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United States Department of the Interior  
National Park Service

JAN 23 1990

National Register of Historic Places  
Registration Form

This form is for use in nominating or requesting determinations of eligibility for individual properties or districts. See instructions in *Guidelines for Completing National Register Forms* (National Register Bulletin 16). Complete each item by marking "x" in the appropriate box or by entering the requested information. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, styles, materials, and areas of significance, enter only the categories and subcategories listed in the instructions. For additional space use continuation sheets (Form 10-900a). Type all entries.

1. Name of Property

historic name North Main Street Historic District  
other names/site number \_\_\_\_\_

2. Location

street & number N. Main St.: W side 500 block; E & W sides 600 & 700  not for publication  
city, town Henderson blocks  vicinity  
state Kentucky code KY county Henderson code 101 zip code 42420

3. Classification

Ownership of Property	Category of Property	Number of Resources within Property	
<input checked="" type="checkbox"/> private	<input type="checkbox"/> building(s)	Contributing	Noncontributing
<input type="checkbox"/> public-local	<input checked="" type="checkbox"/> district	<u>37</u>	<u>12</u> buildings
<input type="checkbox"/> public-State	<input type="checkbox"/> site	<u>3</u>	<u>1</u> sites
<input type="checkbox"/> public-Federal	<input type="checkbox"/> structure	<u>40</u>	<u>13</u> structures
	<input type="checkbox"/> object		<u>0</u> objects
			<u>13</u> Total

Name of related multiple property listing: N/A  
Number of contributing resources previously listed in the National Register 0

4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this  nomination  request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property  meets  does not meet the National Register criteria.  See continuation sheet.

David L. Morgan 1-15-90  
Signature of certifying official David L. Morgan Date  
State Historic Preservation Officer, Kentucky Heritage Council  
State or Federal agency and bureau

In my opinion, the property  meets  does not meet the National Register criteria.  See continuation sheet.

\_\_\_\_\_  
Signature of commenting or other official Date  
\_\_\_\_\_  
State or Federal agency and bureau

5. National Park Service Certification

I, hereby, certify that this property is:

entered in the National Register. Patrick Andrews 3/7/90  
 See continuation sheet.

determined eligible for the National Register.  See continuation sheet.

determined not eligible for the National Register.

removed from the National Register.

other, (explain:)

\_\_\_\_\_  
Signature of the Keeper Date of Action

**6. Function or Use**

Historic Functions (enter categories from instructions)

DOMESTIC/single dwelling

Current Functions (enter categories from instructions)

DOMESTIC/single dwelling

**7. Description**

Architectural Classification  
(enter categories from instructions)

Italianate

Queen Anne

Other: Folk Victorian

Bungalow/Craftsman

Materials (enter categories from instructions)

foundation brick

walls brick

weatherboard

roof asphalt

other wood

stone

**Describe present and historic physical appearance.**

The North Main Street Historic District is located two blocks north of Henderson, Kentucky's central business district and one block east of the Ohio River. With a population of approximately 24,000, Henderson is one of the five largest cities in western Kentucky and is the county seat of Henderson County, which is situated in the northern tier of the 38 counties comprising the Pennyryle region. Henderson affords a clear vista across the Ohio River to rural Indiana as one of western Kentucky's few urban areas directly on the river that does not require a flood wall due to its high banks. The southern outskirts of Evansville, Indiana are five miles north of Henderson and Louisville, also on the Ohio and Kentucky's largest city, is 150 miles east.

The North Main Street Historic District encompasses approximately two-and-one-half city blocks which are the oldest and most intact portion of a residential neighborhood that originated in the second quarter of the nineteenth century and experienced development into the 1970s. The district includes 33 houses, 16 garages and other subsidiary buildings in rear yards (most of them on alleys and not visible from the street), and four structures (three iron fences and one swimming pool). Twenty-six (or almost 79 percent) of the primary resources contribute to the area's historic character, while seven are non-contributing due to alterations or post-1941 construction dates. The district's historic architecture is an approximately even mixture of vernacular or popular dwellings and very stylish residences which include some of Henderson's outstanding examples of the Italianate, Queen Anne and neoclassically inspired revival styles. Fourteen of the houses are of brick construction; the remainder are frame, of which six are brick-veneered, plus single examples of tile and cinder block.

All of the district's properties front the 500 through 700 blocks of N. Main St., between Fifth and Eighth Streets, which is part of the grid pattern of streets characterizing pre-World War II Henderson. Historic houses line both sides of the 600 and 700 blocks but only the west side of the 500 block as the east side consists of new and altered properties. In addition to the distinctive architecture, carefully maintained yards and buildings as well as surrounding areas help define the district. East of the district, the terrain slopes sharply downward to Merritt Dr. and the banks of the Ohio River where land use is a mix of industrial and modest residential. Houses, many of the early but altered, line busy N. Elm St. to the west. North of the district, predominantly post-World War II houses line the east side of N. Main St., facing early but altered houses on the west, while to the south a railroad trestle and two residential blocks that have been largely altered in the course of adaptive reuse as offices serve as a transition to the downtown commercial area. Much of the central business district and two sizable

**8. Statement of Significance**

Certifying official has considered the significance of this property in relation to other properties:

nationally  statewide  locally

Applicable National Register Criteria  A  B  C  D

Criteria Considerations (Exceptions)  A  B  C  D  E  F  G

Areas of Significance (enter categories from instructions)

Architecture  
Other: Socio-economic Development

Period of Significance

c. 1860 - 1939

Significant Dates

c. 1860  
1867

Cultural Affiliation

N/A

Significant Person

N/A

Architect/Builder

J. Clore and Son (?), builder

State significance of property, and justify criteria, criteria considerations, and areas and periods of significance noted above.

**SUMMARY**

The North Main Street Historic District is important in the history of Henderson, Kentucky as the relatively intact core of a residential neighborhood which represents the city's socio-economic development from the end of the antebellum period through the eve of World War II. Henderson's economy, based prior to the Civil War upon a thriving tobacco industry, recovered fairly quickly during the post-bellum period. Augmented by the completion of major rail lines in the late 1860s, 1870s and 1880s, post-war expansion of the tobacco industry and other manufacturing enterprises including distilling, building supplies and textiles contributed to population growth and prosperity manifested in the development of fashionable neighborhoods. The North Main Street Historic District encompasses two-and-one-half city blocks containing several of Henderson's most impressive "high-style" houses and popular renditions of certain modes, including examples of the Italianate, Queen Anne and neoclassically inspired revival styles as well as eclectically embellished basic house types and bungalows. Despite the loss of virtually all of the city's early industrial buildings, this residential district of 33 resources erected primarily between c. 1860 and 1939 for Henderson's industrial, commercial and professional leaders, their upper-level personnel and various tradesmen and artisans continues to reflect a significant period of local history.

## 9. Major Bibliographical References

Previous documentation on file (NPS): N/A

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # \_\_\_\_\_
- recorded by Historic American Engineering Record # \_\_\_\_\_

See continuation sheet

Primary location of additional data:

- State historic preservation office
- Other State agency
- Federal agency
- Local government
- University
- Other

Specify repository:

Kentucky Heritage Council

## 10. Geographical Data

Acreeage of property approximately 12.5 acres

### UTM References

A 

1	6	4	4	8	2	1	1	0	4	1	8	9	0	0	0
Zone		Easting					Northing								

C 

1	6	4	4	8	2	3	1	0	4	1	8	9	5	0	0
Zone		Easting					Northing								

B 

1	6	4	4	8	4	6	0	4	1	8	9	0	9	0	
Zone		Easting					Northing								

D 

1	6	4	4	8	0	9	0	4	1	8	9	4	4	0	
Zone		Easting					Northing								

See continuation sheet

**Verbal Boundary Description** The boundaries of the North Main Street Historic District follow legal property lines with two exceptions (subdivisions of the parcels containing entries 1 and 12 in order to exclude post-WWII residences on the southern portions of their lots), as shown by the bold line on the accompanying map which is a composite of photocopied portions (reduced to a scale of 1-3/16" = 100') of sheets 8, 9, 17 and 18 of Henderson, Kentucky Property Map H1. This map should be compared to the accompanying parcel overlay for aerial photos and USGS map in order to reference the district to its neighborhood and surrounding town.  See continuation sheet

### Boundary Justification

The boundaries of the North Main Street Historic District are drawn to include the greatest concentration of intact historic resources constituting the residential neighborhood that began to develop in the second quarter of the nineteenth century north of Henderson's central business district. The areas immediately beyond the boundaries are either predominantly modern, or historic but substantially altered.

See continuation sheet

## 11. Form Prepared By

name/title Claudia R. Brown

organization N/A -- independent consultant date September 1989

street & number 309 Calvin Road telephone 919/828-8403

city or town Raleigh state NC zip code 27605

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residential neighborhoods south and southeast of the CBD have been identified as eligible for National Register listing and nominations are being prepared for those three districts. In addition, four individual buildings already have been listed in the Register: the Barret House, 1977; St. Paul's Episcopal Church, 1978; Henderson L & N Depot, 1980; and the John E. McCallister House, 1982.

Although N. Main St. is a fairly broad avenue and the central business district is nearby, traffic in the North Main Street Historic District is minimized by the street's termination at Twelfth St. A mature canopy of tall hardwoods in the grassy right-of-way serves as an effective buffer for most of the houses, which are fronted by concrete sidewalks stamped at street corners with the dates of construction and paving contractors' names. All of the properties are landscaped with mature foundation plantings and most of the yards also have manicured lawns shaded by tall trees and accented by smaller flowering trees and shrubs. Individual parcels are primarily narrow rectangles extending approximately half the depth of the block with small front yards slightly elevated from the fairly even grade of the street and service alleys at the rear of deep back yards. Prominent exceptions are the east side of the 600 block, which contains spacious lots for four very large houses, including one sited on a raised terrace, and the west side of the 700 block which has only five houses in large elevated lots heavily wooded in side and rear yards, three of which block extend the full depth of the block to overlook the river. Setbacks vary considerably in the latter block, but elsewhere they are fairly consistent, especially in the east side of the 700 block where they are nearly uniform due to development within a relatively brief period.

The two oldest houses in the North Main Street Historic District date from the late antebellum period. The Allin-Taylor House (entry 30) originated as a small vernacular Greek Revival style building sometime between 1855 and 1862, when its second owner bought it. The one-story house was built on a full basement which appears as a complete story on the main facade in order to conform to the steep upward slope of the site; the main entrance was in the north gable end and reached by a tall flight of stairs. Today, however, the house resembles a vernacular late Queen Anne style dwelling due to the 1904 addition on the north elevation of a cross-gable wing with a three-sided main facade. (It also has acquired a resemblance to Gulf Coast houses since the latticework concealing the basement has been removed and the main entrance moved to the lower level.) In contrast, the c. 1860 Smith-Katterjohn House (entry 14) is intact on the exterior except for a classical revival entrance with sidelights and flat-roofed entrance porch with box posts probably installed around 1900. This two-story brick house may be termed "transitional," incorporating a low-pitched hipped roof, molded cornice, flat bracketed frieze, and segmental-arched side and rear window openings which signal the emerging Italianate style with prominent flat stone lintels at the main facade windows which allude to the waning Greek Revival.

