warnock was born August 1, 1916 to Willard L. and Ethel Angove Warnock, on a farm southeast of Loveland. He attended Loveland schools, graduating in 1936. In 1939, he received a degree in business from the University of Colorado. A noted athlete, both in high school and college, Bill lettered in track all four years at CU. Bill Warnock married Margaret Ann "Peggy" Mast, on June 30, 1940, in Ordway. Interestingly, while both attended CU (Peggy was a year behind Bill), Bill purportedly first met his future wife at the 1939 World's Fair in San Francisco. In 1947, following service in the Navy, the Warnocks returned to Loveland, where Bill joined his father in the family business. The couple had five children, Bill K., Margaret Ann ("Ann"), David, John and Jean. Bill Warnock passed away in Loveland on November 6, 2004. He was preceded in death by his wife of more than 60 years. For over forty five years, 481 West 5th Street served the Warnocks as their home. In July 1998, the Warnocks sold the home to its current owners, John F. and Joy E. Walker.

36. Sources of information:

Larimer County Assessor records.

Larimer County Assessor: Residential Property Appraisal Card.

Loveland city directories.

Sanborn Insurance Maps, August 1927, July 1937.

Watrous, Ansel. *History of Larimer County Colorado 1911*, Fort Collins: The Courier Printing and Publishing Company, 1911.

"First Baptist Church Scene of Pretty Wedding Ceremony." *Loveland Register*, August 30, 1905, p. 1.

"Mast-Warnock." (wedding announcement) *Loveland Reporter Herald*, July 2, 1940, p. 7.

"Elder G.W. Berry Dies From Fall." *Loveland Reporter Herald*, January 29, 1943, p. 1.

"Bensons Celebrate 55th Anniversary." *Loveland Reporter Herald*, September 1, 1960, p. 3.

"The Warnocks." (60th Wedding Anniversary) *Loveland Daily Reporter Herald*, August 26, 2000, p. B3.

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## VI. SIGNIFICANCE

37. Local landmark designation: Yes No  Date of designation:

Designating authority:

38. Applicable National Register criteria:

A. Associated with events that have made a significant contribution to the broad pattern of our history;

B. Associated with the lives of persons significant in our past;

C. Embodies the distinctive characteristics of a type, period, or method of construction, or represents the work of a master, or that possesses high artistic values, or represents a significant and distinguished entity whose components may lack individual distinction;

D. Has yielded, or may be likely to yield, information important in history or prehistory.

Qualifies under Criteria Considerations A through G (see Manual).

Does not meet any of the above National Register criteria.

Loveland Standards for Designation:

- |                                     |                          |  |
|-------------------------------------|--------------------------|--|
| <input checked="" type="checkbox"/> | Architectural            | Exemplifies specific elements of an architectural style or period  |
|                                     | Architectural            | Is an example of the work of an architect or builder who is recognized for expertise nationally, statewide, regionally, or locally |
| <input checked="" type="checkbox"/> | Architectural            | Demonstrates superior craftsmanship or high artistic value   |
|                                     | Architectural            | Represents an innovation in construction, materials, or design   |
|                                     | Architectural            | Represents a built environment of a group of people in an era of history   |
|                                     | Architectural            | Exhibits a pattern or grouping of elements representing at least one of the above criteria   |
|                                     | Architectural            | Is a significant historic remodel  |
|                                     | Social/cultural          | Is a site of an historic event that had an effect upon society   |
| <input checked="" type="checkbox"/> | Social/cultural          | Exemplifies the cultural, political, economic, or social heritage of the community   |
| <input checked="" type="checkbox"/> | Social/cultural          | Is associated with a notable person(s) or the work of a notable person(s)  |
| <input checked="" type="checkbox"/> | Geographic/environmental | Enhances sense of identity of the community  |
| <input checked="" type="checkbox"/> | Geographic/environmental | Is an established and familiar natural setting or visual feature of the community  |

39. Area(s) of significance: **Architecture**

40. Period of significance: **1903**

41. Level of significance: National: State: Local:

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42. Statement of significance:

**This house is architecturally significant as an excellent local example of a Late Victorian era Edwardian style house. Edwardian style houses, including this one, possess the form and massing of generally earlier Queen Anne style homes; however, they display less ostentatious ornamentation and detailing. The property is also historically significant for its associations with Loveland's residential development during the early 1900s, and in particular for its association with Aaron V. and Nellie E. Benson. The property's level of significance may well be to the extent that it would qualify for individual listing in the National Register of Historic Places and in the State Register of Historic Properties. It is eligible for local landmark designation by the City of Loveland.**

43. Assessment of historic physical integrity related to significance:

**This property displays a high level of integrity relative to the seven aspects of integrity as identified by the National Park Service and Colorado Historical Society - location, setting, design, materials, workmanship, feeling and association. The only notable exterior alteration is a screened-in porch addition which extends from the rear northeast corner of the original house.**

## VII. NATIONAL REGISTER ELIGIBILITY ASSESSMENT

44. National Register eligibility field assessment: **Eligible**

Local landmark eligibility field assessment: **Eligible**

45. Is there National Register district potential? Yes  No

Discuss: **Historic residential properties in the neighborhood west of downtown Loveland may collectively possess the historical and/or architectural significance, and display sufficient physical integrity, to comprise one or more State or National Register historic districts.**

