

# How to Research the History of Your Santa Cruz House

Where to Begin & What You Need to Know

> Joe Michalak revised, ©March 2022





# HOW TO RESEARCH THE HISTORY OF YOUR SANTA CRUZ HOUSE

#### Introduction

Researching the history of a house has been transformed from what used to be a daunting slog through an endless stream of unindexed public documents, old newspapers, and city directories. With the digitization of public records (census, voting, immigration, birth/death) and newspapers, coupled with the availability of high-speed connectivity, many barriers to access have been diminished or removed entirely. Except for deeds detailing owners and property descriptions, the bulk of relevant data—census, immigration, birth, death, and marriage records can now be located with a few keystrokes without leaving the comfort of your home. Local newspapers, a primary source for data, are now digitized/scanned, and serve as the equivalent of today's social media, capturing the personal triumphs and tragedies of everyday life. While social media can be deleted with a keystroke, the stories buried in historical newspapers are forever archived. Besides cataloging births, deaths, marriages, and the social life of a community, newspapers tracked property transfers, building permits, and the work of architects and builders. Today, much of this data is easily accessible if you know where to look.

The one exception is the historical deeds of trust that identify sellers (Grantor), buyers (Grantee), and provide an exact property description. Tracing ownership still requires physically examining indexes and deeds at the Recorder's Office. This guide is an attempt to provide a roadmap for researchers so that they can avoid detours, potholes, and false trails along the way.

Where to Begin: Building a Chain of Title—The Paper Trail

COUNTY GEOGRAPHIC INFORMATION SERVICES (GIS) <a href="http://www.co.santa-cruz.ca.us/default.aspx?tabid=93">http://www.co.santa-cruz.ca.us/default.aspx?tabid=93</a> This should be the first place to start a search with either an address or an APN number (Assessor's Parcel Number: "00921145

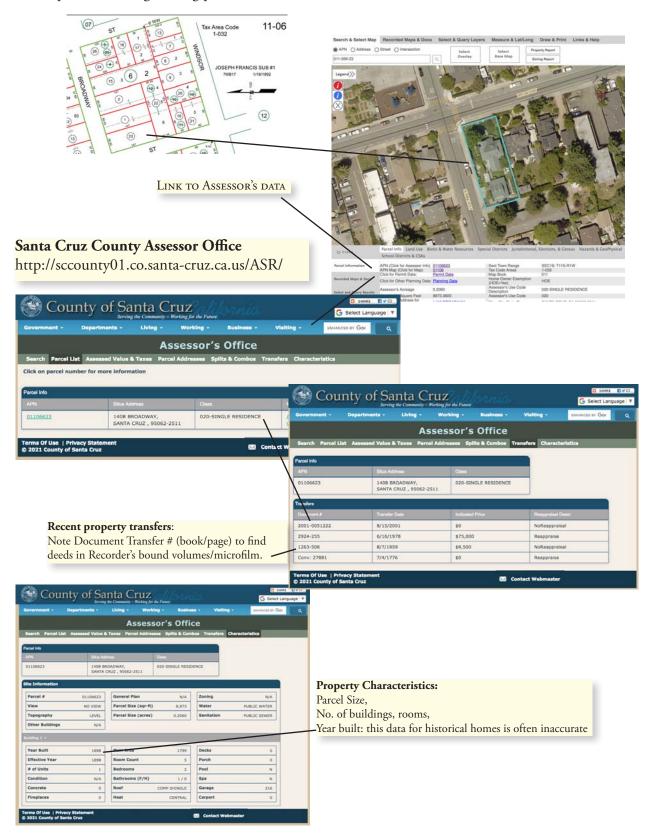
This site will be a source for:

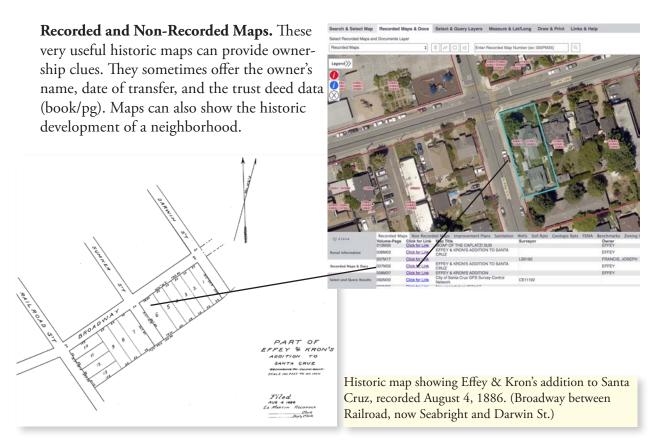
**Links to the Assessor's Office** to find basic information about the house: property characteristics, lot and house size, approximate build date, number of rooms, etc.