The district's six full-blown Italianate houses are among the area's most visually distinctive resources. The earliest, as well as the largest, of this group are the Talbott-Stites-Royster House (entry 3) and the Nunn-McClain-Clay House (entry 4)

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built in 1867 on adjoining spacious lots. Both houses are brick and slightly L-shaped with the characteristic almost flat hipped roof, deep bracketed eaves, and tall and narrow segmental- and round-arched windows. Both have their own, individualizing features: at the two-story Talbott-Stites-Royster House, a square tower rises as a third story above the central entrance bay and the front porch is extremely ornate with Moorish-looking slender columns and intricately sawn spandrels and frieze; next door, small round-arched attic windows and prominent stone hood molds with acanthus keystones distinguish the two-and-one-half-story Nunn-McClain-Clay House. The brick Newcomb House built c. 1870, the only one-story Italianate in the district, exhibits an immense entrance surround that rises the full height of the facade with heavy scroll brackets supporting a boldly projecting entablature. The surround is centered on the five-bay facade of a simple rectangular, gable-roofed form that is otherwise typical of the style in its very tall windows, bracketed cornice, and porch supported by molded and chamfered posts with cutwork spandrels at the middle three bays. Like the Nunn-McClain-Clay House at the opposite corner of N. Main and Seventh, the Newcomb House is well screened, yet more secluded due to its deep setback and elevated lot. Smaller and less elaborate than the foregoing examples, the two-story brick houses at 509 (entry 15) and 521 (entry 18) N. Main St. are akin to townhouses in their almost cubical massing, wide projecting bracketed cornices which conceal the roofs, and placement of the entrance in an end bay. The L-shaped, two-story Rankin House (entry 2) is a frame structure that has been altered with brick veneer and splayed stone lintels, yet these materials are not inappropriate to the house's original Italianate styling which remains clearly evident in its bracketed cornice, tall and narrow windows, polygonal window bay and entrance porches with chamfered posts molded at top and bottom.

Characterized by varied, irregular and asymmetrical rooflines and massing, and usually by an assortment of materials and textures as well, Queen Anne style houses enliven many late nineteenth- and early twentieth-century streetscapes. The five Queen Anne style houses in the North Main Street Historic District span the period 1874 to the turn of the century and range from modest picturesque frame cottages to expansive, robust designs. Built in 1874, the Eisfelder-McClellan House (entry 32) is an early and conservative rendition of the style in its construction and decoration exclusively of wood, its form of a hip-roofed core with offset gabled wings, and a fairly restrained decorative program limited to the gables and front porch. The front gabled wing contains scalloped shingles in the gable and a two-story three-sided bay panelled and bracketed at the top, while the entrance porch also is bracketed with an unusual pierced sawnwork frieze edged in delicate drop pendants. The apex of the style is epitomized by the immense two-and-one-half-story brick William Soaper House (entry 1) built in the late 1880s. Here, irregularity and variety reign, with multiple projections ranging from polygonal bays to an octagonal corner tower, imbricated shingles at the gables, ashlar at string courses, lintels and sills, and rich millwork at several porches. Corner towers, in this case rounded and in different heights and girths, also characterize the two-and-one-half-story brick Blackwell House (entry 19), which also is further embellished with rusticated ashlar, contrasting textures and patterns of brickwork, and terra cotta panels. The

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district's two more modest Queen Anne houses both date from around 1900. The frame house at 513 N. Main St. (entry 16) is most interesting for its two-story form with a gabled roof flared on the front slope which sweeps downward on the north end to engage the front porch next to a large two-story polygonal tower defining the south end of the main facade. The one-and-one-half-story brick Stephan House (entry 6) features the popular tall hip-roofed block with offset gables, a shingled front gable above a three-sided bay, an eyebrow dormer, a bracketed cornice and heavy turned posts at the front porch, and a square corner tower with pyramidal roof.

The largest single group of houses in the North Main Street Historic District comprise ten folk Victorian dwellings built in the west side of the 600 block and the east side of the 700 block between the early 1880s to around 1910. Straightforward in both their forms and decoration, these basic, or folk, house types consist of either intersecting gable-roofed units creating a T- or L-shape or a tall hip-roofed block with lower offset gabled wings. They are embellished primarily at porches and gables with popular standard millwork influenced by contemporary high-style architecture -- turned, sawn and chamfered during the late nineteenth century and increasingly more neoclassical as the Colonial Revival style gained popularity after 1900. All of the folk Victorians in the district are of frame construction and range in height from one to one-and-one-half to two stories. The one-story T-shaped Reutlinger House (entry 11) built in the early 1880s is one of the oldest and most ornate, with bracketed molded crowns at the front windows, a porch of chamfered posts, sawn fan spandrels and frieze of circles, and distinctive ornamental bracing in the front gable reminiscent of Carpenter Gothic architecture. Two other contemporary T-shaped houses side-by-side at 617 (entry 24) and 623 (entry 25) N. Main St. feature three-sided window bays in the front gables, while the more intact of a c. 1890 pair at 710 (entry 7) and 714 (entry 8) N. Main retains molded crowns at tall windows and a transomed main entrance. The two-story L-shaped Rutsch House (entry 27) of c. 1890 is one of the district's most decorative folk Victorians with its ornate molded and bracketed window crowns, patterned shingles in the gables, and slender chamfered posts, continuous sawn spandrels linked by drop pendants and a bracketed cornice at the porch. Of the two neighboring one-and-one-half-story hipped and gabled examples built around 1910, the more elaborate house at 716 N. Main St. (entry 9) has Palladian windows in the front gable and dormer and Tuscan columns on brick plinths at the front porch.

Neoclassically inspired styling (including the two latest folk Victorians) and the bungalow mode constitute the district's historic twentieth-century architecture. The earliest neoclassically inspired houses include two late Victorians incorporating certain features identified with the waning Queen Anne style and neoclassical elements which dominate a design best termed Neo-Colonial. For example, the 1901 Jarvis House (entry 17) has vertical applied timbers in the front pediment, tall corbelled chimney stacks and a second-story, three-sided window bay, yet the balanced treatment of the overall two-story brick form and main facade, cross-gable roofline with pediment across the front and Corinthian porch columns identify the house as a Neo-Colonial. By the mid 1920s, the neoclassically inspired revival styles had lost

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all traces of non-classical eclecticism as represented by the Worsham House (entry 33), a self-contained, symmetrical blocky form brick-veneered in Flemish bond which recalls Italian Renaissance houses in its Ionic porch elements and tall parapet lined with turned balusters which conceals an almost flat roof. Of the district's two bungalows, the c. 1914 Mayer House (entry 12) exemplifies one of the most typical bungalow designs in its one-and-one-half-story side-gabled form, large front dormer, triangle brackets and recessed front porch, while the contemporary one-story bungalow at 734 N. Main St. (entry 13) in a simple rectangular configuration with a low-pitched hipped roof is notable as an early example of the use of cinder block for residential construction. The brick-veneered King House (entry 31) is a Colonial Revival-bungalow hybrid in its self-contained two-story form and symmetrical fenestration, eave brackets at the gable-end roof, and porch with heavy brick piers and slightly arched entablature.

The most prevalent alterations in the district are applications of synthetic siding and replacement porches, which predominate among the folk Victorian houses. Of the seven re-sided houses, four continue to contribute to the district's historic character due to the preservation of original or early trim and applied ornament. The three non-contributing houses with synthetic siding also have modern replacement porches. Three houses feature early Tuscan-columned replacement porches or 1920s "bungalow porches" with tapered or straight or box posts on brick plinths which are not intrusive as they reflect historic architectural trends.

Of the district's four post-1941 houses, three are very similar early 1940s Colonial Revival style dwellings situated in a row on the former site of an 1870s house. All three are veneered in red brick and are two stories with gable-end roofs, symmetrical three-bay main facades, and reserved neoclassical detailing at the entrances. The fourth intrusion is a 1970s Tudor Revival style house.

Most of the district's outbuildings, of which approximately two-thirds pre-date 1942, are garages of frame, brick or cinder block construction. In addition, there is a c. 1939 garden house behind the Blackwell House (entry 19) which exhibits a distinctive oriental design incorporating an open lattice frieze and a two-tiered roof hipped with exposed rafter ends at the lower level and hipped and bellcast at the smaller upper level. The oldest outbuilding in the district is a narrow two-story brick house behind the c. 1870 Nunn-McClain-Clay House (entry 4) with which it is contemporary. This building, probably intended as servants quarters, is hip-roofed and has segmental-arched windows.

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## INVENTORY LIST

Historical background on the following properties has been gleaned primarily through the study of Sanborn Map Company insurance maps of Henderson (issued in 1885, 1892, 1897, 1901, 1906, 1913, 1923 and 1931), city directories (for the years 1893, 1899, 1909, 1915 and 1927), the 1880 Illustrated Atlas of Henderson and Union Counties and three 1880 articles in the Henderson Reporter entitled "Henderson and Her Improvements In the Last Ten Years." In addition, Old Henderson Houses (cited as OHH in the entries) served as a major source for the seven properties in the district for which the 1985 book has an entry, and certain information was taken from the 1887 History of Henderson County, Kentucky by Edmund Starling, Maralea Arnett's 1976 The Annals and Scandals of Henderson County, KY., and printed flyers and notes for recent house tours. It is generally recognized that certain of these references such as the directories and Starling are not infallible; consequently, deductive reasoning based upon analysis of several sources often determined the presentation of dates and names.

Typically, a property is named with reference to its earliest known occupant, often based upon a city directory listing which, whenever possible, has been checked against other sources. Whether or not that person had the building constructed or was a later owner cannot be determined on the basis of city directories as early directories do not indicate if the occupant is an owner or renter. Time constraints, lack of street indices in the earliest city directories and absence of certain directories from the Henderson Public Library collection were factors in the selection of the annual directories consulted. Absence of any names usually indicates that the directories reflected a high turnover rate, suggesting that the property was rental.

The ages of many of the outbuildings was determined on the basis of the Sanborn insurance maps. Certain subsidiary buildings, however, do not appear on the most recent, 1931 series of maps. In these instances, the building's approximate date of construction has been estimated on the basis of design and materials.

At the end of each entry, the resource is cited as contributing (C) or non-contributing (NC) to the historic character of the district.

1. William Soaper House. 612 N. Main St. Prominent tobacco buyer William Soaper had this two-and-one-half-story brick house constructed in 1887-90 upon his marriage to Antonia Hodge. The large house, expanded on the rear with a long two-story ell, epitomizes the Queen Anne style in its irregular form and variety of materials and rooflines. Brick predominates on the exterior, but imbricated shingles cover the gables and ashlar appears as stringcourses incorporating lintels and sills. The numerous projections from the tall, hip-roofed central block include gabled wings with polygonal bays and an octagonal south front corner tower juxtaposed to a rectangular bay projecting at an angle from the north front corner. Contrasts also characterize the rich millwork of several first- and second-story porches: continuous cutwork spandrels create arcades at both levels, but the unusual fan-like sunburst panels in the lower wraparound railing contrast to the sharp angles of the basketweave pattern of the balustrades above. The well-preserved house has been refurbished recently. (C)

Fence -- Original iron fence of alternating short and tall spears along the front and south sides of the property. (C)

Swimming Pool (NC)

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2. Rankin House. 616 N. Main St. A very low-pitched hipped roof, tall two-over-two double-hung sash windows, bracketed cornices, vents in the frieze board, and chamfered porch posts molded at top and bottom are characteristic of the Italianate style and reflect the early 1880s construction date for this L-shaped house. The two-story building also features interior end chimneys, one- and two-story rear ells, a polygonal bay at the lower level of the front wing, and an entrance porch in the front angle of the L sheltering a tall and slightly recessed door and transom. The house apparently was built for Mrs. Fannie G. Rankin, widow of James Ed Rankin, prosperous Henderson merchant murdered in 1864 by outlaws. Rankin had acquired extensive real estate, including the southern half of this block purchased in 1838. The 1880 Henderson atlas reveals that the house was built after 1880; the 1893 city directory lists Mrs. Rankin at this address, and she occupied the house into the 1930s. The property remained in the Rankin family until the death of Miss Ann Rankin in 1956. Although the Glover family, who owned the house from 1957 until 1965, had the frame structure brick veneered and splayed stone lintels with keystones installed, the house continues to contribute to the historic streetscape due to retention of all other original exterior features. The interior retains original woodwork and ceiling medallions as well as five iron fireplaces and cherry inlaid floors dating from a circa 1910 renovation. (C)

Fence -- Original iron fence of alternating tall and short spears across the front edge of the property. (C)

