## **National Register of Historic Places Registration Form**

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This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in How to Complete the Inis form is for use in nominating or requesting determinations for individual properties and districts. See instructions in *How to Complete the* National Register of Historic Places Registration Form (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

### 1. Name of Property

historic name	Monterey	Historic	District

N/A other names/site number

2. Location	
	The area is bounded on the north by Hillcrest Street, on the east by U.S. Route
street & number	127, on the south by High Street, and the west by Taylor $\Box$ not for publication N/A Street.
city or town	
state	Kentucky code KY county Owen code 187 zip code 40359

### 3

	he designated authority under the National Historic Preservation Act, 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
lişt	oric Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property
	meets D does not meet the National Register criteria. I recommend that this property be considered significant
7	petionally Statewide (A) locally. (C) See continuation sheet for additional comments.) David L. Morgan, SHPO and
Λ	David L. Polgali, Siro and $-97$
1	All Executive Director 2-1-97 Active of certifying official/Fille Date
9	Kentucky Heritage Council/State Historic Preservation Office
	e of Federal agency and bureau
	ny opinion, the property 🗌 meets 🗋 does not meet the National Register criteria. (
	nature of certifying official/Title Date
ig	
	e or Federal agency and bureau

I hereby certify that the property is:	Signature of the Keeper	Date of Action
entered in the National Register.	Patrick Andres	8/14/97
determined eligible for the National Register See continuation sheet.	•	1 . 1
determined not eligible for the National Register.		
removed from the National Register.		
🔲 other, (explain:)		

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Monterey Historic District Name of Property

Owen County, Kentucky County and State

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Ownership of Property (Check as many boxes as apply)Category of Property (Check only one box)Image: Check as many boxes as apply)Image: Check only one box)Image: Check as many boxes as app		sources within Proper viously listed resources in the Noncontributing 67	
	124	• .	
	·····	67	
•	13		buildings
public-State		3	sites
- D object	1		structures
			objects
	138	70	Total
Name of related multiple property listing (Enter "N/A" if property is not part of a multiple property listing.)	Number of cor in the National	ntributing resources p Register	reviously listed
N/A		N/A	
6. Function or Use			
Historic Functions (Enter categories from instructions)	Current Function (Enter categories from		
DOMESTIC/single dwelling	DOMESTIC/sing	le dwelling	
DOMESTIC/secondary structure	DOMESTIC/seco	ndary structure	·····
COMMERCE/trade/department store	COMMERCE/trad	le/department stor	e
RELIGION/religious facility	<u>RELIGION/reli</u>	gious facility	
AGRICULTURE/agricultural outbuilding	AGRICULTURE/a	gricultural outbu	ilding
AGRICULTURE/animal facility	AGRICULTURE/a	nimal facility	
_COMMERCE/financial institution	COMMERCE/fina	uncial institution	1
COMMERCE/specialty store	COMMERCE/spec	iality store	
7. Description			
Architectural Classification (Enter categories from instructions)	Materials (Enter categories from	instructions)	
Mid-19th Century: Greek Revival, Gothic Revi		•	
Late 19th and Early 20th Century American	walls Wood		
Movements: Bungalow/Craftsman	Stone	2	
· · · · · · · · · · · · · · · · · · ·	roof Metal	L	
Narrative Description			

(Describe the historic and current condition of the property on one or more continuation sheets.)

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### 8. Statement of Significance

### **Applicable National Register Criteria**

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- A Property is associated with events that have made a significant contribution to the broad patterns of our history.
- □ **B** Property is associated with the lives of persons significant in our past.
- C C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- **D** Property has yielded, or is likely to yield, information important in prehistory or history.

#### **Criteria Considerations**

(Mark "x" in all the boxes that apply.)

#### Property is:

- □ A owned by a religious institution or used for religious purposes.
- **B** removed from its original location.
- **C** a birthplace or grave.
- D a cemetery.
- **E** a reconstructed building, object, or structure.
- **F** a commemorative property.
- **G** less than 50 years of age or achieved significance within the past 50 years.

#### **Narrative Statement of Significance**

(Explain the significance of the property on one or more continuation sheets.)

### 9. Major Bibliographical References

#### Bibilography

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

### Previous documentation on file (NPS):

- 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 # \_\_\_\_\_\_

Owen County, Kentucky County and State

	Enter categories from instructions)
Ć	Community Planning and Development
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-	
r	Devied of Circuificance
	Period of Significance
	1847-1947
Ś	Significant Dates
	1847
	1888
e A	Significant Person Complete if Criterion B is marked above)
ſ	NT / 7
•	N/ A
(	Cultural Affiliation
	N/A
•	
ļ	Architect/Builder
	Unknown
•	

### Primary location of additional data:

- X State Historic Preservation Office
- C Other State agency
- Federal agency
- Local government
- [] University
- [] Other

Name of repository:

Kentucky Heritage Council Frankfort, Kentucky 40601

10. Geographical Date         Acreage of Property       64 acres         UTM References         Place additional UTM references on a continuation sheet.)         1       1         1       1         2 Die 6       6         8       1         1       1         1       1         1       1         1       1         1       1         1       1         1       1         2       1         1       1         2       1         1       1         1       1         1       1         1       1         1       1         1       1         1       1         1       1         1       1         1       1         1       1         1       1         1       1         1       1         1       1         1       1         1       1         1       1         1       1	lonterey Historic District Name of Property	Owen County, Kentucky County and State
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Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Peperwork Reductions Projects (1024-0018), Washington, DC 20503.

