
RESEARCHING YOUR HOUSE & PROPERTY

INTRODUCTION

Researching your house or property in the Archives can be an exciting and rewarding experience, particularly when you find that vital piece of information you've been looking for.

This Research Guide has been prepared in order to help you get started with this work. Before you begin, it is useful to know the legal description of your property. It is also possible to determine that information at the Archives. Furthermore, it should be pointed out that archival research can be time intensive and that there are occasionally gaps in years with some archival material. Many records used in property research are in a very fragile state and need to be handled with care. It may not be possible to photocopy records if they are too fragile to maneuver.

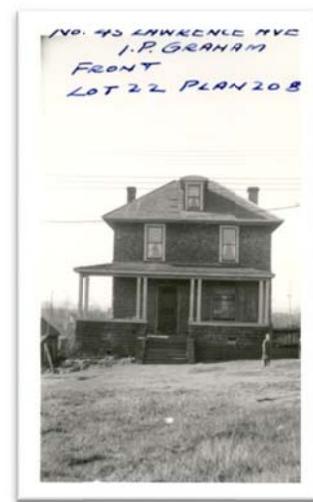
HENDERSON'S CITY DIRECTORIES

Henderson's Directories can help you arrive at a probable date of construction for your house. If you have the municipal address, it is possible to find the first year that a house was listed in the Directories. Directories cover both Fort William, Port Arthur and Thunder Bay. City Directories are organized alphabetically by street name, the name of the resident or the name of the former owner. Typically, the head of the household is the only name listed under an address. Information can include whether or not the individual owned the house, resided or boarded there, whether or not they were employed and what their occupation was.

Note that some street names and municipal addresses have changed over time. There is a guide available that documents these changes.

The Archives has directories for the following years: 1909 – 1911; 1920 – 1923; 1925; 1927; 1929 – 1931; 1935 – 2000. The Archives also keeps Phone Directories and currently has the years: 2002 – 2003; 2006 – 2007; 2009 – 2011/2012.

In addition to their usefulness in property research, City Directories can also potentially provide a wealth of information about the City in general, including statistical information on population and building permits, information about institutions such as schools, churches, associations, hospitals and libraries. Directories can also provide information about



*Right: "45 Lawrence Avenue" -
1993-23 (Item 17) Series 29,
City of Port Arthur Fonds.*

businesses that were active in the City at a given time. They are also useful for researchers who are trying to trace the location of their ancestors in the area.

ASSESSMENT ROLLS AND TAX COLLECTOR ROLLS

Assessment Rolls are a record of property tax assessment. They can be useful for a variety of research purposes but are particularly critical in property research for determining the legal description of a property. Assessment Rolls for the former City of Fort William are available between 1902 – 1969 (Series 13 & 14). The Archives also has Assessment Rolls for the former City of Port Arthur between 1886 – 1969 (Series 23), with some years missing in the earlier period. Assessment Rolls for the City of Thunder Bay range from 1970 to the most current assessment. (Series 40.)

Generally, Assessment Rolls include information about the owners of a property, details on the property description, when they owned the property and the assessed value of that property over time. This typically includes parcel number, name and mailing address of the owner, location and description of the assessed property, school zone, school support, tax class, total valuation, exempt distribution and taxable distribution. Some earlier Assessment Rolls may include information such as marital status, occupation, year of birth, religion and number of children.

Assessment Rolls help researchers determine the legal description of their property.

Tax Collector Rolls contain similar information to Assessment Rolls but also go into more detail about tax payments and tax arrears. They are helpful for any years where there are missing Assessment Rolls. Assessment Rolls and Tax Collector Rolls are prepared the year prior to their use. For example, an Assessment Roll prepared in 1970 would be relevant for 1971. Both Assessment Rolls and Tax Collector Rolls are organized by ward and subdivision. Maps showing ward boundaries are available at the Archives.

More recent Rolls can be navigated by obtaining a roll number from the Office of the City Clerk. However, searching through Assessment Rolls can often take some time, particularly for earlier years, as the information is not organized alphabetically or by street number. For Assessment Rolls from the City of Thunder Bay, street name and surname indexes are available for the years 1976 – 1995 (Series 41 & 42). Supplementary Assessment Rolls also provide detail on the changes of ownership to a property.

LAND REGISTRY RECORDS

Land Registry records belong to the Province of Ontario and are on long term loan from the Archives of Ontario. These records serve as evidence of property transactions, where land has been purchased, sold or mortgaged over time for the entire District of Thunder Bay. The date range is approximately 1871 – 1966, however, this can vary depending on the type of record and its location. It is important to note that the Land Registry system has changed significantly over time and not all records were transferred by the Archives of Ontario. As a result, there may be some anomalies and missing links.

Essentially, the kind of information you can obtain from land registry records include who owned, sold and bought a property, the selling price, the residence of the owner and buyer and the dimensions and location of the property. Broader information that may be obtained can include changes in community structure, settlement patterns, land use and economic activity.