**Property transfer data.** This record will give you the most recent deed transfer information that you can use to expand your research.

**Parcel Map.** Link to the Assessor's Office for a map showing the size/measurement of your parcel and neighboring parcels.

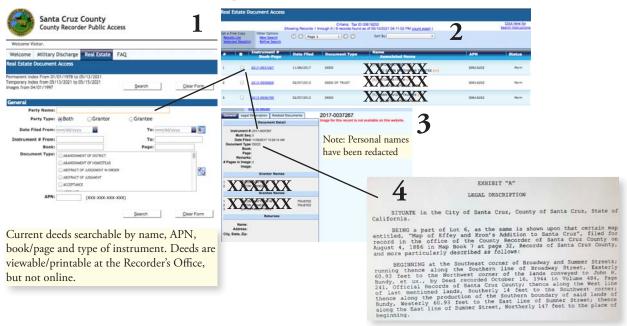




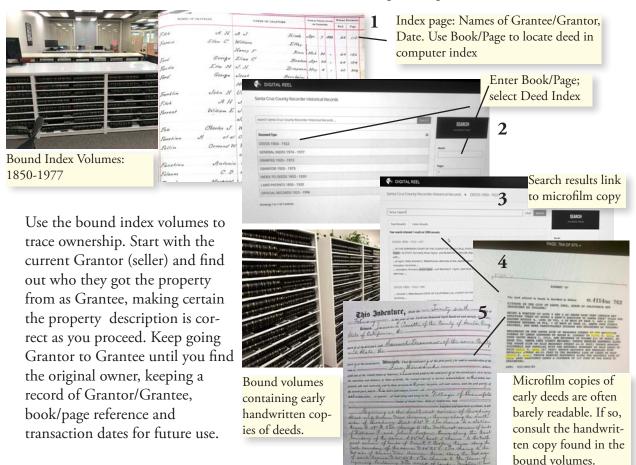
# NEXT STEPS: TRACING OWNERSHIP—SANTA CRUZ COUNTY RECORDER'S OFFICE

The next step is crucial to establishing property ownership. The property transfer data (Deed document number and/or book/page) obtained from the Assessor's database will give you the initial information to find previous owners. The Recorder maintains two databases:

1) Current Deeds: 1978 to date-searchable by APN or Name (Grantor/Grantee) on computer workstations; deeds viewable and printable.



2) Historic Records: 1850–1977. These earlier deeds are found by searching the bound volumes organized by date and indexed under the names of the Grantor/Grantee. Using the book/page reference, you can search the Recorder's computer database for copies of deeds of trust. These deeds are stored on microfilm and retrieved using computer workstations. Early deeds are also available in written form in bound volumes. Recorder's staff can also print copies of historic deeds for a fee.



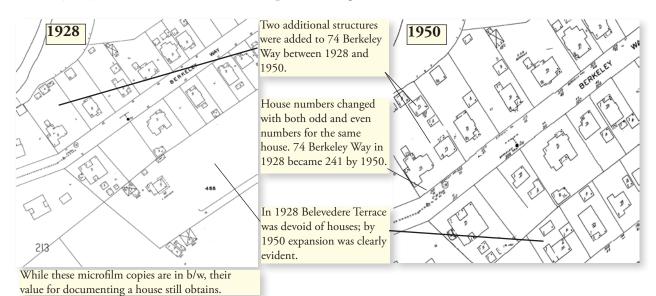
Sometimes ownership clues may be gleaned by examining historic Sanborn Fire Insurance maps.

For a growing city like Santa Cruz, house numbers were not static, and changed often. Searching local newspapers under earlier house numbers often identifies property owners and property transaction dates. Further clues may be found in city directories. When searched by address, directories may identify residents and often indicate their profession.

#### SANBORN FIRE INSURANCE MAPS

"Sanborn maps are detailed maps of U.S. cities and towns in the 19th and 20th centuries. Originally published by The Sanborn Map Company (Sanborn), the maps were created to allow fire insurance companies to assess their total liability in urbanized areas of the United States. Sanborn maps are valuable for documenting changes in the built environment of American cities over many decades. Specific changes in an individual site such as when a building was expanded or torn down, can often be dated within a reasonably accurate time frame, depending on how many different map editions for that city are available." https://en.wikipedia.org/wiki/Sanborn\_Maps; https://www.loc.gov/collections/sanborn-maps/articles-and-essays/sanborn-time-series/

Sanborn maps show the footprint of a structure, its shape, type of construction, location, boundaries, street names, and house and block numbers. Comparing the 1928 with the 1950 Sanborn map for Berkeley Way illustrates the kinds of development changes that can be discovered.





Maps reflected the growth of neighbohoods and while Berkeley Way was developed in the early 1900s, the earliest map didn't appear until 1928. Comparing street listings in annual city directories helps fill in the gaps by providing a more accurate assessment of neighborhood expansion.

