Loveland City Council
Staff Report

From: Matt Robenalt, Long Range Planning Division
Meeting Date: October 7, 2003
Re: Application for Historic Landmark Property Designation

SITE DATA

Address: 610 N. Jefferson Ave., Loveland, Colorado

Request: Application for Historic Landmark Property Designation

Historic Name: Harter / Borland House

Architectural Style & Form: Late 19th and Early 20th Century American Movements / Craftsman Bungalow

Current Building Sq. Ft.: 2,838 Sq. Ft.
(measurements by Larimer County Assessor)

Construction Date: Original Structure = 1920
Garage = 1920

Legal Description: Lots 13, 14, and 15 in Block 47 Finley’s Addition, City of Loveland, County of Larimer, State of Colorado

Owner(s): Pollyann Baird
610 N. Jefferson Ave.
Loveland, CO 80537

Applicant: Pollyann Baird, represented by Carl McWilliams, Principal, Cultural Resource Historians
Application Summary:
On September 15, 2003 the Loveland Historic Preservation Commission (HPC) voted unanimously to recommend that the City Council designate the property at 610 N. Jefferson Avenue as Loveland Historic Register landmark. Approved HPC Resolution No. 03-04 is provided as an attachment.

Larimer County Assessor records identify the property by the following address: 610 N. Jefferson Ave, Loveland, Colorado.

History:
In 1889, Charles A. Harter was born to Samuel B. and Emma B. Harter, prominent Loveland business pioneers. The Harter/Borland House was constructed in 1920 by Charles A. Harter and his wife Maude E. (Stanfield) Harter for a cost of $32,255.53. Prominent Colorado architect Robert K. Fuller designed the house for Charles and Maude.

The Harter / Borland House is associated with the “Settlement” context of Loveland’s history. According to the Historical Contexts document prepared in 1997 for the Loveland Museum/Gallery by Jennifer H. Strand, Ph.D., shortly after Mr. David Barnes laid out a town in the middle of his field, and the Colorado Central Railroad completed a new brick depot in 1887, the first lots in the new town began to develop. On the north Side of 4th St. in the block closest to the railroad, Mr. Lewis Herzinger and Samuel B. Harter purchased three lots for $350 each and constructed a two-story brick building. They opened a mercantile business on the first floor and sold the second floor to the Grangers for use as a meeting hall. Today, their mercantile building is known as the El Centro. The placement of the new railroad depot and the first important commercial construction inaugurated 4th St. east of the station as Loveland’s main street.

In the early 1890’s, Samuel Harter and his partner Lewis Herzinger sold the mercantile business, and Harter maintained ownership of the original building. The Harter family remained in the Loveland community, and expanded their business interests to include other commercial investments in the downtown and some prime irrigated farmland in southeast Loveland.

Samuel Harter’s son, Charles, grew up in Loveland, graduated from Loveland High School, and attended Colorado College in Colorado Springs. While attending Colorado College, Charles met his bride, Maude Stansfield of Paris, Illinois. The two were married in Illinois in 1916, and returned to Colorado to make their home in Loveland just a few months before Samuel Harter passed away. Upon the death of his father in 1916, Charles A. Harter and his mother, Emma, took over responsibility of the family’s business interests. In 1919, Charles and Maude commissioned prominent Colorado architect, Robert K. Fuller to design their home at 610 N. Jefferson Avenue, and design a major addition to the Harter family’s Lovelander Hotel, which was located at 103 E. 4th St.

It was not long after his marriage to Maude, that Charles began to suffer from health problems. At the age of 31 in 1921, Charles passed away from a combination of diabetes and Bright’s disease. Charles and Maude had no children. Maude continued to live in the newly built residence at 610 N. Jefferson, and managed the Harter family investments.

Maude Harter was remarried in 1926 to Eugene W. Borland, a Pennsylvania native, and 1918 graduate of the University of Colorado. Eugene Borland managed the Lovelander Hotel during the Great Depression, and eventually established himself as a successful investment banker. Maude and Eugene were founders of the Loveland Realty Association, and active in many other community related endeavors. Eugene Borland served on the Larimer County Mental Health Board, Larimer County Action Program, Loveland’s
Recreation Commission, and was president of the Neighborly Services Board. His other endeavors included participation in organizations such as the Boy Scouts, Chamber of Commerce, Rotary Club, Masonic Lodge, American Legion and G.I. Forum. Maude (Harter) Borland served twenty-three years on the Loveland Library Board, and was a member of the Namaqua Chapter of the Daughters of the American Revolution, and American Legion Auxiliary. Eugene Borland passed away in 1968, and Maude (Harter) Borland in 1992.

