

How to research a house in Kane County

Your map to a world of resources

This guide will discuss how you can find and use research materials in a variety of places.

The outline of this guide is as follows

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I. KANE COUNTY OFFICES, GENEVA

- A. Recorder of Deeds Office, Kane County Government Center, Building C, 719 S. Batavia Ave., Geneva. (630) 232-5935.

No records exist here which will definitely state the age of a house. However, age may be inferred from the documents that are here. The Recorder maintains the index and records of all property transactions. All real estate documents are recorded on microfilm, including title to property and any mortgages or liens against it. Each document is assigned an official document number at the time it is presented for record and is entered in a Tract Index of real estate transactions. The chain of title may be traced back to the original government grant in these indexes. Some records date back to 1837.

To locate records, you should know the exact legal description of the lot and block or the parcel number of the property. Kane County has the permanent parcel numbering system for real estate. The parcel number system consists of 10-digit numbers to replace the lengthy legal descriptions on the tax rolls. For example, the legal description listing "lot 12 Kimont Add. To St. Charles" would carry a number as follows: 09-33-212-012. The first 2 digits designate the township, the next 2 digits the section, the next 3 digits the quarter section and block number, and the last 3 digits the parcel number. This number can be obtained from the property tax bill or from the township assessor (Elgin Township Assessor, (630) 741-5110). Personnel at the Recorder's Office can also help you find this number if you know the current owner or can identify the property on a map.

A chain of title is a list of buyers and sellers of the property from the original purchase of the land from the U.S. government to the most recent sale. There are two ways to obtain the chain of title. The more complicated way is to search through the Recorder's records. The easier way is to locate an abstract. An abstract is a summary of all transactions involving the property, a legal history in effect, which has been prepared by a professional abstractor for a title insurance company. Its purpose is to insure the validity of the property title, and it includes names and dates for property transactions and gives reference numbers to the deeds, mortgages, wills and probate records, court litigation and tax sales that surround the transactions. It shows who owned the property, the length of time it was owned, and the price paid for it. Mortgages or large increases in "consideration" may possibly indicate construction.

Since modern title insurance practices have required research only through the last 50 years, older abstracts are most useful to the historian. The abstract, if it exists, may be in the possession of the property owner, or of the holder of the mortgage. Even if the abstract is found, the most complete record will come from a study of original documents. For this purpose the reference numbers included in the abstract are helpful. They make it fairly simple to locate the original records in the Recorder's Office.

Material that the abstractor considered irrelevant may be of great value to the researcher: deeds give names of previous owners who can be contacted for further information; mortgages indicate local institutions that may have pertinent records; probate records supply lists of

furnishings and names of heirs who might have knowledge of the building; and a lien could note the name of a builder, who may have drawings.

If an abstract cannot be obtained, the researcher must undertake a title search at the Recorder's Office. This office has older records on cards, filed by lot under the name of the subdivision. Later changes are found in books. In the Tract Index, the present owner will appear as the grantee or purchaser of the title to the property, and the seller is the grantor. A document number locates the deed, which is on microfilm. Record all pertinent information and repeat the process, searching for the name of the previous owner in the Tract Index (the grantor of the deed being searched will appear as the grantee in the preceding transaction). The information in deeds may not include a description of improvements or buildings; however, a large increase in the amounts brought in two consecutive sales can indicate some kind of capital improvement. The owner may have constructed a building, or may have made additions or improvements to an existing structure.

- B. Tax Extension Office, Kane County Government Center, County Clerk's Office, Building B, 719 S. Batavia Ave., Geneva. (630) 232-5965.

Most tax records are on microfilm, though the earliest ones are in books. Bring your parcel number – available from your property tax bill or from the township assessor (Elgin Township Assessor, (847) 741-5110).

Increases in tax assessments can indicate improvements or new construction. It is important, however, for the researcher to correlate carefully all increases in value gleaned from documents on sales, assessments or mortgages with each other and, most importantly, with periods of economic depression or inflation on local and national levels.

- C. Clerk of Circuit Court's Office, Probate Division, 540 S. Randall Rd., St. Charles. (630) 232-3413.