Maps were issued in color and updated as needed. The Key to the 1917 map using color-coded symbols, described in detail the type of building construction, materials used, windows, location of water pipes, hydrant, fire alarm and numerous other elements related to engineering and safety.



#### What Sanborn maps are available and where?

Maps are available on microfilm, in bound volumes, and online. Sanborns are available at the Library of Congress, the Santa Cruz Public Library, Santa Cruz Museum of Art & History (MAH) and UC Santa Cruz (UCSC). Maps cover Aptos , Ben Lomond Boulder Creek. Capitola, Corralitos, Felton, Freedom, Lorenzo, Pajaro, Santa Cruz, Soquel, and Watsonsville. Please see **Appendix** for a list of location and coverage. Please note that this list is incomplete as bound volumes for various years exist at various locations, but their availability may be sketchy.

# Library of Congress: <a href="https://www.loc.gov/collections/sanborn">https://www.loc.gov/collections/sanborn</a>

Maps (color images). From 1886–1920. High quality images; coverage of Santa Cruz County cities varies.

## Santa Cruz Public Library (Microfilm only and bound volumes)

Maps: 1886–1905; 1928, 1950; bound volumes, 1915 update of 1905, 1957 update of 1950.

#### Museum of Art & History (Archives)

Maps: Santa Cruz: 1956, v. 1 & 2; 1961, v 1 & 2; 1965, v 1 & 2 (bound volumes)

## UC Santa Cruz: https://digitalcollections.library.ucsc.edu/

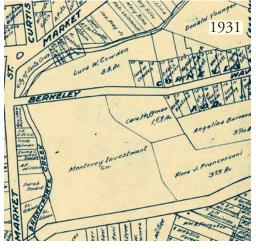
Maps available online, but not remotely for non-UCSC users, who may use online system at McHenry and Science & Engineering library workstations. Results may be downloaded and emailed. Search interface is intuitive with high quality images. Some pre-1900 maps are only available in paper form at the Science & Engineering Lirary and may be photographed using natural light.

# San Jose Public Library

Maps: 1886, 1888, 1892, 1905, 1928, 1950 available online from ProQuest. Available to any citizen of California with presentation of ID at the Library (Dr. Martin Luther King Jr. Library, 150 E. San Fernando St., San José, CA 95112) <a href="https://www.sipl.org/house">https://www.sipl.org/house</a>

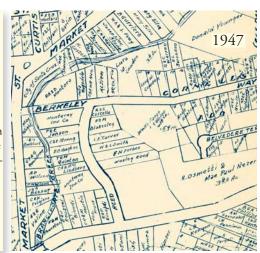
# LAND OWNERSHIP MAPS (CADASTRAL)

**Standard Map Service (Plat)**, **1931**, **1944**, **1947** (Not currently available online at UCSC Digital Collections. These maps will be available when UCSC completes its overhaul of its digital collections website in 2022). The Standard Map Atlas is a useful for validating property ownership information developed from other sources. Local coverage includes three years (1931, 1944, 1947): includes names of property owners and large parcels.



Contrast the development of Berkeley Way and surrounding area. Large swatches of land were undeveloped in the 1930s, but by 1947 most of the property adjacent to Branciforte Creek was built up. Both Reed Way and Belvedere Terrace underwent transformation.

The names on the map help confirm grantor/grantee data.



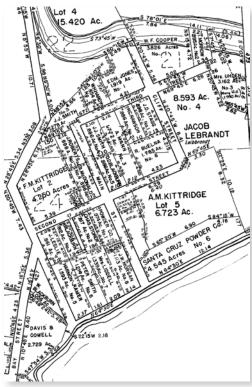
Foreman & Wright, Survey Map of the City of Santa Cruz, 1866. (1944 rendition Online at the County of Santa Cruz, Geographic Information Service(GIS). The Foreman & Wright Survey Map was commissioned as part of the Town of Santa Cruz's incorporation application to the State of California.

Hatch Map, 1889. (High resolution map is online at the Library of Congress). Compiled and published by Andrew Jackson Hatch. This map is the first official map of Santa Cruz County showing not only landowners, but towns, creeks, roads, and mountains. The original lithographed map is divided into 51 sections. Becase of its large size (5 feet wide by 4 feet high), the online version at UCSC is divided into 32 tiles for easier viewing. Stanley D. Stevens has published a rich history of the origins of the map, its creator, and the numerous individuals named on the map. *Names on the Map*, Santa Cruz: Museum of Art & History, 2020.



Section of 1889 Hatch Map showing portions of Watsonville and Pajaro.