Pollyann Castle (Kitchen) Baird inherited the Harter/Borland House upon the death of her aunt, Maude (Harter) Borland in 1992. Pollyann, age eighty, resides in the house today. Pollyann Castle, born in Illinois, began spending many of her summers in Colorado with “Auntie Maude” at the age of five. By the age of sixteen, Pollyann moved from rural Illinois to reside permanently with Maude and Eugene Borland in their house at 610 N. Jefferson Avenue. Pollyann graduated from Loveland High School in 1941, and attended the University of Colorado where she obtained a Bachelor of Arts and Science, and a teaching certificate in 1945. She has resided in the Loveland – Estes Park communities for much of her adult life. Pollyann was married to her first husband, Dick Kitchen, in 1944, and had two children. Lesley Faye Kitchen was born in 1949, and Lynn Elizabeth Kitchen was born in 1951. Pollyann was later married to Bill Baird, and had two children, Bruce Baird (1959) and Ellen Baird (1960).

Pollyann Baird is a championship caliber United States Ballroom Dance Champion, with medals in several dance styles. She obtained the Senior Division title in the International Standard style in 1992. Pollyann continues to compete in three to four ballroom dance competitions annually.

Architectural Description:
The Harter/Borland House, constructed in 1920, was designed by architect Robert K. Fuller. The house is quite possibly among the best northern Colorado examples of the Craftsman style of architecture. It is located on a northeast corner lot of N. Jefferson Avenue and E. 6th Street. The home front faces N. Jefferson Avenue.

The Colorado Historical Society Guide to Colorado’s Historic Architecture and Engineering indicates the Craftsman structure was tied to the Craftsman movement of the early 20th century, which stressed comfort and utility through the use of natural materials. Exposed rafter ends, overhanging eaves, clipped gables, and large porch columns replaced the more delicate and intricate detailing of the Victorian period. Some Craftsman houses display a small amount of half-timbering (not to be mistaken for the Tudor Revival style which has significant amounts of half-timbering).

Confusion may result between the Craftsman and the Bungalow styles. Bungalows are one (1) to one-and-one-half (1 ½) story houses which most often employ the elements of the Craftsman style. The Craftsman style may be employed on any size building and is often found on apartment buildings as well as houses.

According to the Guide to Colorado’s Historic Architecture and Engineering, defining characteristics of the Craftsman style include:
1. exposed rafter ends  
2. clipped gable  
3. half-timbering  
4. knee braces at eaves  
5. divided upper window lights  
6. large porch columns  
7. soffit return underside rafter ends  
8. overhanging eaves

Examples of Craftsman style architecture are provided in Photos #1 and #2.


The Harter / Borland House is a Late 19th and Early 20th Century American Movements Craftsman structure. The house is 1 ½ stories, has a poured concrete foundation and has solid brown brick masonry walls. The structure’s brick walls are laid in common bond, and exhibit battered piers at the corners. The upper gable ends on the south and west elevations, and the upper half story on the east elevation exhibit cream color stucco with false half-timbering. The roof is broadly pitched, and features intersecting clipped gables, brown asphalt shingles, and widely-overhanging boxed eaves. See Photos #3 and #4.

![PHOTO #3 – Masonry construction with battered piers at corner of house, and half-timbering.](image)  
![PHOTO #4 – Broad pitch roof, half-timbering, overhanging boxed eaves.](image)

The Harter/Borland House’s west elevation, which faces N. Jefferson Avenue, exhibits a stained natural brown glass-in-wood-frame entry door. The Craftsman style front porch features brick steps flanked by
black wrought iron railings, herringbone patterned brick flooring, and brick pedestals with large urns. The porch is covered by a pergola roof, supported by six square wood columns with recessed panels with diamond-shaped motifs. The windows on the home are varied and consist of wood-frame 8/1 double-hung sashes, and 6/1 double-hung sashes. All of the home’s first story windows are painted cream white wood frames and surrounds, exterior wood screens, brown brick rowlock sills, and flat arches. The windows on the upper half-story, on the east and west elevations, exhibit decorative window boxes with Craftsman detailing. See Pictures # 5 and #6.