Probate records (wills), located in the Office of the Clerk of the Circuit Court, usually include an administrator's deed, which describes the estate, the settlements made, and lists property sold for inheritance taxes. They may also include correspondence or affidavits that give insight into the activities of the deceased, as well as inventories of personal property. The documents of the Recorder of Deeds, Tax Assessor and Probate Clerk are public property, and thus accessible to all. Learning to use them is not difficult, but it does require patience and persistence

II. CITY OF ELGIN PLANNING DEPARTMENT

- A. The Planning Department is located in City Hall, 150 Dexter Court, Elgin. (847) 931-5920.

Several Sanborn (fire insurance) maps are available here for public inspection. The earliest is an 1897 map which shows the pre-1894 addresses as well as the addresses after they were changed in 1894. The other Sanborn maps are from 1903 and a 1913 map which has been

overdrawn to update until 1961. Sanborn maps do not cover the entire city. They focus on the more congested, central parts of the city. These maps show the physical location of all buildings on the lot, the size and shape of the buildings, the materials of construction, the number of stories and porches, etc. Comparing maps from these different years will yield insight into the changing appearance of a structure and its surroundings. The researcher's task of dating a building is often simplified by comparing information from the abstract or chain of title with the Sanborn maps.

Sanborn maps can also help to clarify the facts uncovered in legal research; construction of a new wing sometime between the preparation of the 1897 and 1903 maps might explain the mortgage taken by the owner of the structure in 1900. Keep in mind, however, that a house shown on a map may have been razed or moved and replaced by subsequent construction.

These maps are on paper and in color. The Gail Borden Public Library also has these Sanborn maps. The library's maps are on microfilm (black and white) and include two earlier maps – 1887 and 1891.

The Planning Department also has subdivision maps. Often, buildings were not constructed until the area was subdivided. This department does not have any individual house blueprints or lot outlines or house documents.

III. GAIL BORDEN PUBLIC LIBRARY

A. Elgin City Directories and Kane County Directories

The library has Elgin City Directories on microfilm as far back as 1875, with some gaps where no directories were published. Keep in mind that addresses have changed (the last city-wide change being in 1894 – see appendix) and that early directories list occupants alphabetically only. Beginning with the 1900 directory, names are also indexed by street and house number. Therefore, unless you know who lived at the address you are researching before 1900, you will probably want to start with the 1900 directory and work your way backwards. If a residence is listed in one year but is missing in preceding years, the inference is that the house may have been built just before its first listing.

The library has Kane County Directories on microfilm for the years 1859-60, 1867, 1887-88 and 1889-90. We also have these in book form for 1896 (in the Archives) and scattered volumes from 1911 to 1955. These are mostly rural directories with names listed only alphabetically. They are located in the Locked Case with a call number of Ref. 917.7323.

B. Elgin and Kane County Maps and Atlases

1860

The earliest Kane County map the library has is from 1860. Cities in the county are shown in some detail, with dots to indicate structures. Rural areas indicate residents and acreage. This map is located in the drawers labeled "Historic Maps – Elgin" and "Historic Maps – Kane County." This same 1860 map (excluding the Elgin city portion) has been cut and assembled to

fit an 8 ½ by 11-inch book format and this includes a name index. (Ref. 912.77322 Map Locked Case)

1872

The earliest Kane County atlas the library has is from 1872. This is in unbound, laminated sheets, located in the drawers labeled "Historic Maps – Elgin" and "Historic Maps – Kane County." The Elgin map does not include most of the west side, and only lot outlines, not structures, are shown. This atlas has been re-published in 1992. It is called "Combination Atlas Map of Kane County, Illinois." The library has copies of this in the Genealogy section (Genealogy Ref. 912.77323 Combination) and the Reference section (Ref. 912.77323 Combination). The cover title gives the date of 1871 for this atlas.

1876

The library has "Maps of Illinois Counties in 1876" (Desk Ref. 911.773 Maps). The Kane County map shows only the major rural landowners. There is an index to this book in the Genealogy section (Genealogy Ref. 929.3773 Illinois). It is entitled "Illinois Land Atlas Index 1876."

