The process of researching the history of a house varies for each one. To qualify your house for recognition as a Michigan Heritage Home™, you need only prove its construction date and original owner. You may be able to skip some of the steps discussed here or take them in a different order, especially if your house already has a well-documented history. This case study illustrates the research process for a modest house about which nothing was previously known.

**Address:** 1126 Pearl Street, St. Joseph, Michigan

**Property description:** east 40 feet of Lots 1, 2, 3 & 4 of Block 21, Hoyt’s Addition to the City of St. Joseph

**PIN (Property Index Number):** 11-76-3160-0021-00-2
Architectural Style: Folk Victorian

Researching the house history began with a visual examination of the house itself, which revealed that it is a simple wood-frame house built in the folk-Victorian style. The style was popular from about 1870 to 1910.

*The architectural style helps define the possible construction date of a house. Some styles were only in vogue for a short period of time, but in this case the style only narrows the possible construction date to about a 40-year timespan.*

Atlases and Maps

The next step in researching this house used published maps of St. Joseph, available on the Internet and in the city library:

An 1887 plat map of the village of St. Joseph, in *Atlas of Berrien County* (Rand, McNally & Co.), shows all of Block 21 in Hoyt’s Addition where the house stands today was then vacant property.

Sanborn Fire Insurance Company maps of St. Joseph omit the 1100 block of Pearl Street.

*In this case, atlases and maps provided only a little help. Unless the house was moved to the lot, it was built after 1887 and probably before 1910. We have now narrowed the construction date to a 23-year span. Although Sanborn Fire Insurance Company maps are highly detailed, they unfortunately did not include the section of town where this house is located.*

City Directories

City directories can identify residents of a house in a particular year. No city directories exist for St. Joseph prior to 1896, but some early ones found in the public library recorded the residents’ names. In this case, we discover that a widow named Emma Grunert lived in the house at the end of the 19th century. Identifying her name opened the door to searching in other records, including the census, property deeds, and tax rolls.

*The Kimball Publishing Co’s Berrien County Directory* (The Kimball Publishing Co., 1896), 34: Grunert, Mrs. Emma, wid[ow], residence 112 Pearl [possibly a typographical error for 1126 Pearl]

*Benton Harbor and St. Joseph City Directories 1902* (Chicago Union Directory Co., 1902), 186:
Grunert, Emma wid Julius, residence 1126 Pearl
Grunert, Miss Frieda, residence 1126 Pearl

*The city directories confirm that a house stood on the site by 1902 and possibly as early as 1896. The 1896 directory listed the address as 112 Pearl Street, but the 1902 directory listed it as the present-day address of 1126 Pearl. This might be a typographical error or the city might have renumbered the houses. Further research in property deeds (below) revealed that Emma Grunert did in fact own the property in 1896. Now we have the construction date narrowed to a 9-year time span of 1887-1896.*

United States Federal Census

Next, a search of the federal census of 1900 provided more information about the residents:
1900 U. S. Census, St. Joseph City, Berrien County, Michigan, page 191 A
1126 Pearl Street

The census shows that the Grunert family was indeed living at 1126 Pearl Street in 1900. This narrows the possible construction date to a 13-year time span: 1887-1900. The 1887 atlas shows that the property was then vacant, but the city directories and census showed that a house stood there by 1900 and probably by 1896.

Chain of Title

Having identified the property owner early in the history of the house, we can look for a record of the land purchases at the county Register of Deeds office. The purchase likely took place sometime between 1887 and 1896. We know that because the 1887 atlas showed the property as vacant, but the 1896 city directory listed Emma Grunert’s family living at that address.

Berrien County Register of Deeds Office, Grantor/Grantee Books, Liber 110, page 62: November 10, 1892. Emma C. Grunert buys from Ida H. Guernsey of St. Joseph for the consideration of $400, “The Easterly Forty (40) feet in width of Lots One, Two, Three and Four (1-2-3-4) in Block twenty-one of Hoyt’s First addition . . . the said premises having a frontage of Forty feet on Pearl Street and lying at right angles to said street.”

