

Researching Your House

Research Guide compiled by the *Oshawa Museum and Heritage Oshawa*



Alexander Moody Farewell House, Oshawa Archives

Interested in when your house was built? Curious about who owned your home before you, or what was on the land a century ago?

Understanding the overall history and development of the community will assist with the research puzzle. Secondary sources such as community, family, institutional and business histories can assist with community context and help answer some initial questions.

1) PREREQUISITES:

(a) The lot number of the property. This can be found on the tax assessment notice under “Legal Description” or when at the Land Registry Office when the legal address is punched into the computer this information is provided. Some notices also show a plan number and/or a registered plan (R.P.) number indicating a specific part of a divided lot. The use of plan numbers began in the late 20th Century. They are helpful if you wish to search backwards from the current owner to the original Crown Grant. The more interesting option is to search forward from the Crown Grant to the current Owner.

(b) Patience!

2) VISIT THE PROPERTY AND TALK TO CURRENT OR PAST OWNERS

3) HISTORICAL RESEARCH

Land Registry Records

Abstracts: create a chain of ownership from the Crown Grant to the present. This can be found on microfilm reels. These records contain all transactions involving the land in the order of their registration dates. Note: East Whitby, Whitby, Oshawa etc.

Items to note: original lots were 100 or 200 acres and were usually divided and sold.

Abstracts rarely refer to buildings, they may provide, in addition to a list of owners and dates, clues to existence of a building. A mortgage and/or considerable increase in price at a subsequent sale often indicates the addition of a building. However, if other properties in the area experienced a similar rise in price, inflation may be the cause. The transaction date provides an approximate time to check newspapers and municipal assessment rolls for the addition of a house to the property.

Property Identification Number (PIN)

The PIN number is used to access the recent (40 year average) history of the parcel of land.

For historical research, it is usually necessary to go beyond the 40-year history.

Land Title Vocabulary and Abbreviations

| | |
|-----------------|---|
| B & S | Bargain and Sale |
| Deed | Conveyance and Real Estate |
| Grant | Transfer of property that does not include a true dollar payment but may include conditions |
| Grantor | Makes the Grant |
| Grantee | Receives the Grant |
| Q.C | Quit Claim (release of any claim to the property) |
| A.M or Ass. Mtg | Assignment of Mortgage |
| D.M | Discharge of Mortgage |
| L.S. Pen | Law Suit |
| w.o.l | With other land |
| a.o.l | And other land |
| Et al | And others |
| Et ux | And wife |

To add detail to the outline provided by the abstracts, look at the relevant indentures. They usually provide the occupation and place of residence of the parties involved and often give a detailed description of the boundaries of the lots.

Abstract Index to Deeds – below is an example of what a typical excerpt of a page of the Abstract Index to Deeds looks like. These are found on microfilm at the Land Registry Office in Whitby.

| NO. OF INSTRUMENT. | INSTRUMENT. | ITS DATE. | DATE OF REGISTRY. | GRANTOR. | GRANTEE. | QUANTITY OF LAND. | CONSIDERATION OR AMOUNT OF MORTGAGE. | REMARKS. |
|--------------------|-------------|--------------|-------------------|---|------------------------|-------------------|--------------------------------------|----------|
| | Patent | 28 Aug 1810 | | The Crown | Peter Hoop | All 200 Acs | | |
| 2627 | P.S. | 1 Dec 1815 | 5 Dec 1815 | Peter Hoop | Jacob-Pier | 80 Acs | | |
| 2639 | " | 1 Dec 1815 | 20 Dec 1815 | Peter Hoop | Malcolm Hught | 120 Acs | £100.- | |
| 3319 | " | 2 Feb 1819 | 11 Feb 1819 | Archibald Hught <i>Heir of Malcolm Hught</i> | Nicholas Whitwell | Part | £150.- | |
| 3320 | " | | | Archibald Hught | Harriet Clarkson | " | £100.- | |
| 3607 | " | 26 Feb 1819 | 11 Feb 1820 | Jacob-Pier | Joshua Clarkson | 80 Acs | | |
| 3608 | " | 26 Feb 1819 | | Joshua Clarkson | Nicholas Whitwell | " | | |
| 3612 | " | | 16 Feb 1820 | Nicholas Whitwell | Joshua Clarkson | " | | |
| 4403 | P.S. | 16 July 1824 | 16 July 1824 | Samuel Redout | William Allan | " | | |
| 4449 | " | 20 Aug 1824 | 1 Sept 1824 | Samuel Redout | Dr. Percy Boulton Senr | Part | £115.- | |
| 4450 | " | | | Dr. Percy Boulton Senr | William Allan | " | £15.- | |