1880

There is an 1880 "Bird's Eye View" map of Elgin located inside the front cover of Mike Alft's book entitled "Old Elgin: A Pictorial History" (977.323 Alft and Ref. 977.323 Alft).

1887

The library has an 1887 Sanborn (fire insurance) map of the central portion of Elgin on microfilm. These are extremely detailed. See the description of these maps above, under "City of Elgin Planning Department."

1891

The library has an 1891 Sanborn map of Elgin on microfilm.

1892

The library has an 1892 Kane County Atlas. This shows outlines of buildings in the cities. This is kept behind the Reference Desk.

1897

The library has an 1897 Sanborn map of Elgin on microfilm.

1903

The library has a 1903 Sanborn map of Elgin on microfilm.

1904

The library has a 1904 Kane County Atlas kept behind the Reference Desk.

1907

The library has a 1907 "Plat Book of the City of Elgin." East and west sides of Elgin are in

separate books. These show subdivisions and lot outlines. The call number is Ref. 911.77323 Plat Locked Case.

1913

The library has a 1913 Sanborn map of Elgin on microfilm.

1920

The library has a farm plat map of Kane County for 1920. This is located in the drawer labeled "Historic Maps – Kane County", as well as in book form in the Locked Case (Ref. 912.77323 Farm).

1935

The library has a Kane County Atlas from 1935 located behind the Reference Desk. This has been updated with additions to 1960.

1939

The library has a Sanborn map of Elgin on microfilm that is dated 1913, but has been updated to show changes from 1939 to 1950.

1955

The library has a 1955 farm plat book of Kane County in the Locked Case (Ref. 912.77322 Kane).

1960

The library has a 1960 farm plat book of Kane County in the Locked Case (Ref. 912.77322 Kane).

1961

The library has a 1961 Kane County Atlas located behind the Reference Desk. This has been updated to 1977 and includes aerial photographs.

1988

The library has a 1988 farm plat book of Kane County (Archives Ref. 912.77323 Kane).

1990

The library has a 1990 farm plat book of Kane County (Archives Ref. 912.77323 Kane).

1992

The library has a 1992 farm plat book of Kane County (Archives Ref. 912.77323 Kane).

1998

The library has a 1998 farm plat book of Kane County (Desk Ref. 912.77323 Kane).

1999

The library has a 1999 Kane County atlas (Sidwell tax maps) located behind the Reference Desk.

C. Kane County Histories

1878

The earliest Kane County history is entitled "The Past and Present of Kane County, Illinois" (LeBaron, 1878). There is a separate index. It is located in the Locked Case (Ref. 977.323 Past).

1888

The 1888 history is entitled "Commemorative Biographical and Historical Record of Kane County, Illinois" (Beers Leggett, 1888). There is a separate index. It is located in the Locked Case (Ref. 920.0773 Commemorative).

1898

The 1898 history is entitled "Biographical Record of Kane County Illinois" (Clarke, 1898). There is a separate index. It is located in the Locked Case (Ref. 920.0773 Biographical).

1904

The 1904 history is entitled "Historical Encyclopedia of Illinois and History of Kane County" (Munsell, 1904). There is a separate index. It is located in the Locked Case (Ref. 977.3 Historical)

1908

The last history of Kane County was a 2-volume work by R. Waite Joslyn entitled "History of Kane County, Illinois" (Pioneer Pub. Co., 1908). Each volume has its own separate index. It is located in the Locked Case (Ref. 977.323 Joslyn).

D. Elgin Histories

1875

The earliest Elgin history is entitled "The History of Elgin; from 1835 to 1875" (Lord & Bradford, 1875). There is a separate index. It is located in the Locked Case (Ref. 977.3232 History).

1903

A 1903 history is entitled "Elgin Today; Historical, Descriptive, Biographical" (Lowrie & Black, 1903). There is a separate index. It is located in the Locked Case (Ref. 977.3232 Elgin).

1927

The 1927 history is entitled "Elgin Past and Present; Historical and Biographical" by R. Waite Joslyn (Kennell, 1927). There is a separate index. It is located in the Locked Case (Ref. 977.3232 Joslyn).