1923 City of Santa Cruz Survey Map. Arnold Baldwin, Surveyor. Map identifies original developers of major tracts and parcels. Includes some identification of smaller parcel owners. Baldwin, a graduate engineer from UC Berkeley served as the County Surveyor for twenty years until his death at the age of 72 in 1955. Not available online; UCSC Special Collections.



Foreman & Wright, Survey Map of Santa Cruz, 1866. Detail of Beach Hill.

# 1923 City of Santa Cruz Survey Map

Arnold Baldwin, Surveyor

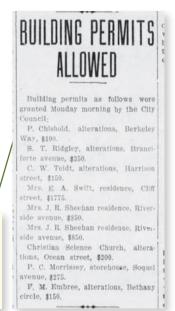


#### **BUILDING PERMITS**

The Santa Cruz City Council issued building permits until the mid-1920s, after which permits were issued by the Building Department. The permit history of a house in the City of Santa Cruz can be obtained from the Planning Department (Zoning Desk, 2<sup>nd</sup> fl.). The County issues permit histories at the Assessor's Office; homeowner ID required. Local newspapers are a valuable source for locating building permit information and deed transactions. Newspapers published this type of data up until the 1950s. Not to be overlooked are the Santa Cruz Genealogical Society's valuable indices covering building permits in the City of Santa Cruz as reported in local newspapers from 1909–/

1924. Available at the Public Library. County of Santa Cruz permits are accessible online from 1985; prior to 1985 are available at the Zoning Counter.

Building permits issued to Pedro Chisem and his alter ego, "P. Chishold" of Berkeley Way as reported in the *Santa Cruz Sentinel*, June, September 1910



#### DISCOVERING THE PROPERTY OWNERS

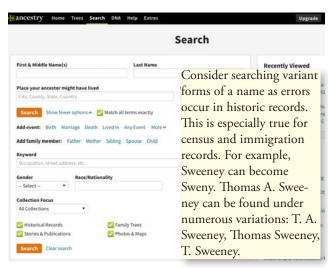
Once you've uncovered some bits of data on property owners, whether it's based on a title search, or information gleaned by searching newspapers and city directories, or examining Sanborn maps to track address changes, there is —Among the applications for building permits before the city council on Monday was one from P. B. Chisem for a \$4000 residence on Berkeley Way.

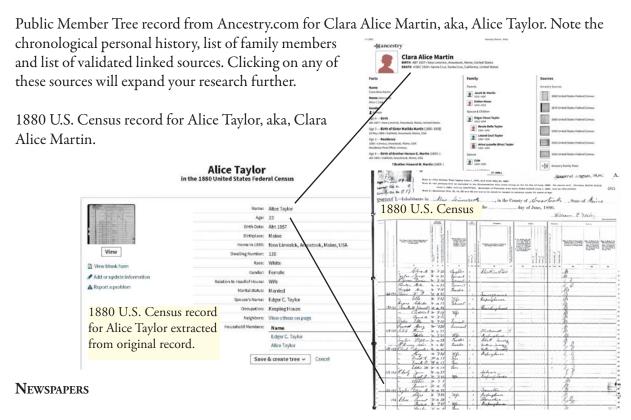
no one method that works foreveryone. If access to the Recorder's Office is problematic, you can piece together bits and pieces of data by searching addresses/names in newspapers to discover property transactions and owners. Once you have a name, you can trace that person through city directories, U.S. Census records, birth, death, and marriage records, and land ownership maps. Here are some of the key sources to guide you on your journey.

#### ANCESTRY.COM

(Online at Santa Cruz Public Library or personal subscription) Premier source for wide-range of data including: Census/Voter records, Birth/Marriage/Death, Immigration, Military service, City Directories (Santa Cruz, 1902–1981, with gaps), and Family Trees.

Public Member Trees can provide a rich trove of data on family members, especially if they are public trees, not private. Look for members who cite a large number of sources as the content has often been validated. Avoid the ones who merely replicate the work of others and offer no new data or repeat errors.





**Newspapers.com** (Available remotely to SCPL card holders) Aggregates over 20,000 newspapers from 1770–2000s. Includes newspaper archive for:

Newspapers

Newspapers

Santa Cruz Sentinel (various titles), (1862–2005) with coverage gaps, 1913–1931.

Santa Cruz Evening News, (1907–1941) Some gaps in coveage.

Santa Cruz Surf, (1883-1907) Rich source of local history and opinions not covered by other papers. (Microfilm copies of all papers and print indexes available at SCPL).

# Other Newspaper sources:

Watsonville Register-Pajaronian, (1864–2012) Available from SCPL link, or

https://www.cityofwatsonville.org/1411/Watsonville-Historical-Newspaper-Archive



Newspapers.com data is indexed using Optical Character Recognition technology which reads the text from historic newspapers on microfilm. The image quality of historical newspapers varies so searches often produce errors/"false drops." When searching personal names, search variant forms of a name to insure accurate results.