Durham Region Land Registry Office (40) Provides the following:

Electronically registers all documents pertaining to land and property, deeds, mortgages, and plans (ER) * maintains all land titles and land registry records in Durham Region (an individual purchasing land in the Region is responsible for determining the state of the title), also maintains writs of execution file * collects the retail sales tax on chattels associated with real estate transactions and the Land Transfer Tax * registers mortgage discharges * The Personal Property Security Registration System allows an individual to investigate liens against cars, boats, and other personal property * registers company incorporation, also able to register sole proprietorships, partnerships and business style name * land searches, small business registrations, incorporations, personal property searches, and land related registrations

Location:

590 Rossland Road Whitby, ON L1N 9G5

905.665.4007

Many of these records can be viewed online through the Ontario Land Property Records Portal.

www.onland.ca

Property Tax Assessment Rolls

Oshawa's property tax assessment rolls are located at the **Archives of Ontario** in York. They have been compiled annually since the early 19th century. Each identifies the name of the occupant (tenant or owner), the legal description, some personal and statistical information and a breakdown of real and personal property assessed values.

Tax rolls need to be reviewed for each year but particularly for the years that correspond to significant names or dates discovered at the Land Registry Office. Tax rolls are divided up by year

and should be compared year by year. Note changes in the assessed value of the real property from one year to the next.

For example, in 1875 and 1876 the value is \$60 but in 1877 it rises to \$600. A building has most likely been completed to account for the higher assessment.

Factors to consider when using the assessment rolls: annual inspections did not always take place therefore the change in value may be off by a year or so. A small increase in value may indicate an addition or renovation not necessarily a new building.

Take note of the year and if a recession has taken place this can also affect the value of the property. Maybe there was a fire if the value was a lot less than in previous years. Further research may be required after viewing the assessment rolls.

Vernons City Directories

Available dates 1916 – 1980s (some years are missing)

City directories give the name and occupation of the “head of household” at a given address. By finding the first year your home appears in the directory gives you a possible date of construction. Then compile a list of owners from that date forward.

Digital versions can be found online: <https://archive.org/details/oshawapubliclibrary-localhistory>