1984

The latest Elgin history is Mike Alft's "Elgin: An American History, 1835-1985" (Crossroads Communications, 1984). The call number is Reference 977.323 Alft and 977.323 Alft. There are both circulating and Reference copies in both Adult Services and Youth Services.

E. Pictorial, Descriptive and Architectural Studies

If you can locate previous owners or their heirs, you may be fortunate enough to obtain photographs or even the actual architectural plans for the house. As a rule, one set of plans was presented to the client, and the other retained by the architect or builder. The plans do not frequently survive, however, unless the architect was a recognized master; even then, they were often destroyed. Places to look for architect's plans include major architectural libraries, descendants of the original owner of the building or of the architect, and the office of the architect if the firm still exists. The Gail Borden Public Library has no specific architectural plans. The library does, however, have some books that may be useful in researching older homes. A sampling of these books follows:

Nonfiction

917.7323 Alft, E.C. Elgin area landmarks. Elgin Area Historical Society, 1975.

977.323 Alft, E.C. The Elgin Historic District. Elgin Area Historical Society & Gifford Park Association, 1980.

977.323 Alft, E.C. Old Elgin: a pictorial history. G. Bradley, Pub., 1991.

907.2 Green Discovering the history of your house and your neighborhood. Santa Monica Press, 2002.

720.973 Blumenson, John J. G. Identifying American architecture: a pictorial guide to styles and terms, 1600-1945. 2nd ed. Norton, 1981.

977.3232 Historic Certification Consultants. The Elgin National Watch Historic District: a summary and inventory, City of Elgin, Illinois. City of Elgin, 1998.

977.3232 Historic Certification Consultants. Historic resources in the northeast neighborhood: a summary and inventory, City of Elgin, Illinois. City of Elgin, 1996.

728 Howard, Hugh. How old is this house; a skeleton key to dating and identifying three centuries of American houses. Farrar, 1989.

728.37 Light, Sally. House histories; a guide to tracing the genealogy of your home. Golden Hill Press, 1989.

Oversize

720.977323 Built for farming; a guide to the historic rural architecture of Kane County. Kane County Development Dept., 1991.

720.977323 Hervert, Jean. Midwestern vernacular; farm structures in Kane County, Illinois. Kane

County Development Dept., 1980.

719 Zellie, Carol. Architecture and historic urban neighborhoods on the Fox River; Fox River study III, 1976-77. Kane County Urban Development, 1977.

Desk Reference

917.73 Elgin, Illinois; Pictorial and descriptive. Artistic Pub. Assoc., 1886.

977.3 Kane County, Illinois historic preservation plan. Kane County Development Department, 1989.

720.977323 Photographs of Elgin houses in the 1920's. Gifford Park Association, 1995.

977.323 Smith, Carlos H. Views of old Elgin. 3 vols. Carlos H. Smith, 1915.

Reference

720.288 Information series; National Trust for Historic Preservation. National Trust for Historic Preservation, 1988.

Locked Case Reference

977.3232 National Register of Historic Places: Elgin Historic District. City of Elgin, 1982.

917.7323 Picturesque Elgin. McGregor and Whitstruck, 1902.

F. Elgin Newspapers

The library has Elgin newspapers on microfilm as far back as the 1850s, but there are many gaps until the mid-1880s. Newspapers are useful for checking obituaries of former residents or owners (see below under "Genealogical Sources"), for checking reports of building construction (see below under "Annual Reviews of Local Construction"), for checking the social (gossip) columns, as well as providing a feeling for the history and spirit of the time.

There is a newspaper index on the Computer Catalog for locally-prominent or newsworthy people, places and events. You can find this under "Local Newspaper Indexes" at the Main Menu. Most of the indexed articles are relatively recent, though a few refer back as far as the late 1800s.