Garage -- One-story gable-front, weatherboarded frame structure apparently built prior to 1940. (C)

3. Talbott-Stites-Royster House. 626 N. Main St. When A. H. Talbott had this house erected in 1867, its Italianate styling was the height of fashion for Henderson architecture. Siting on a low terrace and a three-story tower encompassing the entrance bay augment the imposing quality of the large two-story form constructed of brick. The low-pitched hipped roof, segmental- and round-arched windows with brick hood molds, bracketed cornice with panelled frieze bearing attic vents, and tall interior end chimneys with corbelled stacks are salient Italianate features. The porch across the entrance and south double window bays is especially distinctive in its Moorish-looking slender columns and unusually intricate and delicate spandrels and frieze, all of wood. The plainer two-story brick wing with a rear one-story addition extending from the northeast corner of the main block may be an early addition. Sometime in the 1870s, tobacconist G. I. Beatty purchased the house; subsequent owners included John Gilmore of Owensboro, KY, Ohio Valley Banking & Trust cashier William H. Stites from the 1890s to the late 1910s, followed by insurance agent X. R. Royster for several decades. (C)

Garage -- one-story gable-front, weatherboarded building erected prior to 1940. (C)

4. Nunn-McClain-Clay House. 638 N. Main St. Due to the tall hardwoods and other dense foliage surrounding this house, it is only during the cold months that the impressive size, detailing and preservation of this solid brick house is readily apparent. The two-and-one-half-story Italianate dwelling is notable for its tall attic marked by short round-arched windows, tall segmental- and round-arched windows adorned with prominent hoodmolds at the first and second stories, respectively, the heavy turned posts with sawn spandrels at the front porch, and the elaborate frontispiece at the entrance with pairs of outer and inner doors. In addition, there are one-story polygonal bays on each side elevation and a two-story rear wing. Deeds reveal that A. Shelby Nunn bought this "portion of in lot 68" from A. H. Talbott for \$2,000 in 1866 and in 1871 sold the property "with the houses and improvements thereon situated" to Col. Jackson McClain for \$14,000; Starling cites the building date as 1868. McClain operated a large Henderson County farm and was prominent in local banking and railroad interests in addition to building a distillery in 1872. The house was sold at auction for settlement of McClain's estate in 1898 to Mrs. Bessie E. Clay, whose husband, James F. Clay, was a distinguished attorney,

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state senator (one term, elected 1871) and congressman (one term, elected 1882). The house remained in the Clay family until 1968. (C)

214 Seventh St. -- Narrow two-story, low-pitched hip-roofed brick house which appears to be contemporary with the main house, to which it has been attached by an enclosed one-story, elevated frame passage. The house, perhaps originally intended for servants, has segmental-arched windows and small one-story brick wings on the front and east elevations. (C)

Fence -- Iron fence of alternating short and tall spears on a concrete curb along the front and north edges of the property, probably contemporary with the house. [The large, squat piers with enormous finials, all of cast concrete, marking the end of the fence on Seventh St. and scattered across the side yard were moved to the property around 1970 from the old fire barn (destroyed) near Central Park.] (C)

Garage -- Large modern, one-story gable-front frame building. (NC)

5. 700 N. Main St. This one-and-one-half-story house represents a popular late Victorian house type in its form of a hip-roofed main block with lower offset gabled wings. It was built around 1890 and originally was weatherboarded. Extensive modern alterations include the addition of brick veneer and shed-roofed dormers, installation of a large picture window in the front gabled wing and rebuilding and screening the front porch. The earliest known occupant was W. W. Blackwell who lived here in the late 1890s, followed by insurance agent W. H. Weaver from the early 1900s to around 1920. (NC)
6. Stephan House. 706 N. Main St. Sanborn Insurance Maps indicate that this one-and-one-half-story brick house was built around 1900, perhaps for bookkeeper Henry A. Stephan who is recorded in city directories as living here during the late 1900s and 1910s. The well preserved house is a good example of a modestly-scaled interpretation of the Queen Anne style in its distinctive features and decorative program. Typical of the period in its tall hipped roof and lower gabled wings, the house is distinguished by a low square tower with tall pyramidal roof at the south end of the main facade; at the other end of the main facade there is a gabled wing with heavy scroll spandrels above clipped corners at the first story and scalloped shingles and a Palladian window motif that is pointed- rather than round-arched in the gable. An eyebrow dormer with latticework muntins accents the front plane of the hipped roof. The front porch has a bracketed cornice and turned posts on block-like plinths. (C)
7. 710 N. Main St. Originally almost identical to the house immediately to the north, this and its neighbor likely were constructed as speculative ventures, probably around 1890. The one-story T-shaped frame house with cross-gable roof retains its original corbelled chimney stacks, but has been altered with modern metal porch posts and spandrels in a foliate design, partial enclosure of the front porch, and a large tripartite window in the front gabled wing. An early occupant of the house was Mrs. Jessie C. Dade, who lived here from around 1900 to the late 1920s and perhaps later. (NC)

Garage -- Altered one-story frame garage of indeterminate age. (NC)

8. 714 N. Main St. Unlike its neighbor immediately to the south, which formerly was very similar to this house, 714 N. Main St. has been well preserved, featuring tall two-over-two windows with crown lintels and its original weatherboards. The house was built around 1910; the porch which filled the recess created by the two

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front wings was enlarged sometime between 1913 and 1923 to extend across the entire main facade with box posts molded at top and bottom on brick plinths and a matchstick railing. The succession of numerous occupants listed in the city directories suggests that the house was rental property in its early years. (C)

Garage -- One-story hip-roofed frame garage built around 1910. (C)

9. 716 N. Main St. This well preserved one-and-one-half-story weatherboarded house built around 1910 is characterized by Palladian windows in the gable of the front wing and the gable-roofed front dormer. Typical of its period in its form of a tall hip-roofed main block with shorter gable-roofed wings, the house also features tall two-over-two windows, a transom above the front door, and a matchstick railing and Tuscan columns on brick plinths at the front porch. One of the two original tall chimney stacks has been removed. (C)
10. 724 N. Main St. This plainer version of 716 N. Main St. also dates to around 1910 and probably was paired with its neighbor as a speculative venture. Virtually identical in form and materials to 716 N. Main, this house is identified by its small round-arched windows in the front gables, Tuscan columns as its only distinguishing porch elements, and the absence of transoms at the entrance and the first-floor window in the front wing. The house is well preserved and retains both of its tall corbelled chimney stacks. (C)
11. Reutlinger House. 728 N. Main St. According to Old Henderson Homes and Buildings published in 1985, the first known record of this frame house, dated 1889, listed its owner as Mary Reutlinger, who is assumed to be related to the Reutlingers who were partners in Reutlinger and Eisfelder Brewery formerly located nearby at the southeast corner of N. Main and Eighth Streets. The house was built in the early 1880s, perhaps by the brewery (which then owned the northwest quadrant of the block) for a high-level employee; the 1893 city directory lists brewmaster Rudolph Dietrichkeit at this address. Deeds and city directories suggest that the house remained rental property for much of the first half of this century. The well preserved one-story, T-shaped house has a cross gable roof and is weatherboarded. Bracketed crowns appear at the front windows and the small entrance porch in the front recess has chamfered posts, cutwork fan spandrels, and a frieze of circles, all standard millwork of the period. The most distinctive feature is the front gable adorned by ornamental bracing with a trefoil and drop pendants and quatrefoils at the ends of the raking boards which recall the Carpenter Gothic style popular during the 1860s and 1870s. (C)

Garage -- One-story, gable-front building with asbestos shingle sheathing and original sliding wooden doors across a single bay, built prior to 1935. (C)

12. Mayer House. 730 N. Main St. Alex Mayer, proprietor of Sam B. Mayer & Sons clothing and dry goods stores, had this one-and-one-half-story, gable-roofed bungalow constructed for his family around 1914. Although the weatherboards have been covered with aluminum siding, all other original salient features remain intact, including the triangle brackets in the gables eaves of the main block and large front dormer, large brick piers at the recessed porch across the north half of the main facade, and polygonal window bay on the south elevation. (C)
13. 734 N. Main St. This simple one-story house is notable as an early example of the use of cinder block for residential construction. Built in the early 1910s, it has a simple rectangular form with a low-pitched hipped roof and recessed full-facade front porch which came to be identified with one-story bungalows. The rough-faced ashlar veneer is original or an early addition. (C)

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14. Smith-Katterjohn House. 503 N. Main St. The low-pitched hipped roof with bracketed cornice signals the Italianate style, while the prominent flat stone lintels on the main facade allude to the Greek Revival and thus indicate that this brick house is "transitional," melding elements of a waning style with one that was gaining popularity. Stylistically, the house appears to date to the late 1850s or early 1860s. There is local speculation that the house was built prior to 1859 by either James and Sallie Rouse or Paul and Sallie Semonin, successive owners of the property who also were partners in the 1856 construction of the steamboat "Governor Powell" which brought severe financial problems in 1859. Tobacconist Stephen Phillip Smith bought the house in 1868 and passed it to his daughter, Josephine Smith Katterjohn, who lived here until her death in 1957. The front two-story block is one room deep in a side passage plan with an original one-story rear brick ell that has been enlarged with a frame second story and small one-story frame and brick additions. Except for the main facade, all original windows are segmental arched. The classical revival entrance with sidelights and a flat-roofed porch with box posts may have been installed after an 1894 fire. (C)
15. 509 N. Main St. In its form, plan and roofline, this stuccoed brick house resembles its c. 1860 neighbor to the south, but its segmental-arched windows throughout, many with simple brick hood molds, indicate it is of later, pre-1880 vintage. The Italianate house has a two-story, one-room-deep front block with side-passage plan, two one-story rear ells (one brick, the other weatherboarded), and a low-pitched hipped roof with bracketed cornice. A bracketed, hip-roofed hood added in the 20th century shelters the recessed entrance with sidelights. The earliest known occupant of the house was tobacconist Branch A. Blackwell, who lived here from at least 1893 until around 1920. Wharf master William Shelby is listed at this address in the late 1920s city directories. (C)
16. 513 N. Main St. A builder's guide probably provided the design for this two-story Queen Anne style frame house built sometime between 1897 and 1901. From the street, the house appears to be only one-and-one-half stories due to a tall gabled roof without dormers on the north end that flares to engage the front porch and a polygonal tower defining the second story on the south end. A stained glass lunette appears next to the front door. Despite aluminum siding, the house retains its salient features. The 1915 city directory lists N. K. Toy, a Metropolitan Life Insurance Co. superintendent at this address, and the 1927 directory lists Mrs. Mary S. Dunn. (C)
17. Jarvis House. 517 N. Main St. The balanced, regularized treatment of the overall form and main facade, cross-gable roofline with full pediment across the front, and Corinthian columns at the two-thirds front porch identify the Neo-Colonial styling of this late Victorian yellow brick house built in 1901. Additional classical features include the prominent molded frieze, flat piers at the corners and center of the main elevation, and modillioned cornice of the pediment. In contrast, the vertical applied timbers in the pediment, tall corbelled chimney stacks, and three-sided window bay at the second story harken back to the Queen Anne style. The two-story house was built for Minnie and Arthur Jarvis, who had the Jarvis Tobacco Factory at the corner of Third and Water Streets built in 1906. The Jarvis family owned the house until 1954. (C)
- Garage -- One-story gable-front building covered with weatherboards, built prior to 1942. (C)
18. 521 N. Main St. According to Sanborn Insurance Maps and stylistic features, this two-story brick house dates to the late 1880s. The Italianate house has an almost flat hipped roof, bracketed cornice with vented frieze, and tall one-over-one double-hung sash windows with flat stone lintels and sills. The main facade is somewhat

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irregular with recessed bay at the south end containing the entrance and the middle of the three northern bays in a shallow two-story, rectangular projection. The one-story bellcast deck entrance porch has been altered with modern foliate iron supports. (C)