This proves that Emma Grunert bought the property from Ida Guernsey in late 1892. Census records (not included here) show that Ida was Hiram Guernsey’s wife. Might this suggest the purchase of a new house, or one to be built, on the property?

Property Tax Rolls

Now that we know the property owners’ name and suspect that the house was built about 1892 or 1893, we can examine property tax rolls in the county treasurer’s office. We will look for a large increase in the property’s assessed value.

Berrien County Property Tax Rolls, City of St. Joseph, 2nd Ward

<table>
<thead>
<tr>
<th>Year</th>
<th>Name</th>
<th>Property Description</th>
<th>Assessed Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1890</td>
<td>Guernsey, Hiram C.</td>
<td>Blk 21, Hoyt’s Addition</td>
<td>$300</td>
</tr>
<tr>
<td>1891</td>
<td>Guernsey, Hiram C.</td>
<td>Blk 21, Hoyt’s Addition</td>
<td>$300</td>
</tr>
<tr>
<td>1892</td>
<td>Guernsey, Hiram C.</td>
<td>Blk 21, Hoyt’s Addition</td>
<td>$600</td>
</tr>
<tr>
<td>1893</td>
<td>Grunnert, Mrs. E.</td>
<td>east 40 ft. of Lots 1, 2, 3 &amp; 4, Block 21, Hoyt’s Addition</td>
<td>$700</td>
</tr>
<tr>
<td>1894</td>
<td>Grunnert, Mrs. E.</td>
<td>east 40 ft. of Lots 1, 2, 3 &amp; 4, Block 21, Hoyt’s Addition</td>
<td>$425</td>
</tr>
</tbody>
</table>
Grunnert, Mrs. E. east 40 ft. of Lots 1, 2, 3 & 4, Block 21, Hoyt’s Addition $425

1896

Tax rolls are missing

Berrien County Tax Rolls, City of St. Joseph, 4th Ward [the city ward boundaries have changed]

<table>
<thead>
<tr>
<th>Year</th>
<th>Name</th>
<th>Property Description</th>
<th>Assessed Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1897</td>
<td>Grunnert, Mrs. E.</td>
<td>Hoyt’s Add., east 40 ft. of Lots 1, 2, 3 &amp; 4, Block 21</td>
<td>$425</td>
</tr>
<tr>
<td>1898</td>
<td>Grunnert, Mrs. E.</td>
<td>Hoyt’s Add., 80 ft. of Lots 1, 2, 3 &amp; 4, Block 21</td>
<td>$525</td>
</tr>
<tr>
<td>1899</td>
<td>Grunnert, Mrs. E.</td>
<td>Hoyt’s Add., east 80 ft. of Lots 1, 2, 3 &amp; 4, Block 21</td>
<td>$525</td>
</tr>
<tr>
<td>1900</td>
<td>Grunert, Mrs. E.</td>
<td>Hoyt’s Add., east 80 ft. of Lots 1, 2, 3 &amp; 4, Block 21</td>
<td>$625</td>
</tr>
<tr>
<td>1901</td>
<td>Grunert, Mrs. E.</td>
<td>Hoyt’s Add., east 80 ft. of Lots 1, 2, 3 &amp; 4, Block 21</td>
<td>$1,400</td>
</tr>
</tbody>
</table>

The increase in assessed value in 1901 is an across-the-board increase on all properties throughout the city, not this particular property.