G. Annual Reviews of Local Construction

The Elgin Daily Courier published these annual reviews from 1886 through 1893, 1900, 1903 through 1906, and in 1908. The Elgin Daily News published them for 1901, 1902 and 1907. There are no house numbers or legal descriptions and the buildings are usually grouped under the architect's or contractor's name. The name of the street, however, usually follows the name of

the property owner. The gaps in the years covered reflects a decline in building during the depression periods. For the early years of the 20th century, listings began including house numbers. Some of these later listings report only the date the permit was issued, not necessarily when construction was started or completed. The library has all of these annual reviews photocopied and kept together in files located at Locked Case Reference 977.323 Annual. Some are difficult to read due to scratches and poor film quality. You may want to refer to the microfilm these were copied from.

The dates are: Dec. 24, 1886; Dec. 20, 1887; Dec. 22, 1888; Dec. 14, 1889; Dec. 13, 1890; Dec. 19, 1891; Dec. 31, 1892; Dec. 30, 1893; Feb. 6, 1900; Jan. 4, 1902 (Elgin Daily News); Dec. 31, 1902 (Elgin Daily News); Dec. 31, 1903; Dec. 10, 1904; Nov. 28, 1905; Dec. 21, 1906; Dec. 31, 1907 (Elgin Daily News); and Aug. 27, 1908.

Also included in these files are miscellaneous clippings of building reports from other years of the early 20th century.

H. Pamphlet Files

The library's "Local History Pamphlet File" contains a wide variety of pamphlets and clippings related to local history. Another pamphlet file, the "Preservation Pamphlet File," is specifically directed toward collecting material related to the restoration and preservation of old and historic buildings. Most items in this file are of local interest. Some of the subject files are: "Architecture - Elgin;" "Elgin Historic District;" "House Tour;" "Plaque Program;" etc.

IV. GENEALOGICAL SOURCES

- A. Sometimes, researching the former occupants or owners (and their descendants) of a house is the only way to acquire needed information. Owners' and occupants' names can be acquired, as indicated above, by researching the chain of title and city directories. If these people died in Elgin, they were likely buried at the Bluff City Cemetery (847) 931-6135, Lakewood Memorial Park (847) 741-4040, or Mount Hope Cemetery (847) 468-6910. By checking at the offices of these cemeteries you may find the date of death or interment. Then you can check the microfilmed newspapers near that date for an obituary which may give names of descendants. Descendants may still live in the area and may have inherited valuable information regarding the house, such as photographs, building plans, letters, diaries, etc.

The library has two rolls of microfilm entitled "City of Elgin Death Records." These are microfilmed copies of old city death ledger books and include much information about the deceased. The first volume covers deaths to 1925; the second covers deaths from 1926 to the 1940s. They are alphabetical, but the first volume runs out of room and many names are added in supplemental alphabetical listings at the end of the film.

Elgin and Kane County histories (see above) may also be researched, but these usually contain only the most prominent people. There are plenty of books, however, that are useful for

researching the average citizen.

Some titles are: "Autobiographies of Elgin Pioneers;" "Indexes of Cemeteries in Kane County, Illinois;" "Kane County, Illinois, Early Families, 1833-1885;" "Kane County, Illinois, Naturalization Index;" and "Marriage Record Index: Kane County, Illinois."

The Elgin Genealogical Society has a card file index at the library of births, marriages and deaths found in the microfilmed Elgin newspapers up to about 1914. There are some scattered records included after this date. The Society also has indexed names from the library's collection of the Watch Word, the magazine of the Elgin National Watch Co., which was Elgin's largest employer for most of its 100-year history. The Watch Word was published from 1921-1956. The card index is located in the Genealogy section of the library. The library also has a collection of family histories that may be worth checking. Some are published (Genealogy Reference 929.2) and some are not (Family History Pamphlet File). The Kane County Genealogical Society has a "Master Every Name Index" of Kane County materials. Names have been extracted from projects (which include local histories, tax lists, school records, military histories, naturalization records, marriage records, etc.) and entered into a computer database.

The Society will search this file for \$10 per name, plus a large stamped, self-addressed envelope. Send your request to KCGS, P.O. Box 504, Geneva, IL 60134, Attention: Computer Search.