19. Blackwell House. 525 N. Main St. This two-and-one-half-story brick house exemplifies the Queen Anne style in its varied and irregular form, roofline, surfaces and materials. The house consists of a tall hip-roofed core from which slightly shorter gable-roofed wings ending in two-story polygonal bays project on the side elevations. The most distinctive elements appear on the main facade where a round three-story tower marks each corner and the central bay features a convex wooden porch with turned posts and sawn spandrels at the first story and a gabled wall dormer at the attic. Although the towers vary in their circumferences and conical roof heights, they are identical in their detailing with includes second-story stone stringcourses and bands of brick corbelling above the second and third stories. Variety in surface textures also appears throughout in the rough-faced stone lintels, sills and foundation, prominent roof cresting and finials, rusticated ashlar covering the front parapetted gable, and terra cotta panels with foliate reliefs in the upper facades of the entrance bay. Much of the interior, including the ornate oak woodwork in the entry hall, remains intact. The house was built sometime between 1892 and 1897, when it first appears on the Sanborn insurance maps, by a member of the Blackwell family -- either Paul Alexander Blackwell (born 1826), co-founder of the wholesale hardware business P.A. Blackwell & Co., or his son William W. Blackwell, listed at this address in the 1909 and 1915 city directories. There have been several owners since the 1920s. (C)

Garden House -- This one-story rectangular wooden building near the rear property line is unusual in its Oriental design. Above an open lattice frieze, there is a hipped roof with exposed rafter ends, which in turn is topped by a smaller bellcast hip roof similar to a ventilator. The building dates to around 1939. (C)

20. 537 N. Main St. The primary intrusion in the district is this one-and-one-half-story frame house in the Tudor Revival style built in the 1970s. The property formerly was occupied by a large Queen Anne style brick house built around 1890 for a member of the Clore family and subsequently occupied for many years by C. F. Nosworthy. (NC)

21. 605 N. Main St. The symmetrical three-bay facade, simple pedimented frontispiece at the central recessed entrance, and gable-end roof characterize the Colonial Revival styling of this two-story brick-veneered house dating to the 1940s. (NC)

Garage -- Gable-front, masonite-covered building with modern roll-up doors. (NC)

22. 607 N. Main St. This two-story brick-veneered house dates to the 1940s. The Colonial Revival style house is distinguished by a gable-end roof, symmetrical fenestration, and an off-center entrance with sidelights and neoclassical surround. (NC)

Garage -- Gable-front, masonite-covered building with modern roll-up doors. (NC)

23. 609 N. Main St. The most distinctive feature of this two-story gable-roofed, brick-veneered house is the neoclassical entrance with sidelights, sunburst fanlight, and convex Ionic portico. The house dates to the 1940s. (NC)

Garage -- Gable-front weatherboarded building with modern roll-up doors. (NC)

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24. 617 N. Main St. Built between 1880 and 1885, this one-story gable-roofed house began as a mirror image of 623 N. Main as originally built. The house was erected in the side yard of the Joseph Clore house which formerly stood on the lots now occupied by 605, 607 and 609 N. Main, but it is not known if the Clores built this house or sold the subdivided parcel to another builder. The earliest known occupant is tobacco receiver S. D. Posey who lived here during the 1890s. Prior to 1892, both this weatherboarded T-shaped house and its neighbor had a three-sided window bay installed in the front gable end, and a few years later the porch along the rear wing was enclosed. A large rectangular vent has been added to the front gable and the front porch was altered prior to 1935 with replacement tapered box posts on brick plinths and screening. (C)

Garage -- Gable-front one-story building of brick-like terra cotta tile with one pair of vertical board doors hinged on their sides, built prior to 1931. (C)

25. 623 N. Main St. As constructed prior to 1880, this one-story weatherboarded, gable-roofed house was identical to 617 in its unembellished T-shaped form, but by 1885 it had a flat-roofed addition on the rear of the wing parallel to the street. Like its neighbor, the house had a three-sided window bay added to its gable-front wing prior to 1892; around the turn of the century, a sizable wing ending in a three-sided bay at the gable end was added behind the earlier addition, also parallel to the street, and a prominent three-sided window bay was installed on the south side elevation. Although the house has been sided in aluminum and the front porch altered with paired box posts on brick plinths typical of 1920s bungalows, all other early exterior features remain intact. The earliest researched record of the property is an 1886 deed conveying the house and lot from William F. Fulwiler to J. O. Clore, whose father founded Joseph Clore and Sons planing and saw mill located immediately to the west from 1855 until the 1920s. Members of the Clore family occupied the house until around 1920. (C)

26. Jensen House. 625 N. Main St. This two-story cruciform brick Neo-Colonial with a tall cross-gable roof was built around 1908 for jeweler J. D. Jensen and his family. A flat-roofed porch with prominent Ionic columns and molded frieze shelters the lower main facade and rough-faced stone lintels appear at the large one-over-one double-hung sash windows throughout and at the transomed, double-doored main entrance. (C)

Garage -- Modern one-story, gable-front, cinder block garage. (NC)

27. Rutsch House. 635 N. Main St. This well-preserved two-story L-shaped frame house features a tall gabled roof, tall and narrow windows with molded and bracketed crown lintels which appear singly or in groups of three, and scalloped shingles and a small round-arched vent in the front and side gables. Each gable is further defined by a sawn and pierced scalloped band at its base. The full-facade front porch has paired slender chamfered posts, simple continuous sawn spandrels linked by drop pendants, and a bracketed cornice. The original two-story rear ell was expanded with a very large sunroom and addition to the walk-out basement sometime after World War II. Stylistic elements appear to reflect an 1880s date for the original portions of the house, which certainly were built prior to 1897 when the Sanborn Insurance Maps first include this property. The earliest known occupant was C. O. Rutsch, bookkeeper for George Delker Co., who lived here for at least thirty years beginning around the turn of this century. (C)

28. Kraver House. 639 N. Main St. Like its neighbor at 635 N. Main St., this two-story T-shaped frame house probably was built in the 1880s and definitely prior to its appearance in the 1897 Sanborn Insurance Maps, the first series to include this property. Kentucky Peerless Distilling Co. owner and saloon operator Henry

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Kraver, recorded in city directories as residing here from the early 1890s until around 1920, is the earliest known occupant and may have had the house built. The cross-gabled roof house is similarly proportioned to its neighbor and probably also had ornamented gables and windows; it is distinguished by a small rectangular window bay in the lower front wing. Unfortunately, the house has been sided in aluminum, all original trim has been removed, the original curved corner entrance porch has been replaced with modern elements, and a one-story addition was made to the north front recess. (NC)

Garage -- One-story, gable-front building with two narrow bays covered by sliding doors, built between 1913 and 1923. (C)

29. Newcomb House. 707 N. Main St. This well-preserved house is among the most interesting in the district due both to its siting and architecture. The house is somewhat secluded, situated on a tree-covered rise far back from the street on a very deep corner lot that stretches all the way to Water St. Architecturally, the house is unique in the district for its robust Italianate treatment of a traditional one-story, one-room-deep form. Stylistic elements such as the heavy bracketed cornice reflect a construction date in the third quarter of the 19th century, probably in the late 1860s when several other imposing Italianate houses were erected along N. Main St. and in fashionable neighborhoods south and east of the business district. The symmetrical five-bay main facade consists of tall windows flanking a large recessed central entrance which is the design's focal point. Unusually tall and wide, the entrance is defined by a very heavy and richly panelled and bossed surround marked by an exaggerated bracketed cornice and stained a dark brown to contrast to the white-painted brick. The porch across the middle three bays has a bracketed cornice and slender molded, square-in-section box posts; sawn spandrels create an arcaded effect that further enhances the entrance due to the narrower spacing of the two middle posts to enframe the frontispiece exactly. To the rear there is a sizeable ell to which a carport has been attached. In addition, a long and narrow one-story brick wing runs parallel to the original ell from the northwest corner of the house. According to city directories, the house was occupied from the early 1890s until the 1910s by Mrs. Mary Newcomb and her children; Mrs. Newcomb was the widow of E. B. Newcomb who owned a tobacco stemmery at the southwest corner of Elm and Eighth Streets. The house merits additional research to determine its origins. (C)

30. Allin-Taylor House. 711 N. Main St. This one-and-one-half-story brick house represents three construction phases. The original, southern portion of the house -- a vernacular Greek Revival style building with a gable-end roof and four-bay facade -- was built between 1855 and 1862 for Richard M. Allin. In order to conform to the steeply sloping terrain, Allin had the house built on a full basement that appears as an additional story on the main facade. A long flight of steps provided access to the entry porch in the north front bay of the main level. Tobacconist Allan Gilmore bought the house in 1862 and five years later sold it to Francis Millet, a merchant who was one of the victims of an infamous bandit raid in downtown Henderson during the Civil War. Millet paid \$3,500 for the property, which he named "Millet Hill," and planted a vineyard between the house and the river. His tenure here was brief, however, as he sold the property in 1873 to Dr. Thomas W. Taylor, in whose family it remained until 1953. In 1904, Dr. Taylor's daughter and her husband, Sallie Taylor and Posey Marshall, had the northern cross-gabled wing and porch across the original facade added and the main entrance enlarged to accommodate double doors. The current owners remodelled the house after Gulf Coast houses by removing the latticework that had concealed the original basement and installing the main entrance at the lower level. Despite these and other changes (to window sashes and upper porch), the house retains numerous exterior features of the historic, 1904 renovation, including the overall form and fenestration, brackets above the clipped corners of the front and side elevations, and scalloped shingles in the gables. (C)

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31. King House. 723 N. Main St. Around 1914, H. L. King, president of Henderson Sales & Finance Co., had this two-story brick-veneered house constructed for his family. The simple rectangular form, gable-end roof and symmetrical three-bay main facade with a central entrance reflect the influence of the Colonial Revival style, while the eave brackets and almost full-facade front porch with heavy brick piers and slightly arched entablature borrow from the bungalow mode. (C)

Garage -- One-story brick, gable-front building contemporary with the house. (C)

32. Eisfelder-McClellan House. 733 N. Main St. According to Edmund J. Starling in his History of Henderson County, Kentucky, brewer Frederick Eisfelder built this two-story weatherboarded house in 1874 for \$2,800. Eisfelder had come to Henderson in 1868 to invest in and manage Reutlinger Brewery, founded by William Reutlinger three years earlier at the southeast corner of Main and Eighth Streets, about fifty yards from this house. The Eisfelders remained here until 1887 when they sold the house to Posey Marshall. The family of Mrs. Annie McClellan, grocers who bought the house from the Marshall in 1900, remained here until 1940. With its form of a hip-roofed core with offset gabled wings, fairly restrained decorative program limited to the gables and front porch, and use of wood exclusively, the well-preserved house is an early and conservative rendition of the Queen Anne style on a moderate scale. The three-sided, two-story bay in the front wing is typical, as is the use of decorative shingles in the gables. The entrance porch has chamfered posts, matchstick railing and a distinctive, rather delicate-looking millwork frieze that may have been a standard planing mill product although it is unique today in Henderson. A one-story wing extends from the northwest corner of the house. The plan has been altered somewhat, but much of the interior detailing, such as the staircase and trim throughout, remain intact. (C)

33. Worsham House. 737 N. Main St. Ohio Valley Banking & Trust Co. president John C. Worsham had this Neoclassical Revival style house constructed for his family in the mid 1920s. The imposing quality of the two-story tile house veneered in Flemish bond brick is enhanced by its tall balustrade concealing an almost flat roof and placement on a raised basement. Identifying stylistic elements include the self-contained blocky form, tall brick stringcourse, one-story Ionic porch facing Eighth St., Ionic surrounds at the Main St. and Eighth St. entrances, and the sections of turned masonry balusters incorporated in the brick balustrade. A one-car garage is located under the porch. (C)

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Henderson's initial settlement dates to the 1790s, but the story of the city's founding is intertwined with Kentucky's origin's almost three decades earlier. After Daniel Boone returned to Hillsborough, North Carolina in 1764 following his trek across the Alleghenies for the Transylvania Company, his account of the wilderness prompted Company head Richard Henderson to begin planning a new western colony. In 1775, the Company purchased 20,000,000 acres between the Kentucky River and the headwaters of the Cumberland River from the Cherokees, but the following year all of the Company's holdings west of Virginia were included in the County of Kentucky created by the Virginia Convention. Ultimately, the Virginia legislature granted Henderson and his fellow proprietors 200,000 acres on the Ohio River at the mouth of the Green River, in hostile territory 200 miles west of the Company's first Kentucky settlement at Boonesborough.