California Digital Newspaper Collection (CDNC) Online at SCPL or at CDNC.UCR.EDU. California papers from 1846–1922; same coverage as Newspapers.com for local papers. Includes *Daily Alta California*, 1846–1891; *Sacramento Daily Union*, 1851-1899, *San Francisco Call*, etc. Can perform sophisticated Boolean searches (AND, OR, NOT), a function not available on Newspapers.com.

**NewsBank,** (Available remotely to SCPL card holders) *Santa Cruz Sentinel*, 1999—to present (supplements **Newspapers.com** which only indexes *Santa Cruz Sentinel* up to 2005).

San Jose Mercury-News and San Francisco Chronicle (1985–to present)
Covers thousands of U.S. and world news sources besides newspapers.

New York Times (SCPL online with registration requirements).

#### CITY DIRECTORIES/PHONE BOOKS

City directories and phone books are useful for placing people at a particular place at a particular time. They may also tell you a person's occupation and where they worked.

# Ancestry.com/Heritage Quest

Online coverage of Santa Cruz City Directories from 1902–1981. Some gaps in coverage. Includes directories

for many cities across the U.S.

## Santa Cruz Public Library

(Genealogy Room, Downtown Library)



# Santa Cruz City Directories,

1921–1968 (Print) Early City & Phone Directories under various titles available on microfilm.

Museum of Art & History (Archives) Santa Cruz City Directories, 1921–1968 (Print); Local Phone Books, 1907+ (Print)

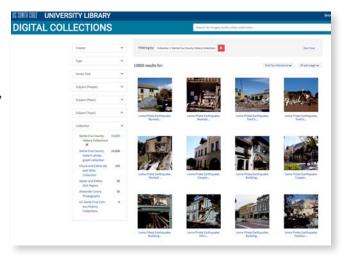
#### HISTORIC PHOTOS

Old photographs convey a clear idea of a structure's former appearance and help establish a building's relationship to its surroundings. In addition to the sources listed here, a prime commercial source for historical photographs is the collection at **Covello & Covello Photography.** The firm was founded by the late photographer Ed Webber in 1938 and provided news photos to the *Santa Cruz Sentinel* from 1938 to 1969. Besides thousands of stock negatives, Covello & Covello has an extensive collection of photographs from mid-nineteenth century through the 1930s. https://www.covellocovello.com/ Contacting individuals who post Public Member Trees on Ancestry.com can also be a rich source for personal photos.

# Santa Cruz County Historic Photographic Collection, UCSC Library Digital Collections.

UCSC's collection of photographs spans more than 100 years of Santa Cruz city and county development and activity. Notable subjects include Santa Cruz architecture before and after the Loma Prieta Earthquake (1989). "The collection documents communities and towns, some now gone; businesses and stores; industries: logging, mining, farming, ranching; the natural surroundings: beaches, forests, rivers, creeks, lagoons; cultural events and entertainment:

theater, exhibits, celebrations, parades; institutions: government, churches, schools, libraries; military displays and recreation: team sports, camping, and fishing; and means of transportation: railroads, streetcars, airplanes, automobiles, ships and boats. The bulk of the photographs (almost 11,000) document the city of Santa Cruz, but there are many images of the North and South county as well."



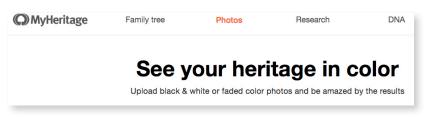


The Santa Cruz Museum of Art & History (MAH) Photo Archive has an extensive collection of historic Santa Cruz County 19th Century and early 20th Century photographs covering a wide-range of topics. https://archives.santacruzmah.org/guides/photograph-collection/

**Santa Cruz Public Library** has a large collection of photographs from the 1860s through the 2000s.



MyHeritage.com offers photo services to transfer black and white images into enhanced color photos.



#### HISTORIC BUILDING SURVEYS

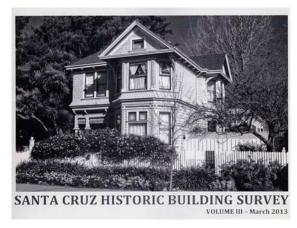
The Santa Cruz Historic Building Surveys provide a comprehensive planning tool for the identification, evaluation, and treatment of historic properties. The Surveys inventory (vI, 1976, vII, 1989, vIII, 2013) over six hundred structures; are available for download at the City's website. Criteria for evaluation is based on standards developed by the National Park Service and the U.S. Secretary of the Interior.