If there is National Register district potential, is this building: Contributing  Noncontributing N/A:

46. If the building is in existing National Register district, is it: Contributing Noncontributing N/A:

## VIII. RECORDING INFORMATION

47. Photograph number(s):	<b>CD #2; Images 73-78</b>	CDs filed at:	<b>City of Loveland</b>
48. Report title:	<b>City of Loveland Fifth Street Historic Survey</b>		<b>Community and Strategic Planning Department</b>
49. Date(s):	<b>09/17/07</b>		<b>500 E. Third Street</b>
50. Recorder(s):	<b>Carl McWilliams</b>		<b>Loveland, CO 80537</b>
	<b>Karen McWilliams</b>		
51. Organization:	<b>Cultural Resource Historians</b>		
52. Address:	<b>1607 Dogwood Court</b>		
	<b>Fort Collins, CO 80525</b>		
53. Phone number(s):	<b>(970)493-5270</b>		

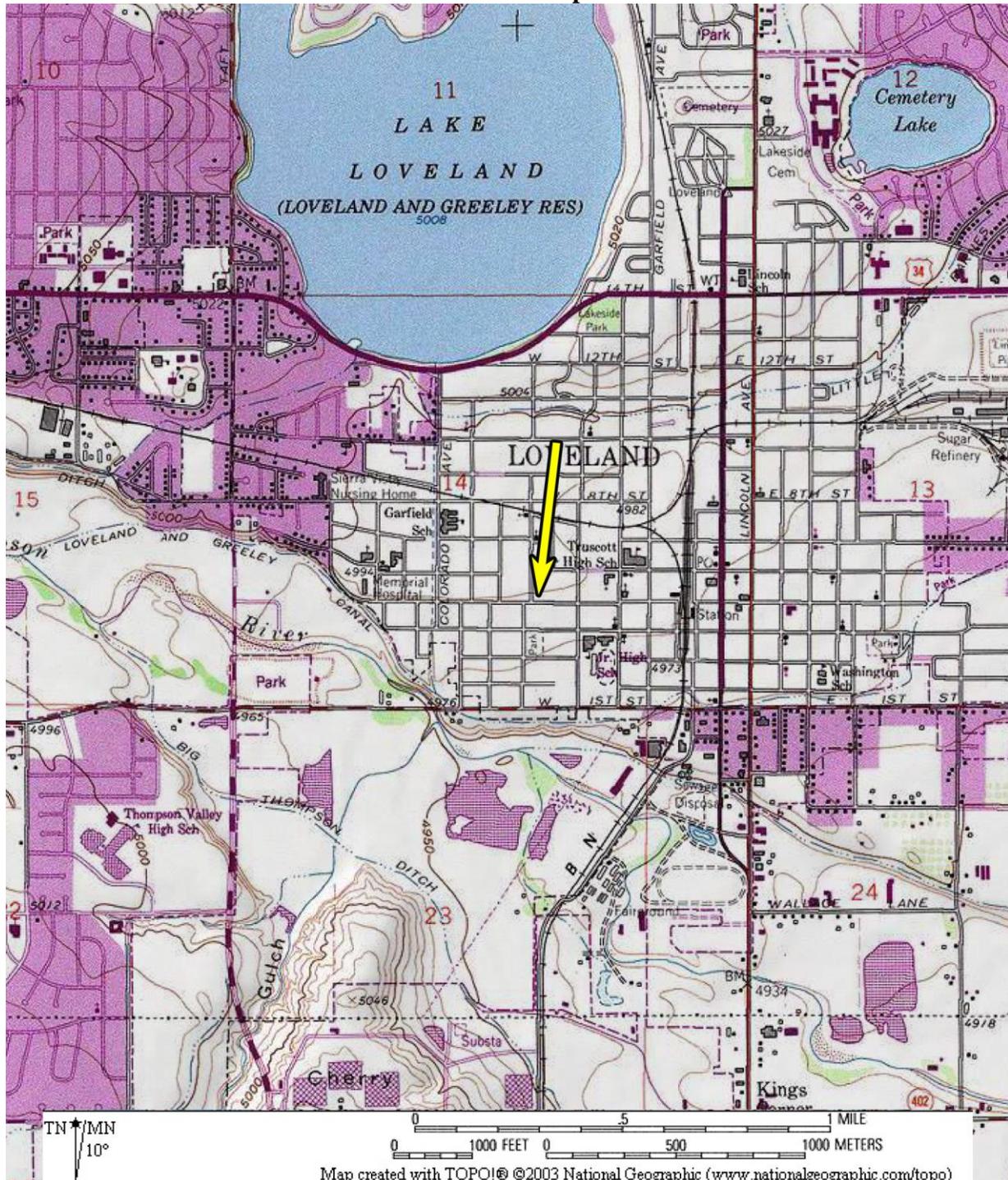
# Architectural Inventory Form

## Sketch Map



# Architectural Inventory Form

## Location Map



Map created with TOPO!® ©2003 National Geographic ([www.nationalgeographic.com/topo](http://www.nationalgeographic.com/topo))