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Monterey Historic District Owen County, Kentucky

7. continued

Architectural Classification:

Late 19th and 20th Revivals: Colonial Revival, Classical Revival

Materials

foundation CONCRETE, STONE
walls BRICK
roof ASPHALT, SYNTHETICS

### Narrative Description

The Monterey historic district covers approximately fourteen blocks located on the north and south side of U.S. Route 127, a major transportation route in Owen County, Kentucky. The district is composed of 104 properties which is comprised of 58 primary residential buildings, five commercial buildings, one church, 60 secondary buildings, thirteen sites, and one structure that are contributing to the district. The secondary buildings consist of outhouses, sheds, garages, and barns dating between the late 1800s through the early 1900s. The overall historic character of the district is strong despite the 25 residential buildings, one commercial building, one modern church, and 40 secondary structures which are intrusions, and three sites that are non-contributing. The total number of buildings in this district is 191 with 16 sites. Except for the 67 buildings and three sites that are non-contributing, the district still has much of the same appearance as it did at the end of the period of significance, in 1947.

Monterey's residential neighborhood surrounds the small downtown commercial district which is limited to the first block west of U.S. Route 127 on Worth Street and three of the four corners of Worth and Taylor Streets. This district is primarily comprised of one- and two-story wood-frame residential buildings constructed between the early-1800s and mid-1900s with gabled roofs situated on long narrow lots. Those buildings built after 1947 were not considered to be historically significant, and therefore do not contribute to the historic character of the district. The district covers 64 acres.

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Monterey Historic District Owen County, Kentucky

### Monterey's Historic District Boundaries

The area within the present historic district boundary includes all of the properties originally platted in 1847 and the majority of the 1883 platted land, as well as several adjacent properties on the end of Taylor Street. This cohesive group of buildings represents the period of significance from 1847 to 1947.

The historic district begins east of Cedar Creek on the north side of U.S. Route 127 and widens out to include properties on the north and south sides of U.S. Route 127 ending just west of Clyde Street. Hillcrest Street is a steep narrow road that turns north off of U.S. 127 providing access to properties included in the district that overlook the town. The rear lot line of these properties form the northern boundary high above the town along a land ridge. The southern boundary follows the rear lot line of the properties located on the south side of High Street which backs up to low, flat lying bottom land, historically used for farming. Many residents come to this field, where tobacco and corn were historically raised, to gauge the flood waters depth during torrential rains for potential flooding.

### Building Characteristics

The Monterey historic district, is comprised of approximately fourteen blocks which are located on the north and south sides of U.S. Route 127, beginning just west of Clyde Street to the east end of Old Bridge Street. Located on one of the earliest major transportation routes in Owen County, it is the most cohesive group of early single-family residential and commercial buildings that formed one of Owen County's most prosperous river towns that developed along the Kentucky River.

Of the 104 properties, there are 58 residential buildings, five commercial buildings, one church, 60 secondary buildings, thirteen sites and one structure that are contributing to the district. Of the 64 contributing principal buildings, 34, or 52%, date between 1800 and 1899; 21, or 32%, date between 1900 and 1923; and 10, or 16%, date between 1924 and 1947, the end of the period of significance. The contributing buildings are primarily one- and two-story wood-frame residential buildings

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Monterey Historic District Owen County, Kentucky

constructed between the early-1800s and early-1900s with gabled roofs situated on long narrow lots.

The majority of these buildings have remained intact for over years and are exemplified by a proliferation of 100 residential and commercial structures that form a cohesive group of early architectural plan types and building styles. Numerous one- and two-story wood-frame residences were constructed in the late-1800s adjacent to and surrounding the downtown commercial district. The most common architectural style and plan types found throughout this historic district is the Bungalow/Craftsman style and the double pen rectangular A limited number of house with T- and L-shaped plans. Gothic residences portray elements of the Revival, Neoclassical, and Colonial Revival styles and are reflected by the central passage single pile or double pile plan types. The Victorian era is evident on a limited number of residences especially those displaying a restrained amount of fish scale shingles in the gabled ends, decorative wood cutouts accenting column capitals, and spindlework. Only a few wood-frame and brick residences built in the 1800s exhibit Greek Revival characteristics, with a symmetrical front facade, side gabled roof, and an extended front porch roof supported by plain Remarkably, many of Monterey's buildings square columns. remain intact today after successfully surviving floods and fires which destroyed small portions of the town.