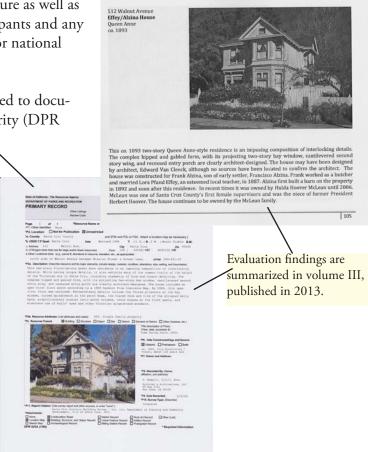
Surveys are based on a comprehensive evaluation of each property based on specific criteria for analyzing the integrity of each structure as well as the historic significance of past occupants and any events important in local, regional, or national history.

Each property is extensively researched to document historic authenticity and integrity (DPR 523).

Example of historic evaluation form for 512 Walnut Avenue, Santa Cruz. The house was designed by architect Edward L. Van Cleeck for Frank Alzina, son of early pioneer Francisco Alzina. Frank was a butcher, married to esteemed local teacher Lora Effey. Until 2006, The home was owned by Hulda Hoover McLean, Santa Cruz County's second female supervisor.

Surveys are the first place to look to see if your house is listed as an historic resource. The County of

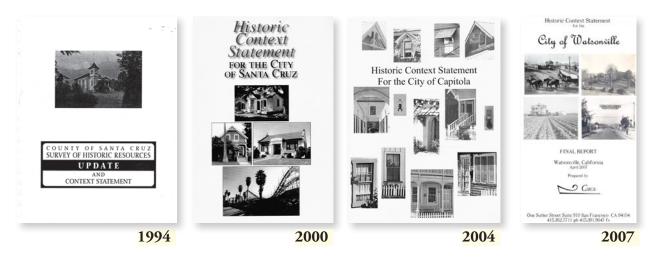




Santa Cruz maintains a list of historic properties and can be obtained by contacting the Planning Department. The City of Capitola maintains a list of historic structures (Planning Department) as well as the City of Scotts Valley, https://www.scottsvalley.org/239/City-Historical-Landmarks.

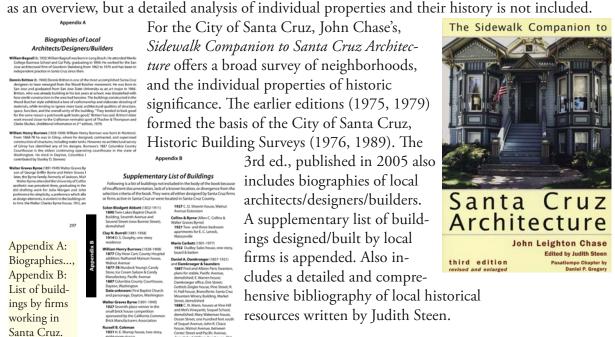
#### **HISTORIC CONTEXT STATEMENTS**

Historic Context Statements provide an overview of the historic development of a city with examples of property types such as districts, buildings, and features, which represent the patterns of growth. Context Statements are critical for understanding, identifying, evaluating, and protecting those resources which give each community its individual character and sense of place. If you want to discover how a city developed its character, these surveys are essential. The County of Santa Cruz and the cities of Santa Cruz, Capitola, and Watsonville context statements are available on their websites or from their Planning Departments.

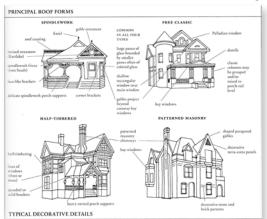


#### **ARCHITECTURAL STYLES**

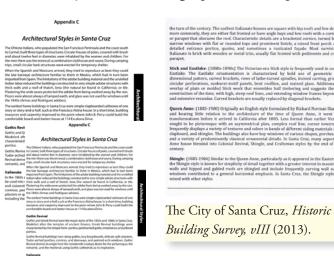
The architectural development of local communities is examined in Historic Context Statements as an overview, but a detailed analysis of individual properties and their history is not included.



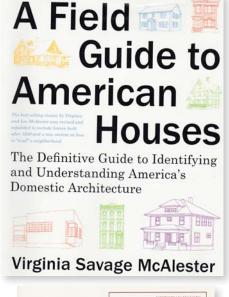
At 880 pages, Virginia McAlester's 2013 monumental Field Guide to American Houses is the premier source for detailed descriptions of styles and their origin. Well-illustrated with hundreds of drawings and photos.



The interpretation of an architectural style may vary depending on the knowledge of the architect/builder, availability of materials, and regional differences. The interpretation of the Queen Anne style may vary considerably covering a widerange differing of structures. While some have candle-snuffer corner turrets and wrap-around porches, others are a blended mixture of Colonial Revival, Shingle, or Craftsman style. Often there is an abundance of brackets, decorative trusses, and an entry door with a single pane at the top.



Architectural Styles in Santa Cruz, The Sidewalk Companion to Santa Cruz Architecture, 3rd., 2005.