Almost two decades passed before the Company had their grant surveyed in anticipation of permanently settling it. In the course of the 1796 survey, the highest ground on the Ohio River was set aside as the town of Henderson with four streets paralleling the river for two-and-one-half miles, intersected by 25 cross streets. Each block, of four acres, was divided into four square in-lots of equal size, and 32 additional out-lots of 10 acres each were laid out in a one-lot-deep band along the three landward edges. Some of the lowest land in the middle of the in-lots, the equivalent of approximately six blocks forming a rectangular plot perpendicular to the river, was put under the town's municipal jurisdiction for public use. Richard Henderson and five of the other eight original proprietors had died by the time the Transylvania Company met in 1797 for final disposition of their holdings. The proprietors or their heirs and representatives drew lots for tracts platted the previous year. Although none of the original proprietors ever lived in Henderson, some of their relatives and descendants ultimately settled there.

Henderson's topographical desirability was not a secret known only to the Transylvania Company. For many years prior to the arrival of the surveyors, numerous pioneers plying the Ohio River in search of desirable land had taken note of the red clay cliffs west of the mouth of the Green River. When the surveyors arrived, portions of the land they platted as in- and out-lots already were occupied by a small village known as Red Banks which consisted of numerous simple wooden buildings (none of which survives) on the river bank between what is now Sixth and Powell Streets. The Transylvania Company allowed each citizen who had arrived prior to 1794 and improved his property to keep it and in addition gave each tithable male a one-acre lot. Additional newcomers soon followed, many from North Carolina and Virginia who brought the slaves needed to help cultivate the rich bottom land that was a primary attraction of the area. Tobacco became the region's first industry and nurtured the development of the new community as an important market with ideal access provided by the Ohio River. The names "Red Banks" and "Henderson" remained in use interchangeably at least into the 1820s.

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In 1798, Kentucky's General Assembly designated northern Christian County as Henderson County and Henderson as the new county's seat. Within a year a jail was built on the public square, but a courthouse was not completed on adjoining partitioned acreage until 1814. The late 1790s and the first decade of the new century saw the establishment of institutions and businesses that signalled the community's development. Records suggest that a school was in operation and Methodist, Presbyterian and Roman Catholic congregations organized, although all services were held in brush arbors or private homes. In contrast, taverns apparently thrived. In addition to Hannah Dunn and a man named Bradley opened the town's first two taverns in the center of town prior to 1798, and Michael Sprinkle opened Henderson's first licensed tavern in his log house at the southwest corner of Main and Fifth Streets, later occupied by the Barret & Co. tobacco factory. The first two doctors arrived in 1800, and in 1802 the first ferry across the Ohio River began operating. Merchants included Henderson's most famous early citizen, John James Audubon, who arrived from Louisville in 1809 to open a general merchandise store. Audubon also invested in real estate and other ventures and enjoyed great success for a while, but business failures during the 1810s ultimately prompted him to leave Henderson and rely on his talents as an artist and naturalist. The town marked the end of the new century's first decade with incorporation and a population of approximately 160.

Steady development marked the next half-century terminating with the onset of the Civil War. Due to its location on the major transportation route of the Ohio River and its relatively superior population (also affected by the river location), Henderson quickly became one of the top ten manufacturing counties in Kentucky's largest region, today comprised of 38 counties and known as the Pennyryle. Henderson County has maintained that position consistently to the present, with most of its manufacturing activities focussed on the county seat.

The Ohio River's steamboat era commenced in 1811 with the successful round-trip maiden voyage of the New Orleans from Pittsburgh to its namesake city. River improvements over the years increased the ease with which these boats travelled up and down the Ohio and greatly enhanced Henderson's economic development by augmenting the efficiency with which goods could be shipped to and from other markets. For several decades the Ohio River remained Henderson's major thoroughfare as road improvements progressed slowly. Although the Henderson and Nashville Railroad was incorporated in 1837 and again in 1850, construction of the line consisted only of tracks along Fourth St. to the river before it was interrupted by the Civil War.

Henderson's reliance upon a river subject to summer droughts that rendered it passable only to shallow-draft vessels meant that the community's exports were primarily those that could be held in storage. Consequently, tobacco, already the county's leading crop, became Henderson's leading industry as well. As early as 1801, a legislative inspectorship act designating Henderson one of the state's tobacco inspection points centered the tobacco exports of the entire western section of Kentucky here. A second inspection house was opened in 1805 to handle other commodities in demand such such as beef, pork, flour and hemp, which also were

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heavily traded on the river. The steadily increasing output of crops and livestock led to the opening of warehouses, beginning with Philip Barbour's one-story tobacco, hemp, cotton and pork warehouse in 1811. Several other Henderson merchants became major wholesalers of the region's produce, but tobacco remained by far the county's biggest commodity, leading to the county seat's status as the country's first strip tobacco market. (Stripping refers to the process of stripping, stemming, redrying and repacking tobacco in hogsheads for one or two years of fermenting in order to render it usable for chewing or smoking.) William and Samuel Bowen's large one-story frame tobacco inspection warehouse built in 1814, the Henderson and Ingram & Posey warehouses begun in 1817, and Richard Atkinson & Co.'s tobacco warehouse in operation from 1819 to 1844 all indicated tobacco's rapid ascendancy. By 1840 four tobacco stemmeries were in business, and ten years later two additional stemmeries began operation. Although the county's tobacco farmers prospered, it was the tobacconists in town who became truly wealthy, and by 1860, as the largest dark tobacco stripping market in the world, Henderson was said to rank second only to Frankfort-am-Main in Germany as the globe's wealthiest city per capita.

Due to the transportation limitations, most of Henderson's other antebellum industries catered to local needs. Blacksmiths, lumber mills and grist mills predominated, most of them built on or near the river in the downtown area, with several north of the town center as well. In 1857, the firm of Shraeder & Clore leased the river front just below Seventh St. for their new steam sawmill. Although distilled spirits stored well and had been produced by the region's farmers since settlement, the manufacture of alcoholic beverages did not become a major industry until the late 1850s when the Henderson Brewery was established by Reutlinger & Klauder at the northeast corner of Main and Eighth Streets. Other antebellum industrial ventures included the 1855 efforts of the Henderson Coal Company to sink a coal shaft near Twelfth and Water Streets. Coal was found but efforts were aborted due to legal problems. At an adjacent site, David R. Burbank, owner of one of Henderson's tobacco stemmeries, dug a shaft for a personal supply of coal and then drilled an artesian salt well for commercial purposes; after the salt works exploded, he worked his coal mine as a business until 1862.

Henderson County is in the middle of the Mississippi Valley Coal Field, and since the 1820s, when exposed outcroppings of coal had been extracted from riverbanks, the ore had become a major source of income. Before long, shaft mines dug throughout the county were yielding handsome profits for their investors. Many coal mine owners and agents were based in Henderson, which soon became an important regional coal market. The proximity of the mines to navigable routes facilitated coal sales, virtually all of which occurred within the county and especially in the town of Henderson, where an expanding economy created an exclusive local market for an ample supply of coal. The petroleum industry emerged in the county in 1856 when a coal company learned to extract paraffine oil from coal; it was not until after the Civil War, however, that oil and gas wells proliferated throughout Henderson County.

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The pace of Henderson's commercial, institutional and residential development generally paralleled the town's industrial growth during the antebellum period. Henderson's riverfront location and designation as the county seat ensured its status as a major regional market and helped to buffer it from economic calamity. Real estate values increased steadily, surging along with wages and development just prior to the Panic of 1819 and stabilizing by 1820 when immigration to Henderson was on the rise again, accompanied by renewed development. Throughout the next four decades, the establishment and growth of sawmills and brickyards necessary to satisfy an increasing demand for building materials mirrored the financial stability of Henderson's citizens. At the center of town in the environs of the public square, new and expanded businesses erected frame and brick buildings for such enterprises as Henderson's first newspaper and hotel, as well as new banks. In his annual accounts of Henderson's progress, Starling mentions four taverns, four groceries and four boat stores operating in 1842; his entry for 1855 lists four taverns, nine groceries, three commission merchants, five boarding houses and two general merchandise stores. The rise of the institutional trappings characteristic of a full-fledged community included at least three private academies in the 1810s. Henderson's first religious building was Union Church erected in 1825 at a corner of the public square and used by most of the town's denominations until they could build their own facilities. A spate of church building -- often an initial frame structure replaced several years later by a larger brick church -- was initiated by the Episcopalians and followed in succession by the Baptists, Methodists, Presbyterians, Disciples of Christ and Cumberland Presbyterians from the late 1830s through the 1850s.

The City's economic development efforts fell primarily in the category of public works such as street improvements and battling the persistent problem of river bank erosion and stagnant ponds in the low-lying areas at the center of town. It was not until the late 1850s that the ponds were successfully drained or filled in, the ravines eliminated and the river bank stabilized with the aid of new riverfront industrial plants. At about the same time, the town center's streets were re-graded and bordered by brick, plank and gravel sidewalks, and in 1860 gaslights were installed. These improvements were intended to encourage residential development as well as attract new businesses. Most of Henderson's businessmen, professionals and laborers chose to live in the neighborhoods immediately north and south of the central business district; others preferred the more rural settings to the east or farther north above Fifth St. Today, all of Henderson's antebellum industrial and commercial buildings are gone and the only architectural vestiges of the community's remarkable prosperity of the period are St. Paul's Episcopal Church (1859) and several houses in the neighborhoods immediately north and south of the business area.

Henderson's public improvements came to a halt with the onset of the Civil War in 1861. As a border town in a border state, Henderson's populace bore sharply divided loyalties. Aware of the constant threat of Union gunboats stationed across the river in Evansville, Indiana, Henderson maintained an official posture which shifted between neutrality and benign or reluctant support for the visiting forces of the

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moment, depending upon how dictatorial the commanding officers might be toward Henderson's citizens. Throughout the war, the presence of the Union Army in Henderson was more frequent and enduring than that of the Confederate. Federal garrisons often appropriated the Courthouse, Barret's Tobacco Factory and other large facilities and used the Public Square as a parade ground while awaiting orders to engage the enemy elsewhere. For the next two years local military incidents consisted of the periodic capturing and shooting of deserters and guerrillas. Henderson's last major episode of the war occurred in July 1864 when a band of outlaws destroyed the telegraph, looted downtown stores and killed one merchant. Although growth halted and most businesses suffered severe downturns, certain developments such as the local Catholic congregation erecting St. Louis Church and the George Delker Company's commencement of buggy manufacturing, both in 1863, indicate that Henderson's existence during the early 1860s was not one of total stagnation or complete dominance by the war.

After more than four years of severe economic hardships and abuses by both forces, Henderson contrasted sharply to its boom-town image of the late 1850s. By the time Gen. Lee surrendered at Appomattox, most of the public improvements of the 1840s and 1850s suffered from lack of maintenance and outright damage. Certain factors, however, hastened Henderson's recovery. Although many players in the local tobacco market had suffered setbacks during the war, few suffered complete reversals of their fortunes and most retained sufficient capital to begin rebuilding their businesses. In addition, an 1854 act of the Legislature converting Henderson from a town to a city vested with all the general powers of a municipal corporation enabled the local government in 1867 to ratify a new charter providing a more efficient means of revenue collection. Consequently, public works funds depleted on the renovation of the courthouse in 1866 could be replenished, permitting additional improvements to streets and sidewalks throughout central Henderson and along the northern reaches of Main St.