A garage, also built in 1920 is located north of the house and connected to the residence by a brick garden wall. The garage exhibits brown bricks laid in common bond, a hipped roof, and widely-overhanging boxed eaves. The brick garden wall exhibits wood panels that continue the diamond shape motif present on the front porch columns. A small, pentagon-shaped garden shed is located at the northeast corner of the property. The brick garden walls extend along the length of the north and east property lines, and ties the house, garage, and the lot’s natural features into a cohesive design, which is characteristic of the Craftsman movement. See Photos # 7 & #8.
The Harter/Borland House’s main floor is divided into ten rooms including a vestibule, parlor, dining room, conservatory, office, two bedrooms, kitchen and breakfast room, and sleeping porch. The upper half-story is divided into two bedrooms, a hallway, bathroom and attic storage area. The home’s interior features include tongue-in-groove maple and oak flooring. Diamond-shaped motifs, a theme present on the exterior features, are continued as elements of the interior doorframes. The fireplace, which divides the parlor and the conservatory, is unique with its exhibition of decorative fireplace tiles similar to those found on the facade of the Rialto Theater. The Rialto Theater was also designed by Colorado architect Robert Fuller.

Robert K. Fuller, architect, was born in Fort Collins in 1886. Fuller earned a degree in mechanical engineering from Colorado A&M, and obtained a degree in architecture from Cornell University in 1908. He returned from the east coast to practice with his father, architect Montezuma W. Fuller for two years before moving to Denver. In Denver, Robert joined the prestigious architectural firm of Rober S. Roeschlaub and Son. Roeschlaub is considered to be one of Denver’s most influential architects during the late 1800’s and early 1900’s. Robert Fuller served as chief draftsman until 1914, and then Roeschlaub promoted him to partner and the firm was renamed Roeshlaub and Fuller. By 1919, the firm carried only Fuller’s name in the title.

Fuller is remembered for the design of many notable buildings including several Colorado courthouses and schools. He is particularly noted for his courthouses in places such as Glenwood Springs, Steamboat Springs, Lamar and Hot Sulphur Springs, and for his school buildings in Berthoud, Boulder, Brighton, Carbondale, Denver, Littleton, Loveland and Meeker. Fuller also designed other public and private buildings such as the Boettcher Center at the University of Denver, the Grand Junction Public Library, the First National Bank Building in Greeley, the Rialto Theater in Loveland, and a dozen structures at the School of Mines in Golden.

**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 Harter / Borland House exhibits historic significance in terms of its association with the context of the historic “Settlement” of Loveland. The house exemplifies the cultural, political, economic and social heritage of the Loveland community for its relationship to the Harter and Borland families.

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 Harter / Borland House was constructed in 1920, making it greater than 50 years old. It also represents a unique example of the Craftsman style of architecture having been designed by one of Colorado’s most notable architects, Robert K. Fuller, which adds additional credence to the significance of this historic resource.

*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 Applicant’s architectural description of the structure, and which is verified by current photographs, the Harter/Borland House exhibits excellent integrity. The Harter/Borland House retains all of its original features that characterize it as an example of Craftsman architecture, it is in its original location, and remains in a setting in the neighborhood in which it was originally constructed.

**Historic Preservation Commission Recommendation**

To be considered eligible for designation as a historic landmark on the Loveland Historic Register, a property 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. The Harter / Borland House satisfies the age requirement and meets the following significant criteria for designation as a Loveland Historic Register landmark of property:

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, state-wide, or locally.
3. Demonstrates superior craftsmanship, or high artistic value.
4. Represents innovation in construction, materials, or design.
5. Exhibits a pattern or grouping of elements representing at least one of the above criteria.

b) Social/Cultural

1. Exemplifies the cultural, political, economic or social heritage of the community.
2. Is associated with notable person(s) or the work of notable person(s).

c) Physical Integrity

1. Shows character, interest, or value as part of the development, heritage or cultural characteristics of the community, region, state or nation.
2. Retains original design features, materials, and/or character.
3. Is the original location or same historic context if it has been moved.

Given available information for the property at 610 N. Jefferson Avenue, the Harter / Borland House exhibits both adequate integrity and significance to support its eligibility for designation as a Loveland historic landmark. This determination is based on the Colorado Historical Society’s recommendations for determining landmark eligibility (see Figure 1 and Figure 2, below). The Historic Preservation Commission recommends City Council approval of this request for designation of the Harter/Borland House, located at 610 N. Jefferson Avenue, as a Loveland Historic Register landmark property.
Attachments:
HPC Resolution No. 03-04
Site Map, prepared by Staff
Nomination Application submitted by owner