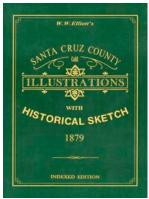
McAlester, excerpt from 1984 edition.

Broadway, Santa Cruz.

Queen Anne Cottage, 1408

#### **BIOGRAPHICAL SOURCES**

"The subject of your research, of course, will determine which, if any, biographical or historical reference sources will be useful for information on owners and occupants. Of the biographical and historical books concerning Santa Cruz County, Elliott's, Santa Cruz County, California, authored by Rev. S. H. Willey, Dr. C. L. Anderson, Edward Martin, and others, published in 1879, is the earliest and perhaps the most inportant architectural source. Its many engravings provide an extensive record of the town's appearance at the time." John Chase, *The Sidewalk Companion to Santa Cruz Architecture, 3rd. ed.* Santa Cruz: Museum of Art & History, 2005.

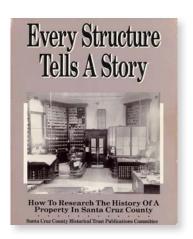


The Museum of Art & History, 1997 reprint

Leon Rowland, wrote a local history column, "Circuit Rider" for the Santa Cruz Evening News in the 1940s. This column and other research formed the basis for Santa Cruz: The Early Years, (Paper Vision Press, 1980). Rowland provides a vivid, detailed account of the early settlers and the times they lived in, profiling some of the most significant historical figures, their accomplishments and deeds. Also included is an exhaustive account of Los Fundadores, the founding families of Santa Cruz. Rowland maintained a vast card file on local historical figures and events. The repository is now available online at UCSC: https://library.ucsc.edu/speccoll/rowland-collection-about-the-rowlands. Another newspaper reporter, Ernest Otto, wrote "Old Santa Cruz," a column for the Santa Cruz Sentinel from the 1930s until the early 1950s. While not a historian, his work detailed people and events as he experienced them first hand. Preston Sawyer, Sentinel proofreader and photographer, wrote a column, "Santa Cruz Yesterdays," from 1948–1959. Each week he contributed an old photo and wrote a historical account of events surrounding the photo.

#### A LAST DETAIL

In 1990, The Santa Cruz Couty Historical Trust, published, *Every Structure Tells A Story*. While technology has advanced, making public sources more accessible, the research tools discussed are still valid today. It is well worth the time to consult *Every Structure* for its broad description of city directories, land ownership maps, local newspapers, and bibliographies. Although out-of-print, it is available for download the Santa Cruz Museum of Art & History.



Joe Michalak, Please send comments and corrections to: joemich1@gmail.com. This document will be revised frequently. ©2022



# APPENDIX SANTA CRUZ COUNTY SANBORN FIRE INSURANCE MAPS MARCH 2022

#### **LEGEND**:

LOC: Library of Congress: <a href="https://www.loc.gov/collections/sanborn-maps">https://www.loc.gov/collections/sanborn-maps</a>

UCSC: Available over the Internet for UC Santa Cruz faculty, staff, and students only; available to all others at workstations at McHenry and the Science & Engineering library. Data may be downloaded and results emailed.

MAH: Santa Cruz Museum of Art & History (Archives)

SCPL: Santa Cruz Public Library, Downtown Branch.

NOTE: Maps used color-coded symbols, describing in detail the type of building construction, materials used, windows, location of water pipes, hydrant, fire alarm and numerous other elements related to engineering and safety. All Sanborn maps are in digital format and in color unless otherwise indicated.

	YEAR	LOCATION
APTOS:	1888	LOC; UCSC
	1892	LOC; UCSC
	1908	LOC; UCSC
	1926	UCSC
	1929	UCSC
BEN LOMOND:	1908	LOC; UCSC
	1926	UCSC
	1931	UCSC
BOULDER CREEK:	1892	LOC; UCSC
	1897*	LOC; UCSC
	1908	LOC; UCSC
	1931	UCSC
*(Incl. <b>Lorenzo</b> )		
CAPITOLA:	1888*	LOC; UCSC
	1892*	LOC; UCSC
	1905*	LOC; UCSC
	1917 (June) 1927	No longer available online at UCSC