The most important factor in Henderson's post-Civil War economic recovery was completion of the railroad. In 1867, the newly formed Evansville, Henderson & Nashville Railroad bought the assets of the old Henderson & Nashville Railroad and in March, 1869, finished the road to Madisonville, KY. Two years later the company extended the line to Guthrie, KY, where it joined the Edgefield and Kentucky Railroad to connect Henderson and Nashville. In 1879, the E H & N was sold to the Louisville & Nashville Railroad which linked up with the Illinois Central system upon completion of the Ohio River railroad bridge between Henderson and Evansville in 1885. With this development, the number of markets available to Henderson industrialists, particularly northern markets, increased tremendously. Also during the 1880s, two additional railroads made Henderson their hubs. The Ohio Valley Railroad completed a route between Henderson and Princeton, KY, in 1887 and in the 1890s was extended to Hopkinsville, KY before being acquired by the Illinois Central. A third railroad operated by the Louisville, St. Louis and Texas Railroad ran eastward from Henderson to the Illinois Central Railroad at West Point, KY; its completion in 1889 provided a

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short cut between Louisville and St. Louis and facilitated transport of coal from the Western Kentucky coalfields to Louisville. In addition, a late nineteenth-century belt line railroad within the city limits afforded rail access to many of Henderson's factories not situated on the inter-city lines.

With the construction of the railroads, especially after completion of the Ohio River railroad bridge, Henderson's leading antebellum industries quickly revived. Most of the pre-war tobacco houses enlarged their physical plants as newcomers built sizable facilities. The majority of these factories packaged tobacco for shipment, primarily to England, while a few made products such as chewing tobacco and cigars. Historian Maralea Arnett relates that Henderson County had 51 tobacco stemmeries and prising plants by the early 1870s; altogether they shipped more than 12 million pounds of dark tobacco annually, maintaining Henderson's status as the nation's largest strip tobacco market. Alcoholic beverage production, which had emerged just prior to the war, blossomed in the late 1860s. D. R. Burbank built Henderson's first distillery in 1869 on river frontage close to his salt and coal wells at the end of Twelfth St. The previous year, the Henderson Brewery became the Reutlinger and Eisfelder Brewery, and in 1870 they built a sizable addition to their plant at the corner of N. Main and Eighth Streets. Small distilleries were established in the late 1860s and 1870s on the river bank at the north end of town, but several ceased operating by the late 1870s and it was not until Henderson became part of the L & N rail network in 1879 that distilling emerged as a vital segment of the local economy, as represented by Hill and Winstead's "Silk Velvet" sour mash whiskey produced from 1880 until the mid-1910s and Worsham Distilling Company's "Peerless" whiskey first marketed in 1881. The Clore planing and saw mill expanded its operation in 1877 and soon became a major employer manufacturing window sash, doors, and trim in addition to turning out thousands of feet of dressed lumber each day; Clore's company constructed houses as well.

Carriage manufacturing, textiles and ceramics led the industries making their initial appearances in Henderson during the last decades of the nineteenth century. Three major carriage manufacturers were in operation by 1882, the same year Henderson Woolen Mills, the city's first textile mill, was organized. The following year Henderson Cotton Mills was built for the production of fine sheeting and soon became Henderson's largest industry of the nineteenth century. With the establishment of Kley Meyer Brickyards at Henderson's eastern outskirts in 1868, the county seat became one of the leading ceramics producers in the Pennyryle. Out in the county, coal production remained an important factor in the city's economic growth as the investors in the largest mining companies included numerous Henderson tobaccoists and developers. Today, virtually all of Henderson's industrial buildings of this period are gone, including all of the tobacco stemmeries and warehouses and the textile mills (razed in the mid 1980s), leaving the era's houses as the physical representations most closely associated with the people instrumental in the city's industrial revival.

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Concurrently, Henderson's merchants and professionals prospered, both long-established and newly organized churches built new sanctuaries, and private education continued to flourish while an incipient public school system expanded from one to four schools. Perhaps the best indicator of an expanding economy is an increase in private construction, and in Henderson the development of the central business district and residential neighborhoods during the post-war years is today the most vivid reflection of the town's vitality during the late nineteenth century.

Residential construction for all economic levels recommenced as soon as the Civil War ended and quickly multiplied as industrial growth attracted immigrants, many of whom were European, including numerous Germans. The majority of the largest and most stylish houses were built along Center St., S. Main and S. Elm Streets north of Dixon St., and N. Main St. north of the central business district. The rapidity with which Henderson recovered from the war is most dramatically reflected today by several imposing Italianate residences built prior to 1870, including the large brick houses in the 600 block of N. Main St. commissioned by A. H. Talbott and A. Shelby Nunn which signalled the continued development of the fashionable neighborhood north of the business district which had begun to emerge around 1860. A good deal of development was the work of speculators who transformed fields into blocks newly designated as "enlargements" or "additions" of narrow lots filled with small houses for sale or rent. During the 1870s, more than 376 houses ranging from modest three-room frame cottages to elegant ten-room brick dwellings were built at a total cost of approximately \$470,000. Neighborhood growth north and south of downtown was boosted by a private company's establishment of a streetcar line along Main St. in 1889. Teams of mules drew the cars along the tracks until 1894 when the line was electrified. The street railway continued to operate until around 1920 when the increasingly popular private automobile rendered it obsolete. During the intervening four decades, however, the easy access it afforded to work and shops downtown enhanced the desirability of outlying residential areas. Throughout the period, Kleymeyer Brickyard and Joseph Clore and Sons planing and saw mill thrived as Henderson's primary suppliers, although standard millwork, hardware and other building materials could be obtained in Evansville or ordered from other cities. The importance of the Clore planing mill, as well as that of the Kentucky Planing Mill established sometime between 1885 and 1892, also extended to their roles as major building contractors.

With the advent of the twentieth century, Henderson's future appeared bright. For many years the city continued to enjoy steady growth due to a healthy economy. Henderson Cotton Mills remained the largest industry. Among the local distilleries, Kentucky Peerless underwent the greatest expansion, including three large bonded warehouses by 1913, while the company's president, Henry Kraver, acquired the old Henderson Brewery. The 1913 city directory also attests to the success of the horse-drawn carriage industry, listing three large companies and a smaller firm. Only tobacco, which had been the key to Henderson's prosperity during the nineteenth century, began to decline in the early 1900s with a sharp drop in leaf prices followed by strife between farmers, who kept their leaf off the market in an attempt to force prices upward, and independent growers, who continued to sell to the monopo-

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listic American Tobacco Company. After anti-trust laws broke up American Tobacco in the early 1910s, the market improved nationally but Pennyrile growers continued to suffer as the newly organized companies' product lines failed to use the dark leaf and the region's products became limited to declining cigar and snuff lines.

The fall of Henderson's former leading industry presaged a general economic downturn in the mid 1910s as certain factors developing simultaneously resulted in stagnation of all major industries. The suffering tobacco industry was dealt a sharp blow in the early 1910s when a rise in Great Britain's import tariffs rendered shipment to England, which had become the local industry's mainstay, so unprofitable that Henderson's tobacco market came to a standstill. At about the same time, the automobile industry began a rapid expansion and eventually led to the closing of Henderson's horse-drawn vehicle factories, although one company did make a successful transition to furniture manufacturing. With the mobilization of the nation's armed forces in 1915 came the need for increased food production. Henry Kraver thought his closing of Kentucky Peerless in order to conserve corn for the war effort was a temporary measure, but within two years his and all other distilleries were forced to remain closed when ratification of the 18th Amendment to the Constitution enacted Prohibition. Henderson's economy, essentially depressed for several years prior to the 1929 stock market crash, was kept alive primarily by the continued operation of the town's cotton mills and the county's oil and gas wells and coal mines, the latter having reached their peak production in 1922. The crash eventually led to the demise of the textile industry with the closing of the mills in 1931. According to Maralea Arnett, Henderson was judged to be in the worst economic condition of any city in the country at the onset of the Great Depression. The petroleum industry may be credited with keeping the local economy from total collapse, for in 1928 oil and gas strikes in the east-central area of the county attracted major oil companies seeking land leases.

In the meantime, institutional and residential development had continued during the first two decades of the century, tapering off as the economy slowed and Henderson's population shrank for the first time, during the 1920s. Between 1907 and 1924, the three public schools for whites and one for blacks dating from the nineteenth century more than doubled with construction of a second black elementary school and two additional graded schools for whites, as well as a high school for each group of students. Residents of all ages benefited from Henderson's first public library, built at the south edge of the business district in 1904 with funding from industrialist Andrew Carnegie. Residential construction in neighborhoods surrounding the business area occurred on the relatively few remaining unimproved lots, in new subdivisions of large parcels, and on the former sites of early nineteenth-century dwellings, while rural areas at the edge of town were opened up as the new century progressed. Today, it is generally recognized that one benefit of the declining 1910s and 1920s economy was the unintentional preservation of the wealth of residential fabric from Henderson's mid nineteenth- to early twentieth-century heyday due to the lack of financial resources for remodelling and redevelopment.

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For most of the 1930s, Henderson suffered yet remained vital. As the county seat and hub of major transportation routes, Henderson continued as a regional commercial center, bolstered by coal, oil and gas production. Coal prices may have been depressed, but production never ceased as it did in many other Kentucky counties during this period. After the 1928 oil and gas strikes, oil leases and well digging multiplied. Finally, in 1937, economic recovery was sparked, ironically, by the Ohio River flooding which was a tragedy for many other communities. While the great flood of January 1937 forced the evacuation of thousands of people and livestock from the county's low-lying areas, Henderson had the distinction of being the only city on the Ohio River above the high-water mark. Industries soon began moving into Henderson, beginning with Bear Brand's purchase of the cotton mill four months after the flood. The following year, the local economy received another boost when a "gusher" oil well was struck, spawning numerous additional new wells and hundreds of oil and gas leases. By 1940, Henderson had surpassed its previous population high of the early 1920s.

Henderson had only 16 industries in 1938, but by 1950 it had 41 diverse industrial firms ranging from furniture and chemical companies to metal fabricators. During the past forty years, Henderson has continued to grow with a strengthened commitment to industrial development which has been matched in recent years by dedication to preserving central Henderson's vitality through preservation and promotion of its historic resources. Despite new shopping centers and other commercial development concentrated along U.S. 41 leading to Evansville, downtown Henderson's business district remains vibrant, bolstered by the adjacent early residential neighborhoods which remain highly desirable and the focus of numerous restoration projects.

**ARCHITECTURAL CONTEXT**

According to Dr. Charles E. Martin in his unpublished manuscript, "The Pennyryle Cultural Landscape" (prepared for the Kentucky Heritage Council in 1988 and the source for the Pennyryle architectural context herein), housing in the Pennyryle, as in most places, "was predicated on class, location, financial success, and degree of social aspiration" (p. 268). Rural subsistence farmers usually were satisfied with basic, folk type housing of log or frame, embellished as time and fortune allowed, while to the segment of the regional population that fluctuated most financially, socially, politically and aesthetically -- exemplified by the industrialists, merchants, artisans and professionals living in urban areas -- housing was a means of suggesting one's financial successes and therefore tended to embrace transforming national architectural styles brought into the region by print and word of mouth. Martin continues, "Although the bulk of the Pennyryle has most often been characterized as agricultural, it was the county seat business community who, after about 1825, was most responsible for the acceptance of the transitional styles leading to the acceptance of popular national ones" (page 268). Henderson's residential architecture represents Martin's statement that "the chronology and complexity of Pennyryle house types closely follows the degree and complexity of commerce and

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industry in the region" (page 269). By circa 1860, when development yielding the oldest surviving buildings in the North Main Street Historic District commenced, Henderson's awareness of the fashionable architecture in the nation's trend-setting metropolitan areas was indicated by late Greek Revival and Italianate features characterizing houses erected for her numerous prosperous citizens.