There are a variety of records available within the land registry system. The most useful being the Copy Books (Series 278). Copy Books are copies of deeds, mortgages, land transfers, and other property documents (these documents are also collectively referred to as instruments). The Archives has Copy Books for the District of Thunder Bay, divided generally into Fort William, Port Arthur, and the surrounding townships. There are two indexes available to the Copy Books, the Abstract Indexes, and the Alphabetical Indexes. The Abstract Indexes require you to know the legal description of the property. The Alphabetical Indexes are organized by year and then alphabetically by the grantee and the grantor of a property. Usually the Abstract Indexes are more useful to researchers who are not aware of the exact year a property transaction has taken place.

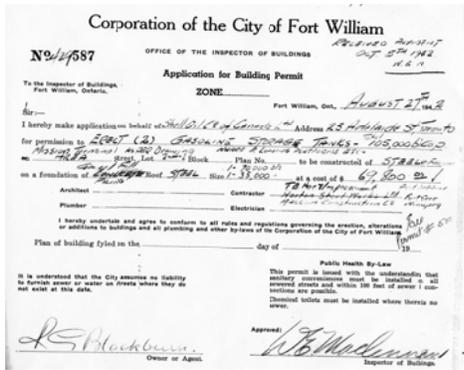
Land Registry records serve as evidence of property transactions within the District of Thunder Bay.

The Abstract Indexes serve as a summary of all property transactions relating to a specific lot of land. They are organized by geographic area and by the property's legal description. Included is the lot number, instrument number, date of the instrument, date of the registry, the grantor's name, grantee's name, quantity of land, consideration or amount of mortgage and any remarks. When searching the Indexes, it is crucial to take note of the Instrument number, as it is through this number that a copy of the deed itself can be located in the Copy Books.

Other records that may be useful in property research include Custody of Documents, 1953 – 1960 (Series 279); Debenture Registers, 1878 – 1964 (Series 280); Deposit Index Books, 1904 – 1963 (Series 281); Notices of Leases, 1956 – 1971 (Series 282); Alphabetical Index of Transferors/ Owners, 1888 – 1916 (Series 283); Deposits, 1953 – 1956 (Series 284); General Registers, 1948 – 1956 (Series 285) and; Instruments, 1864 – 1958 (Series 293).

BUILDING PERMITS AND PLANS

Another potential source of information are the Building Permits and Plans. Building Permits provide information on construction and modifications that have been made to a property at a given time and typically include such information as the permit number, applicant's name, the contractor, the type of construction and associated cost.



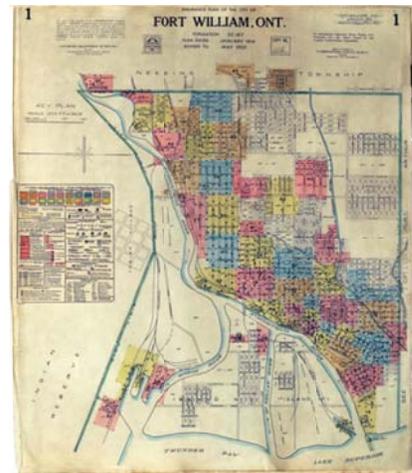
Above: Building permit for a property in Fort William: Series 122, City of Fort William Fonds.

For the former City of Port Arthur, Indexes to Permits exist for the years 1914 – 1969 (Series 169). Port Arthur Building Permit Applications are on microfilm for the years 1912 – 1969. For the former City of Fort William, Permit Registers exist for the years 1907 – 1972 (Series 11). Building Permits for Fort William are also in the Archives for the years 1941 – 1969.

FIRE INSURANCE MAPS

Fire Insurance Maps can help you determine when a building was built or demolished and determine an exact location of a lot that building was, and still may be located on. Originally produced in order to establish rates for fire insurance purposes, Fire Insurance Maps relate to both commercial and residential properties.

The Archives houses maps for Fort William for the years 1919 – 1950 and Port Arthur for the years 1908 – 1915. There are some significant gaps between these years. The Archives also has a series of maps for the City of Thunder Bay dated 1961 (Series 349). Most of the earlier Fire Insurance Maps are available digitally on compact disc in the Archives. These earlier maps are arranged numerically. Consult the file list in the Archives for the year and streets covered for each map.



Bottom: Fire Insurance Map #1, City of Fort William.

AERIAL PHOTOGRAPHS

Aerial photographs of the City and surrounding areas can also be consulted by researchers when tracing the changing shape and nature of an area of the City over time. The photographs reflect the emergence and disappearance of buildings and changes to the landscape, parks and roads. Maps for the relevant years are available which help researchers determine exact locations in the City and the photographs that they need to request.

The Archives has aerial photographs for the following years; 1949, 1955, 1959, 1962, 1968 – 1969, 1974, 1976, 1981, 1983, 1987, 1991 and 1996. Photographs for the years 1987 to 1996 are in colour.

CONTACT THE ARCHIVES

235 Vickers Street North
Thunder Bay, Ontario
Phone: 807-625-2270
Fax: 807-625
Email: archives@thunderbay.ca