<table>
<thead>
<tr>
<th>Year</th>
<th>Name</th>
<th>Property Description</th>
<th>Assessed Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1902</td>
<td>Grunert, Mrs. E.</td>
<td>Hoyt’s Add., east 80 ft. of Lots 1, 2, 3 &amp; 4, Block 21</td>
<td>$1,400</td>
</tr>
<tr>
<td>1903</td>
<td>Grunert, Mrs. E.</td>
<td>Hoyt’s Add., east 80 ft. of Lots 1, 2, 3 &amp; 4, Block 21</td>
<td>$1,400</td>
</tr>
</tbody>
</table>

These property tax rolls offer several clues about the house. (1) The property was an undivided block until 1892 or 1893. (2) The property changed ownership and was subdivided in 1892 or 1893. (3) The assessed value of the property doubled between 1891 and 1892, suggesting the construction of a house. By 1893, valuation of the east 40 feet of four lots alone was nearly double the value of the entire block in 1891.

As these records show, however, assessed values on property can go up and down a little from year to year. This may be due to state-wide or nation-wide factors. The assessed value dropped to $425 in 1894, which may reflect the national depression from the Panic of 1893. Researchers must also be aware that assessed values can suddenly leap for no apparent reason, as shown here in 1901. If you find a significant drop or an increase in assessed value, compare it with other properties to be sure that it was not an increase or decrease for all properties.

Estate Files

Estate files, held by the county probate court office, sometimes contain information about addresses and property ownership.

Berrien County Probate Court, Deceased Files, File No. 2626, Julius Grunert. Petition for the Probate of a Will, 8 November 8, 1892:
Emma Grunert, petitioner, states that Julius Grunert died at his home in St. Joseph, Michigan, on October 25, 1892, leaving an estate estimated at $6,000. He was survived by his wife, Emma, age 33; daughter Frieda, age 6; daughter Alma, age 4; and daughter Clara, age 1, all of St. Joseph.
The will of Julius Grunert, dated May 28, 1892, left $1,000 each to daughters Frieda, Alma, and Clara. He left the rest of the property to his wife. *Julius Grunert, although not wealthy, left enough money for his family to buy a modest house. The records show that Julius Grunert died “at his home,” but unfortunately did not specify its address.*

**Newspaper Articles**

Newspapers often reported the construction of houses. We can search local news in the St. Joseph newspaper for a mention of Emma Grunert or Hiram Guernsey building a house on Pearl Street.

*St. Joseph Saturday Herald, 29 October 1892*

“Rev. Julius Grunert, the esteemed pastor for many years of the German United Evangelical Church, in St. Joseph, died Tuesday after a prolonged illness at his home near the Church. Mr. Grunnert [sic] was a native of Germany and came to America in 1867. He was married at Wanato, Ind., in 1886, and soon after came to St. Joseph where he has since resided. He leaves a wife and three children.”

*We learn from the newspaper that Rev. Julius Grunert died about two weeks before his widow bought the property at 1126 Pearl Street. Unfortunately, the local newspaper omitted any mention of a new house constructed by either Emma Grunert or Hiram Guernsey.*

*If your local newspaper is digitized, you’re in luck! You can search using a key word, such as “Grunert” or “1126 Pearl.” If it is not digitized, you’ll have to search issue by issue.*

**Museums and Historical Societies**

Institutions such as your town library or historical society/museum may be the place to start your research if they maintain files on historic buildings. No such files exist in St. Joseph, but a visit to the historical society located an old photograph. Written on the back: “The residence of widow Emma Grunert at 1126 Pearl Street, June 30, 1900. Frieda, age 13; Alma, age 11; and Clara, age 8.”

*Writing on the back of an old photograph is not positive proof, but we can regard it as additional evidence that the house was built before 1900.*

**Summary**

The above research revealed the early history of the house at 1126 Pearl Street in St. Joseph. Emma Grunert bought the property soon after her church pastor husband died in October 1892. She either had the house built herself or else moved into a new house that Hiram C. Guernsey built in late 1892 or early 1893. This will be the “Grunert House, ca. 1892.”

A Michigan Heritage Home designation adheres to the precedent established by the U.S. Department of the Interior and uses the name of the original homeowner to identify the house regardless of who owned it later. We cannot pinpoint the construction date with absolute certainty, so “circa” (ca.) is used to indicate that the date is approximate.