(*Note: 1888, 1892, 1905, 1917, included wi
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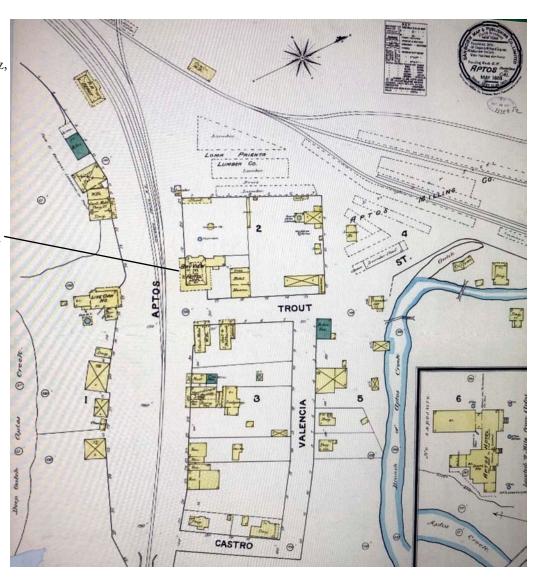
CORRALITOS: *(Incl. w/ Watsonville)	1892 1902 1908 1920 1962	LOC; UCSC LOC; UCSC LOC; UCSC LOC; UCSC LOC; UCSC	
FELTON:	1895 1908 1918 1926	LOC; UCSC LOC; UCSC UCSC	
FREEDOM: *(Incl. with Watsonville)	1920*	LOC; UCSC	
PAJARO: *(Incl. with Watsonville)	1920*	LOC; UCSC	
SANTA CRUZ:		h June 1917) h Aug. 1957) 1917, 1928, 195	No longer available online at UCSC No longer available online at UCSC LOC; UCSC; SCPL (b/w microfilm) LOC; UCSC; SCPL (b/w microfilm) LOC; UCSC; SCPL (b/w microfilm) LOC; UCSC; SCPL (b/w microfilm; bound volumes in color.) No longer available online at UCSC SCPL (b/w microfilm) SCPL (b/w microfilm; bound volumes in color.) MAH (bound volumes in color) MAH " " MO include Twin Lakes & Del Mar; 1892, 1905, 1917)
SOQUEL:	1888 1892 1908 1920 1933	LOC; UCSC LOC; UCSC LOC; UCSC UCSC UCSC	

WATSONVILLE:	1886	LOC; UCSC
	1888	LOC; UCSC
	1892	LOC; UCSC
	1902	LOC; UCSC
	1908	LOC; UCSC
	1920*	LOC; UCSC
	1940	UCSC
	1950	UCSC
	1956	UCSC
	1962	LOC; UCSC

\*(Includes Watsonville Junction in Monterey County)

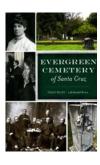
Screen shot of Aptos, 1888. (UC Santa Cruz, Historical Information Gatherers database.)

Bay View Hotel (still standing, 2022)



#### **SOURCES**

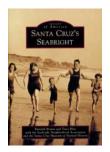
These sources complement the Bibliography created by Judith Steen for John Chase's 3rd Edition of the Sidewalk Companion to Santa Cruz Architecture, 2005 (reprinted with corrections, 2007). There is no overall recent history of Santa Cruz County, but these volumes provide insight into the people who played a significant role in the communities that constitute Santa Cruz County. Some of these volumes were created before the availability of online research tools for genealogy, local newspapers (Newspapers.com, est. 2012), and archives. Therefore, discrepancies between what was known then, and what information may be easily discovered today, will exist. Please note that besides the volumes listed here, there is an additional number of significant works on local history published (including an Online History Journal) by the Museum of Art & History:https://www.santacruzmah.org/history-collection



Bliss, Traci with Randall Brown. Evergreen Cemetery of Santa Cruz, Charleston, The History Press, 2020.

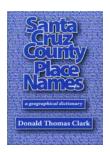


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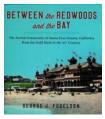
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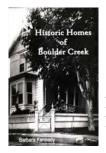


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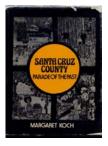
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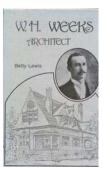


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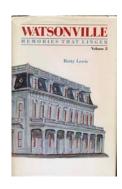


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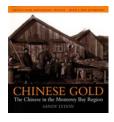
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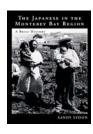
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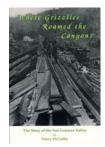


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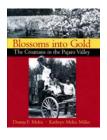
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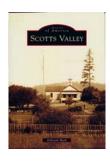
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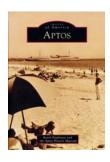
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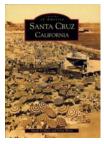
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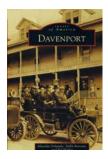
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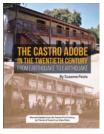
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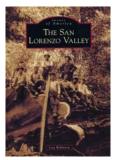
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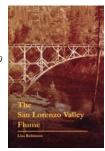
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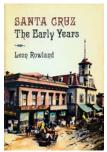
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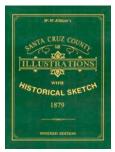
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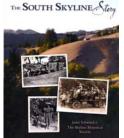
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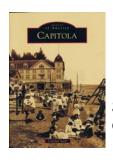
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