| | | | | | | | |
|---|---|---|--|---|--|--|--|
| <p>WILLARD'S BRICKS For Sale By F. W. THOMPSON Druggist 10 SIMCOE S.</p> | | <p>PHONE 22 FOR ICE CREAM</p> | | <p>The OSHAWA REAL ESTATE SALES CO. Agents for Scott's Simplified Accounting Systems—Real Estate and Insurance 61 King St. East, Oshawa</p> | | | |
| <p>54 OSHAWA CITY DIRECTORY</p> | | <p>55 OSHAWA CITY DIRECTORY</p> | | <p>OSHOWA CITY DIRECTORY</p> | | | |
| <p>118 Norman Michael 120 J Smith 122 Jos Baxter 126 Wm Little 128 Jos St. Andrew 132 Conrad Zuber 136 Gurney Stephens 138 Wesley Keenan 144 David Watson 150 Rich Hanam 158 Fred Park 160 Donald Rutledge 168 Isaac Bulmer ♦Division at crosses ♦Ritson Rd n crosses</p> | <p>WILLIAM ST W, S side, w from 102 Simcoe n to Mechanic ♦Prince at continues ♦Church at crosses 74 Jas Davidson 76 E Taylor 80 Alex Garrow 86 Wm Cole 94 E R W Gibbie 100 Wm D Peebles 112 F McGowan ♦Mechanic at ends</p> | <p>WILLIAM ST W, S side, w from 92 Simcoe n to Mechanic ♦Church at crosses 73 Fred Branton 75 H Henry 87 Emma Atkinson 89 Jerry Moutenay (wid Arthur) 91 Isaiah Brown ♦Mechanic at ends</p> | <p>G. T. Ry. Ave west from Simcoe S C. D. Fred Duffield, Sr. F. Duffield, Jr. Jas Toppin Jas Panter H Green 7 Geo Twine 13 P Becekulo 15 Theo Caray 17 Wm Wetwasky 19 Geo Polochuk Jas Richards John Foskett Frank Branton</p> | <p>J A Mackie, Jr. Margaret Sleep, (wid Thos) Melville Arnold Percy Arnold Jas Smith Reginald Smith Jackson Smith Adrian Dion Stanley Bryck</p> | <p>MARGARET ST. C. D. Leslie Magee Chas Coyston H Andrews Margaret Dion Thos Brown Geo Matthews Chas Ford Wm Singer Jos Jackson Chas Holder Margaret English (wid Patrick) Julia Riordon</p> | <p>ROBSON ST. C. D. 5 Frank Boorman 7 J W Knight 9 Alf Towers 2 Theo Goodrich 4 A W Williams 6 Florence Nelmes 8 Wm Devel 10 Robt. McDonald W H Wilcox</p> | <p>SIMCOE ST S, Cedar Dale, W Side from Base Line to Lake Harry Parsons Earl Shipman Herbert B Wilson Robt Strong I Bristle W H Wilcox ♦G T R Ry tracks cross ♦GTR Ry at crosses Edw Powers ♦Elm St begins Jos Ryan Wm Rutter Mary Reese (wid Thos) Ellen Gunn (wid Alex) Wm McKinstry Ernest Liddle D J Rutherford J K Walker Walter Derwent E Robins (wid Harry) ♦Elm St ends E Parsons Thos King Frank Mallett Ella Porter (wid Sidney)</p> |
| <p>CEDAR DALE</p> | | | | | | | |
| <p>ALBERT ST. C. D. from Base Line E to Simcoe St Austin McGrail Jas Vanhuzen Wm Henderson Wm Wallis Samuel Bedlow ♦Margaret Place begins Wm McLean Frank Sherwood Mrs Geo Gilby Norman Mallett Fred White</p> | <p>ANNIS ST. N Side, Cedar Dale P Marko W Weeks Wm Judd P C Bryan F C Hayward Thos Doyle Jas Gibbs Chas Gibbs</p> | <p>Alb Crandall, Sr. John Burke Wm Lloyd Wm Waddington Louis Plean Alf. Hutinson</p> | <p>FRANK ST., C. D. 11 Herbert Ives 13 Chas McDonald 19 Richard Barriage 12 Percy Barriage Chas Hester Fred Thompson</p> | <p>ROWENA ST., C. D. 2 E R Smith 4 H Branton 12 J Peska 14 P Karpukio 16 S O Reid (wid A) 20 Phoebe Smith 3 John C Spraggs 5 R Chapel</p> | <p>GIFFORD ST., C. D. Wm Wassell T S Gibson Walter Hudson Leonard Gillard John J Clifford Frank Jones, Sr.</p> | | |
| <p>OSHOWA DAIRY PHONE 618</p> | | <p>PASTEURIZED and CLARIFIED MILK</p> | | <p>UNION BANK OF CANADA BOND AND SIMCOE STREETS A Savings account is a dependable friend. We are at your service.</p> | | | |

Photographs

The Oshawa Community Archives, Oshawa Public Libraries and Thomas Bouckley Collection, RMG may contain photographs of the house being researched or homes located nearby.

The photograph collections noted above can be researched online by visiting the following:

<http://oshawa.pastperfect-online.com/>

<http://rmg.on.ca/collections/>

<http://www.ourontario.ca/oshawa/search>



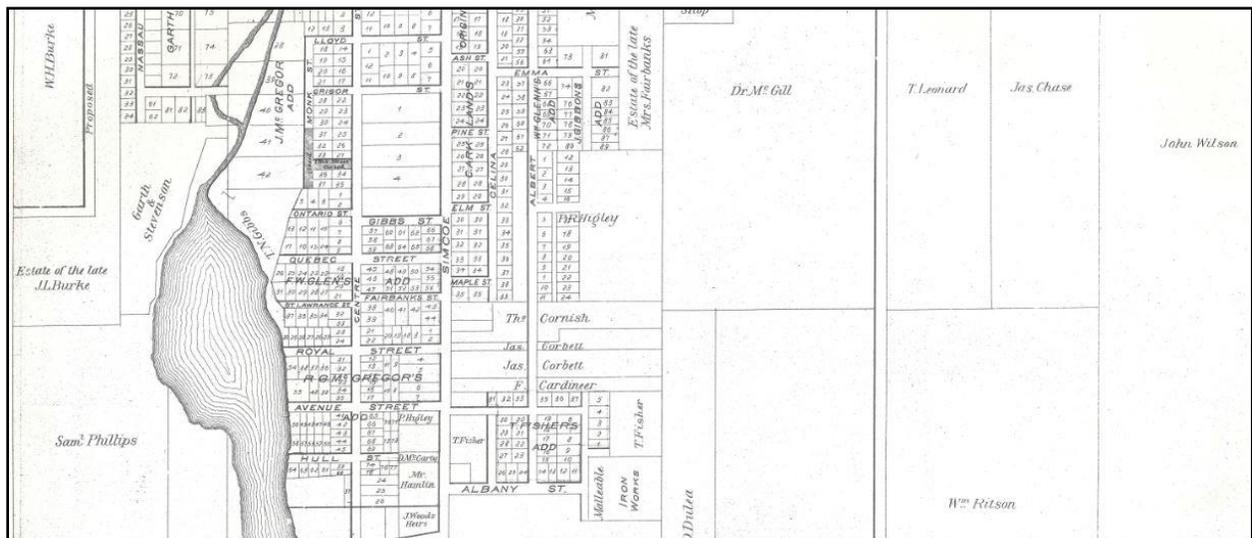
Lewellyn Hall, circa 1916, Oshawa Archives

Illustrated Atlases and Historical Maps

Buildings are plotted on illustrated maps and some have historic depictions of structure and landscapes.

Many early atlases often show landowner names, lot layout, lot and concession numbers and other information.

In the 1790s, the government divided the land into 100 acre parcels and gave each a concession number and a lot number. Concession and lot numbers are still used today to legally identify plots of land.



Newspapers

Contain an assortment of information and some are indexed and soon the Oshawa newspapers will be searchable on line. Use the dates from abstracts or deeds to narrow the search for references to sales of property.

Business Records, private manuscripts such as diaries, letters and scrapbooks

Genealogy Files

Held at the Oshawa Community Archives – search by family name such as “Smith”, “Henderson”, “Robinson” etc.

Durham Genealogical Society

Great resource for family history information, cemetery indexes, yearbooks and other resources.
<http://www.durham.ogs.on.ca/>

Subject Files

Held at the Oshawa Community Archives – business, organizations, schools, churches, Fraternal organizations etc.

Insurance Plans and Fire Insurance Maps

Fire insurance maps outline structures coded for type of construction, building materials, use and fire risk.



This selection from the 1884 fire insurance map shows a portion of what is known as downtown Oshawa between Bond Street and King Street and Simcoe Street. Note the street name change from Church to what is now Centre Street. Note the numbers are lot numbers, and do not match street numbering. Goad's Atlas of Oshawa, Ont., 1884 revised to 1894.



Pedlar Papers (Samuel Pedlar Manuscript)

This collection consists of material collected and compiled by Samuel Pedlar (brother of the founder of Pedlar People)

It covers the period from 1790-1904.

Available online through the Oshawa Public Libraries

<http://localhistory.oshawalibrary.ca/pdfportal/pdfskins/Pedlar/pedlar.pdf>

Church Records, St. Georges Church, Simcoe Street United Church

Other materials held by the National Archives of Canada, Archives of Ontario. Make sure to call ahead and make an appointment.

The Internet

Use with caution and evaluate your resources. Ask yourself the following questions; who is the author/authority of the article, affiliation of the website, is the site current and reliability and accuracy of the content.

1) SITE ANALYSIS

When trying to identify and interpret any physical evidence presented by the property, knowledge of the following topics is useful:

- Architecture styles
- Construction technology
- Building materials and hardware
- Building types including residential, commercial, industrial, agricultural
- Landscaping and gardens
- Cemeteries and monuments
- Spiritual places

What is the architectural style?

When was it popular in the community?

What building materials are used in the basic construction?

CONTEXT AND ENVIRONMENT

A cultural heritage property may have a single feature that is of interest for example a unique landscape feature such as a garden or an outbuilding. A neighbourhood may have workers cottages (Tannery Row)

There may be evidence of lost “landscapes” features or remnants from fences, gardens and commemorative trees, ponds, water features or walkways.

View the property from as many angles as possible.

In the document produced by the Ministry of Culture, heritage Property Evaluation, when evaluating properties, “a cultural heritage property does not have to be a pure form or best example of a style, or incorporate the latest available in technological innovation, materials or philosophy. Its cultural heritage value or interest is in what was created given the resources in the community at that particular time in history.”