Certainly, the town's earliest dwellings, from the 1790s and 1800s, were simple log or frame structures, as indicated by historian Edmund Starling's notation that every lot holder was required, within two years, to build on his property "a framed, hewn or sawed log house, at least 16 feet square, with a good dirt, stone or brick chimney and plank floor" (page 256). But by the 1810s and the passing of the settlement period, numerous new houses were substantial frame or brick affairs reflecting a knowledge of national trends imported from such cities as Pittsburgh and New Orleans via the Ohio River. Although the area in which the North Main Street Historic District is located remained sparsely inhabited until the post-bellum period, it is likely that it had its share of folk housing, if only to accommodate servants employed in the few sizable houses, but all of it has been lost through deterioration or the deliberate replacement with more substantial and stylish dwellings, a practice characteristic of the town generally. A very few log and frame antebellum houses remain scattered throughout Henderson, all of them substantially altered. In the neighborhoods immediately north and south of downtown Henderson, however, where early residential development was concentrated, the relatively few remaining antebellum houses display the influences of the Federal, Greek Revival and early Italianate styles, apt reflections of Henderson's status as one of the world's wealthiest cities per capita to which knowledge of current cultural affairs was imported daily by Ohio River traffic.

Martin characterizes 1860s Pennyrile architecture overall as profoundly conservative: "In a political and social situation which saw see-sawing military control and an atmosphere of neighborly mistrust and revenge, builders were reluctant to make architectural statements by which they might be negatively judged and later punished" (page 271). As throughout the state, construction slowed almost to a halt in Henderson during the war, but the period did witness a few large projects during that time, including the Roman Catholic St. Louis Church, while the building of numerous large dwellings such as the Talbott-Stites-Royster House (entry 3) and the Nunn-McClain-Clay House (entry 4), imposing Italianate dwellings erected on adjoining lots in the 600 block of N. Main St. in 1867, marked the latter half of the decade. In contrast to the majority of the region where architecture of the current style was avoided either by postponing building altogether or by choosing a past style to which no pretensions could be attached, Henderson's 1860s houses were for the most part expressions of the waning Greek Revival (in the early part of the decade only) or interpretations, often exuberant, of the fashionable Italianate, which nationally enjoyed its heyday from the mid 1850s to the early 1870s. Full-blown versions of the latter style usually were identified in Henderson by boxy, often L-shaped forms with almost flat roofs, deep eaves, bracketed friezes, segmental-arched windows with hood molds, bracketed porches with chamfered posts, and the occasional square-in-section

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tower such as that accenting the Talbott-Stites-Royster House. Henderson's combination of river access and a booming tobacco industry which was quickly reviving as 1870 approached yielded an architectural confidence akin to that of major population centers and in juxtaposition to the rest of the region which did not move into the mainstream until the development of a railroad network. Even many of the relatively modest late 1860s and early 1870s houses alluded to the Italianate with their simple forms and narrow segmental-arched windows.

Throughout the last three decades of the nineteenth century, the most up-to-date styles continued to characterize houses of both Henderson's well-to-do, of which there were many, and the community's growing middle class. Just as the Italianate began to wane in the nation's metropolitan centers with the financial panic of 1873, virtually all of Henderson's Italianate houses pre-date 1880 and the majority of the most fashionable dwellings of the remainder of the 1800s were in the Queen Anne style, with examples of the Romanesque Revival style and influences of the Stick and Eastlake modes. Concurrently, the rest of the region was keeping better pace with national trends due to improved communications provided by numerous rail lines. Most towns now had ready access to the manufactured decorative elements essential to the prevailing styles which could be ordered by mail and easily shipped to the hinterland.

Henderson, which had always had that access, was doubly fortunate to be the home of Joseph Clore and Sons saw and planing mills, begun in 1857 and expanded in the 1870s, and Kley Meyer and Klutey Brickyards, established in 1868 and soon one of the Pennyrile's largest ceramics producers. In addition to cutting lumber and manufacturing any wooden building article for a ready market in Henderson and surrounding counties, Clore's firm was a major area house contractor. The company's products are probably displayed in the sawn and turned decoration of most of the Queen Anne style houses in the North Main Street Historic District, such as the Eisfelder-McClellan House (entry 32) identified by the typical irregular form and roofline and variety of surface textures and ornamentation. The local brickyard's wares also are evident in numerous Queen Anne houses throughout town, including the William Soaper House (entry 1) of the late 1880s, which is the apex of the style in its multiple projections and rich detailing, and the Blackwell House (entry 19) with its cylindrical corner towers, contrasting textures and patterns of brickwork, and terra cotta panels. These and most of Henderson's other masonry Queen Anne style houses feature the ashlar trim which is a hallmark of the Romanesque Revival style, although relatively few examples of this mode, more typical of northern urban centers, are found locally. While it is likely that certain of the largest and most distinctive designs of the period were commissioned directly from architects (as yet unidentified), the great majority of the period's revival style houses in Henderson and the region were culled from published designs in the collections of local contractors or ordered by mail. A search of Henderson city directories and other primary sources from the late nineteenth century reveals that three architects -- Walter Brashear, Aaron F. Kennedy and P. B. Tribble & Son -- were practicing in Henderson during the early 1890s, and that only the Tribble firm remained active here from the late 1890s into the 1910s.

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In contrast, the 1893 city directly listed ten contractors and six carpenters and builders (four of whom also appear under the contractor category).

While elite housing unanimously embraced picturesque revival design during the late nineteenth century, urban housing for lower income brackets also reflected the prevailing styles. The majority of housing built in the Pennyrile's towns and cities during the late 1800s and early 1900s is best described as "folk Victorian" -- basic house types, usually frame gable-front and wing forms in L- or T-shapes, embellished with ready-made turned and sawn ornament that alludes to the Queen Anne, Eastlake and other "high" styles. The degree of decoration often mirrored the economic status of the occupant, with some of the cottages seeming to be advertisements for the versatility of area planing mills. Small, simple forms with a minimum of finish continued to characterize laborer housing. Blacks lived in the most conservative dwellings, at the edges of town or along alleys behind the stylish homes of their employers. Numerous instances of black housing in the latter locale may be detected by perusal of city directories and Sanborn insurance maps, but virtually all examples of these humble and often poorly constructed dwellings have been removed or so altered that they are no longer distinguishable as houses.

Into the twentieth century, Henderson, like most urban areas in Kentucky and the rest of the nation, embraced architectural principles of both neoclassicism and the Arts and Crafts movement. An increasing interest in the country's beginnings became evident first in the incorporation in late Queen Anne houses, also known as Neo-Colonials, of classical elements associated with colonial architecture and eventually gave way to the Colonial Revival style. By the 1920s, other period revival styles such as the Tudor and Mediterranean were contributing to the heterogeneity of urban neighborhood streetscapes. Craftsman bungalows promoted by such mail order firms as Aladdin and Sears, Roebuck & Co. were erected by the thousands across the country. Generally considered to be economical and small to moderate in size and scale, they also could be large and carefully detailed and thus appealed to a broad spectrum of the population. The foursquare also became a popular house type, displaying the influence of both the Craftsman and period revival modes.

**HISTORICAL BACKGROUND**

When agents of the Transylvania Company laid out Henderson in the 1790s, the area now known as the North Main Street Historic District was designated as all of in-lots 18, 19, 22, 23, 25, 26, 27, 65, 68, 69 and 72 and part of in-lot 28. According to information compiled by local historians and listed on a copy of the original town plat maintained in the Henderson Public Library's North Carolina Room, twenty-three men who had settled prior to 1794 in Henderson, or Red Banks as it was then known, were each given one in-lot, all north of Second St. Several of these lots were immediately adjacent to the district, such as lots 15 and 16 on Fifth St. between N. Main and Water Streets and lots 17 and 20 on Water between Sixth and Seventh Streets, but none was within the district's boundaries. Inside the district, soon

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after the area was platted, in-lots 18 and 22 (the northwest corners of Fifth and N. Main and Sixth and N. Main, respectively) were purchased by Eneas McCallister, one of the pre-1794 settlers who had received a lot near the center of town. (Maralea Arnett, in The Annals and Scandals of Henderson County, Ky., relates that McCallister found a salt lick and manufactured salt for the settlers, was Henderson County's Chief Magistrate in 1800, and eventually became Territorial Judge for the Indiana Territory.) Information about the initial purchase of the other in-lots constituting the district has not been gathered, and it is not certain how much, if any, of the area was developed during Henderson's settlement period. The town's real estate values increased steadily throughout the 1800s and into the 1810s as more than 100 of the in-lots were sold, but their development was rather slow due to numerous purchases by absentee investors who made only the minimal improvements mandated by deed covenants.

Knowledge of the North Main Street Historic District's development during the half-century prior to the Civil War is rather sketchy, especially for the period prior to 1840. Due to their proximity to the Ohio River, the lots bordering the west edge of the district would have been desirable for industrial development from an early date, but exactly when this sort of use began remains uncertain. The earliest known business in the immediate area was A. B. Barret's tobacco stemmery at the southwest corner of Main and Fifth Streets, just outside the district, which Starling cites as being in operation here in 1841. In 1850, Robert Clark and William Soaper began two additional stemmeries, also adjacent to the south end of the district. During the 1850s, the land immediately south of the district would have become especially desirable as it bordered the railroad tracks running along Fourth St. to the river, although the line was only in its initial stages of construction. The firm of Shraeder & Clore obtained a thirty-year lease for a block of the river front below Seventh St. for their new steam sawmill in 1857, at about the same time that the Henderson Brewery was established by Reutlinger & Klauder at the northeast corner of N. Main and Eighth Streets, just inside the district. Also near the corner of N. Main and Eighth was McBride's "old Horse Mill," of which virtually nothing is known other than its location and the fact that it was torn down in 1859 (Starling, p. 313). A few blocks to the north, the Henderson Coal Company sank a coal shaft near Twelfth and Water Streets in 1855 and, at an adjacent site, David R. Burbank, owner of one of Henderson's tobacco stemmeries, dug a shaft for a personal supply of coal and then drilled an artesian salt well for commercial purposes. Legal problems ended the Henderson Coal Company's efforts and Burbank's salt works exploded, but Burbank continued to operate his coal mine as a business. None of these industrial buildings remains standing.

Henderson's rapid growth during the 1840s and 1850s, coupled with nearby industrial development, enhanced the desirability of Main St. north of Fifth for residential development. At Henderson's northern reaches, the area offered industrialists and laborers alike easy access to work while affording the pleasures of a peaceful, bucolic setting to the north. Land purchases, such as that of in-lots 65 and 66 by James Ed Rankin in 1839, suggest that land speculation was active here throughout the

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first half of the nineteenth century, although the date that housing construction commenced remains unknown. By the late 1850s, the neighborhood's rural atmosphere was being transformed by the "grading, graveling, guttering, curbing and improving" of Main St. from Third to Sixth, which was authorized by city officials interested in expanding the local tax base and no doubt advocated by real estate speculators (Starling, p. 310). Only two antebellum houses remain in the district, although it is probable that the certain of the area's houses shown on a map of Henderson in the 1880 Atlas of Henderson and Union Counties and no longer standing included other representatives from that early period. Both of the extant early houses are brick structures exhibiting Greek Revival characteristics. The Smith-Katterjohn House at the southeast corner of N. Main and Fifth Streets (entry 14) is believed to have been built prior to 1859 by either James and Sallie Rouse or Paul and Sallie Semonin, successive owners of the property who also were partners in the 1856 construction of the steamboat "Governor Powell" which brought financial problems in 1859. Two blocks to the north, Richard M. Allin built the Allin-Taylor House at 711 N. Main St. (entry 30) sometime between 1855 and 1862, when he sold it to tobacconist Allan Gilmore. Gilmore's purchase and the continued operation during the early 1860s of industries in the vicinity of the district reflect the strength of Henderson's antebellum enterprises and their roles in saving the town from total ruin during the Civil War.