Federal censuses for Kane County from 1840-1930 (excluding 1890, which was destroyed by fire) are on microfilm at the library. These are arranged by township. Indexes (in book format, Genealogy Reference 317.73) are available for 1840-1850 (for all of Illinois) and 1860 (for Kane County only). Federal censuses will show, among other things, addresses (earlier censuses give only township; later censuses give street names but usually not house numbers), ages, children and (for 1900-1920 censuses) whether the home is rented, owned or mortgaged, and whether it is a house or a farm.

Vital records are available from the Kane County Clerk's Office (630) 232-5951. Marriage records go back to 1836 and birth and death records go back to 1877.

V. ORGANIZATIONS

A. ABODE (Admirers of Beautiful Old Dwellings of Elgin)

Jennifer Phillips, elginabode@gmail.com

Dann Farquhar, dann@elginabode.com

web: <http://www.elginabode.com/>

B. Elgin Area Historical Society

360 Park Street

Elgin, IL 60120

(847) 742-4248

(Wed. – Sat., 12 Noon- 4 p.m., March –December))

web: <http://elginhistory.org/>

C. Elgin Genealogical Society

P.O. Box 1418

Elgin, IL 60121-1418

email: info@elginroots.com

web: <http://www.elginroots.com/>

D. Elgin Heritage Commission

150 Dexter Court (City Hall)

Elgin, IL 60120

(meets the first Tuesday of each month at 7 pm in City Hall; call (847) 931-6004 to confirm time)

web: www.historicelgin.com

E. Gifford Park Association

Dan Miller, President

P.O. Box 928

Elgin, IL 60120

web: <http://gpaelgin.org/>

F. Kane County Genealogical Society

P.O. Box 504

Geneva, IL 60134

(630) 232-5950

web: <http://genealogy.kanecountyclerk.org/>

G. Northeast Neighborhood Association (NENA)

web: <http://www.nenaofelgin.org/>

H. Near West Neighbors Association

Jennifer Fukala, President

web: <https://www.facebook.com/Near-West-Neighbors-Association-of-Elgin-141281415937670/>

I. Downtown Neighborhood Association

Jennifer Fukala, Director

10 N. Spring Street

Elgin, IL 60120

(847) 488-1456

email: info@downtownElgin.com

web: <http://www.downtownelgin.com/>

VI. APPENDIX: ADDRESS CHANGES IN ELGIN

A. House Numbering Changes

Elgin's house numbering system changed at least 3 times in the late 1800's. Once during the 1870's, in 1884, and again in 1894. The 1884 change adopted new baselines at Chicago St. (and Bridge St., now West Chicago St.) for north/south numbers, and the Fox River for east/west numbers.

The curve of the river confused alignment, so new baselines for east/west streets were adopted in 1894. Liberty St. became the baseline on the east side, and the line followed by Vandalia, Union and McClure was the divider on the west side. Thus, the same house on the same location may have had 3 different house numbers, not to mention a different street name (see below). 1894 was the date of the last city-wide numbering change, but changes in isolated or smaller areas may have taken place since then.

B. Street Name Changes

Street names have also been changed from time to time. In April of 1894, the following street name changes were made:

Arbor St. and Preston Ave. changed to Preston Ave.
Bridge St. changed to West Chicago St.
Cleveland Ave. changed to Buckeye St.
Division St. and Pearl St. changed to Division St.
Hill St., Edward St. and Ashton Ave. changed to Hill Ave.
James St., William St. and Illinois St. changed to Illinois Ave.
Race St. changed to Water St.
Summit St. and Willow changed to Summit St.
West National St. and Walnut Ave. changed to Walnut St.

Other street name changes include:

Alexander changed to River Bluff
Broadway changed to North State
Dexter St. changed to National St.
Ettner Ave. changed to North Porter St.
Galena Road changed to West Highland Ave.
Grove changed to Lynch
Lemonade changed to Wilcox
Main St. changed to State St.
Mill St. changed to Douglas Ave.
Milwaukee changed to East Highland Ave.
North Division changed to Jefferson
Pinnacle changed to Franklin

Railway Ave. changed to Wellington Ave.
River St. (west side) changed to Hendee St.
River St. (east side) changed to Grove Ave.
Summit St. changed to State St.

(Updated: October 2017)