One of the best indications of the endurance of Henderson's industries is the North Main Street Historic District's development during the late 1860s and early 1870s. The war certainly took its toll on Henderson, but the large Italianate and early Queen Anne style houses remaining along N. Main St. stand as vivid evidence of fairly rapid recoveries by the town's industrialists. Representing the height of fashion, the towered Italianate Talbott-Stites-Royster House (entry 3) was built in 1867 for A. H. Talbott, who had leased David R. Burbank's nearby coal mine from 1862 to 1864. The year prior to building his house, Talbott had sold the northern half of his property, in-lot 68, to industrialist A. Shelby Nunn who shortly thereafter built the massive, two-and-one-half-story Italianate Nunn-McClain-Clay House (entry 4). Neither individual remained in the neighborhood very long, for Talbott sold his house to tobacconist G. I. Beatty in the 1870s and Nunn sold his to Jackson McClain in 1872. In addition to operating a large Henderson County farm and maintaining active roles in local banking and railroad interest, McClain was a partner in the county's second distillery, Starling & McClain, which was founded on the Ohio River two miles north of Henderson in 1872 but defunct by the mid-1880s. (David R. Burbank began the county's first distillery on the river front south of Twelfth St. in 1867 and it, too, ceased operation by the mid-1880s.) One other exuberant Italianate house, the Newcomb House at the southeast corner of N. Main and Seventh Streets (entry 29), dates to c. 1870 while the more modest, two-story brick Italianate at 509 N. Main apparently was built later in the same decade. The early ownership of these two houses has not been determined, although it is likely that the Newcomb House was built for Mr. E. B. Newcomb, whose tobacco stemmery was located nearby, immediately east of the Henderson Brewery. (The date of the Newcomb stemmery is not known; it made sizeable additions to the plant in 1877.) During this post-bellum period, newcomers to the developing neighborhood also included professionals as well as

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industrialists, as represented by Dr. Thomas W. Taylor, who purchased the Allin-Taylor House (entry 30) from Allan Gilmore in 1873 and remained here until his death.

The Newcomb House may have been the first manifestation of the direct impact of the industrial enterprises immediately north of downtown Henderson upon the development of the North Main Street Historic District during the 1870s and 1880s when the neighboring industries flourished. In 1870, the Henderson Brewery expanded its capacity with construction of a brick two-story addition. Frederick Eisfelder, who had come to Henderson in 1868 to manage the brewery, selected a large parcel on N. Main St., across from the plant, for the two-story frame Queen Anne style house (entry 32) built for his family in 1874. The brewery owned all of the original in-lot 72, with the plant at the northwest corner. Ownership in the late 1880s of the one-story frame house (entry 11) at the south end of the parcel by Mary Reutlinger, probably a relative of the Reutlinger who was a partner with Eisfelder, suggests that modest building highlighted by a decorative porch was erected by the brewery, perhaps for a high-level employee. The house dates to the early 1880s and was occupied by brewmaster Rudolph Dietrichkeit in the early 1890s.

Meanwhile, J. Clore and Son Saw and Planing Mill had grown considerably at the opposite corner of the district. While most of the operation was at the river's edge, the company also owned adjoining land inside the district. In 1880, Joseph Clore completed a large two-story house (destroyed prior to 1940) for his family at the northwest corner of N. Main and Sixth streets, in front of his mill (1880 Atlas and 4 March 1880 Henderson Reporter). Although the style of this house remains uncertain, its three-story tower shown on Sanborn insurance maps suggests the Italianate. It undoubtedly advertised the materials and craftsmanship of the Clore mill, which produced the full gamut of the wooden structural and decorative elements for residential construction and built houses as well. The 1880 atlas and insurance maps indicate that the one-story T-shaped frame house at 623 N. Main was built by 1880. The house at 617 N. Main, originally a mirror image of its neighbor to the north at 623, was built in the north side yard of Clore's house sometime between 1880 and 1885 and purchased by Clore's son in 1886. Despite the lack of conclusive information, the location of these two houses and their almost identical original designs suggest that they were built for the higher ranking of Clore's employees (according to Starling the mill employed 80 men in 1887), either by the mill itself or by a speculator. On the southwest corner of N. Main and Sixth streets, used by the mill until the late 1880s for lumber storage, a member of the Clore family built a large Queen Anne style brick house (no longer standing) around 1890. While the Clores' two Queen Anne style houses and all of the industrial plants in and around the historic district have been lost, the Newcomb, Eisfelder and Reutlinger houses and the houses at 617 and 623 N. Main St. remain as reminders of those industries and their direct effect upon the area.

Neighborhood industry was just one aspect of the major late-nineteenth-century influence upon development of the district, namely, robust economic expansion of Henderson overall. Throughout the 1880s and 1890s, the N. Main St. neighborhood

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attracted leaders of businesses across the burgeoning city who built some of the area's most distinctive dwellings. As the epitome of the Queen Anne style, the large brick house built in the late 1880s for prominent tobacco buyer William Soaper and his bride (entry 1) might be considered a fitting symbol of the supremacy of tobacco in Henderson's nineteenth-century economy. Across the street, a member of the Blackwell family who operated a successful wholesale hardware business, P. A. Blackwell & Co., built another elaborate Queen Anne style brick house (entry 19) in the mid-1890s. The previous decade, Mrs. Fannie Rankin, the widow of prosperous merchant and major landholder James Ed Rankin built a large Italianate house (entry 2) for her family on the north half of the in-lot her husband had purchased in 1838. Other newcomers, including middle-income white collar workers, merchants and artisans, purchased existing houses. For example, tobacconist Branch Blackwell occupied the 1870s brick Italianate house at 509 N. Main St. (entry 15) for approximately thirty years beginning around 1890. During the same period, Kentucky Peerless Distilling Co. owner and saloon operator Henry Kraver lived at 639 N. Main St. (entry 28) which, along with its neighbor at 635 N. Main, was built in the early 1880s. The similarities between the latter two-story frame houses and the originally almost identical features of the neighboring one-story T-shaped frame houses at 710 and 714 N. Main St. (entries 7 and 8, respectively) indicate the likelihood that all four houses were speculative ventures.

From the turn of the twentieth century through the 1910s, as Victorian eclecticism gave way to neoclassical and Craftsman influences, most of the historic district's remaining lots were developed, while public improvements continued, including the macadamizing of N. Main St. around 1900. Between 1897 and 1901, the last two empty lots in the west side of N. Main Street's 500 block were improved with a pattern book Queen Anne style house at 513 (entry 16) and a transitional late Queen Anne/Neoclassical Revival style dwelling on the adjoining parcel at 517 (Jarvis House, entry 17), while a modestly scaled interpretation of the Queen Anne mode went up at 706 N. Main (Stephan House, entry 6). The greatest change during this period was the demise of the brewery. Except for 1885 to 1887, when the plant was closed following a boiler explosion and eventually sold to George H. Delvin & Co., the brewery remained in operation. The last time it appeared on the Sanborn insurance maps, however, was the 1897 series, and on the next series, of 1901, the plant was gone and all that remained on the one-acre former in-lot was the Reutlinger House (entry 11) and one- and two-story outbuildings along the alley bisecting the block. (Sometime between 1901 and 1906, the Newcomb Tobacco Stemmer, adjoining the east side of the brewery just outside the district, also ceased operation.) Insurance maps indicate that redevelopment of the brewery property did around 1910 when the very similar one-and-one-half-story neoclassically influenced frame houses at 716 (entry 9) and 724 (entry 10), were built, probably as speculative ventures, and the one-story bungalow of cinder block construction was erected on the corner of Eighth St. Across the street, the stylish two-story brick Neo-Colonial Jensen House (entry 26) went up around 1908.

The virtual completion of the district's development coincided with the beginning of Henderson's economic decline during the 1910s. The last two remaining empty lots

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were improved around 1914 with the completion of the large two-story, eclectic Colonial Revival/Craftsman house at 723 N. Main (entry 31) and the one-and-one-half-story Craftsman bungalow at 730 N. Main (entry 12), development of the district was virtually completed. The district's only historic post-1915 house is the imposing Neoclassical Revival style dwelling erected in the mid-1920s on the site of a one-story nineteenth-century frame house at the northwest corner of N. Main and Eighth streets (entry 33).

Throughout the early twentieth century, the demographics established in the district during the late nineteenth century prevailed, although the decreasing ranks of industrialists and the rise in the number of breadwinners in finance and related fields probably reflected the city's shifting economy. Many long-time occupants or their descendants, such as the Rankins, Blackwells, Soapers, and Katterjohns, remained in some of the most impressive Italianate and Queen Anne houses, while certain of the more modest structures continued as rental property. Later owners of nineteenth-century houses included bookkeeper C. O. Rutsch (entry 27) and insurance agents N. K. Toy (entry 16) and X. R. Royster (entry 3). Among the residents of new houses were bookkeeper Henry A. Stephan (entry 6), jeweler J. D. Jensen (entry 26), loan company president H. L. King (entry 31), tobacco factory owner Arthur Jarvis (entry 17), and clothing and dry goods merchant Alex Mayer (entry 12). The district's only 1920s house (entry 33) was built for Ohio Valley Banking & Trust Co. president John C. Worsham.

Despite the radical shift in Henderson's economic basis since the 1920s, the North Main Street Historic District continues to reflect its socio-economic development during the late nineteenth and early twentieth centuries when Henderson enjoyed a position of national eminence as a thriving tobacco market and port city. Only two of the district's early landmark houses have been supplanted during the last half-century. Of the four houses built after 1939, three of these, occupying the site of the c. 1880 Clore House at 605, 607 and 609 N. Main St., date from the early 1940s and indicate the area's gradual recovery from the Depression in their restrained Colonial Revival designs. The district's only modern house, at 537 N. Main, stands on the site of the other fashionable, late nineteenth-century Clore family house. Throughout this century, the area has remained fashionable, and in recent years numerous houses in the neighborhood have been refurbished. Although the factories in the district and environs are gone, the well-preserved residences built for their owners and operators and others whose fortunes were intertwined with Henderson's industrial successes today continue to serve as tangible reminders of an important period in the city's history.

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[PLEASE NOTE: All photographs for this nomination were printed in the summer of 1988, before this nomination was completed and the regulation that all National Register photographs must have a one-half-inch border went into effect. Cost constraints render reprinting of these photographs in order to comply with the current regulation prohibitive. Each photograph presents the entire image on the respective negative.]

The following information applies to all of the photographs, which are keyed to the sketch map:

- 1) North Main Street Historic District
- 2) Henderson, Kentucky
- 3) C. R. Brown
- 4) May 1988
- 5) Kentucky Heritage Council, Frankfort, KY

- A. 1) Smith-Katterjohn House, 503 N. Main St. (entry 14)  
6) to the north
- B. 1) 521 N. Main St. (left) and Blackwell House, 525 N. Main St. (entries 18 & 19)  
6) to the north
- C. 1) 609 N. Main St. (entry 23)  
6) to the northwest
- D. 1) Newcomb House, 707 N. Main St. (entry 29)  
6) to the north
- E. 1) Eisfelder-McClellan House, 733 N. Main St. (entry 32)  
6) to the northwest
- F. 1) Warsham House, 737 N. Main St. (entry 33)  
6) to the west
- G. 1) William Soaper House, 612 N. Main St. (entry 1)  
6) to the southeast
- H. 1) Talbott-Stites-Royster House (right), 626 N. Main St. and Nunn-McClain-Clay House, 638 N. Main St. (entries 3 & 4)  
6) to the northeast
- I. 1) East side 700 block N. Main St. (Stephan House, 706 N. Main, entry 6 in foreground)  
6) to the northeast
- J. 1) Reutlinger House, 728 N. Main St. (entry 11)  
6) to the southeast