There are 25 residential buildings, one commercial building, one church, 40 secondary structures, and three sites that are non-contributing. All of the non-contributing buildings, built after the historic period 1947, were not considered to be historically significant and therefore they do not contribute to the historic district. The sites categorized as non-contributing had buildings on them at one time that were destroyed by demolition or fire within the last 50 years. Therefore, these sites were not old enough to qualify as historically significant sites.

The total number of buildings in this 64 acre district is 191 with 16 sites, and one structure. Although there are only 67 buildings and three sites that are considered non-contributing to the districts sense of place and time, this district is distinguished from other towns in Owen County by the high density of closely related residential and commercial buildings; their location adjacent to two major transportation

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Monterey Historic District Owen County, Kentucky

routes, U.S. Route 127 and the Kentucky River; materials such as wood, brick and stone; the workmanship displayed in the details including fish scale shingled in the gabled ends, turned wood columns, wood brackets along the eave line; and the feeling they convey as a cohesive unit representing the period of significance from 1847 to 1947.

### District Description

Owen County, both historically and presently, is an agricultural area (Bryant, 700). As early as 1909, when the first agricultural census was recorded in Owen County, 94 percent of the land in the county was occupied by farms. These records show a steady decline in farm land acreage to 89 percent in 1949 with a slight upsurge in 1959 followed by another downward trend with only 78 percent of the county covered with farm land, as of 1992. Although the number of farms has decreased 38 percent over a forty year period, between 1909 and 1949, the number of farms has decreased from 2,809 to 1,749. The average number of acres per farm increased from 76 to 116 during that same time period. Between 1949 and 1992, the number of farms dropped another 46 percent with only 948 farms in 1992, however, the number of acres per farm increased to 187. While 77 percent of the farm land was under cultivation in 1924, by 1949 it had dropped to 55 percent. Since that time, it has decreased to 52 percent in 1987 with a slight increase to 56 percent as of 1992 (Agricultural Statistics).

In retrospect, Owen County's population was at its all time high of 17,553 in 1900. Each decade since then has shown a decrease in population up until 1970 when it was at its lowest point of 7,470. Urban sprawl, that took place during the 1960s and 1970s nation wide, may have caused an upswing in Owen County population, increasing it to 9,035 in 1992, according to the Owen County Census Records.

Monterey's population in 1900 numbered 370 inhabitants, including 50 African Americans. The population decreased to 273 by 1920, however, with another decrease recorded in 1970 to 205. Although a gap in recording the population between 1920 and 1969 was found, a slight increase occurred between 1970 at 205 to 210 fifteen years later within Monterey's .23 square miles. By 1990, there were only 154 residents (Kentucky Statistical Abstract).

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### Monterey Historic District Owen County, Kentucky

The agricultural and population statistics for Owen County and Monterey support the continued growth and development of Monterey. Although the number of farms and inhabitants has decreased over the years, the number of acres per farm has increased as well as the number of buildings constructed in Monterey during the period of significance, between 1847 and 1947.

Monterey is situated on the Kentucky River, ten miles southwest of Owenton, the county seat, and eighteen miles north of Frankfort, the State Capitol. Located less than a mile above Cedar Creek's confluence with the Kentucky River, Monterey is divided into two parts by Cedar Creek. The north side of the creek is built on a plateau at a higher elevation than the south side of the creek which is not quite so flat and has better drainage.

### Early Town Planning - 1847

Monterey was laid out in a grid pattern consisting of forty lots within four quadrants in 1847. According to Owen County Deed Book J, pages 196 & 197, Joel Herndon recorded lots that were 49-1/2 feet wide and 110 feet deep, except lots 40 and 17, which were made smaller due to the bend in Cedar Creek. The streets were 40 feet wide, except for the road that paralleled Cedar Creek and Frankfort Road which was more narrow, and the alleys were 10 feet wide. Cedar Creek formed the eastern and southern boundaries of town while Frankfort Road, now known as U.S. Route 127, formed the northern boundary.

Large parcels along the western boundary were probably used as farm land and were not developed into town lots in 1847. The two major cross streets, Worth and Taylor, located on the south side of U.S. Route 127, formed the core of the downtown commercial district. Two alleys, Campbell and Davis Alley, were situated to the north and south of Taylor Street.

The city limits expanded primarily to the east and west of the original town layout with only a few additional buildings situated to the north and south of U.S. Route 127. These town expansions were incorporated by legislative acts in 1874 and in 1881. By 1883, the town included approximately fourteen blocks with lots similar in size to those laid out in 1847. Monterey's physical growth is directly related to the

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### Monterey Historic District Owen County, Kentucky

contours of the land. Expansion occurred in the east-west direction because the gently rolling land was at a similar elevation as the earliest town plat making it easily accessible to the downtown core and the major transportation route, U.S. Route 127. Limited growth in the southerly direction was due to the sudden ten to fifteen feet drop in elevation south of High Street. This low sloping land, which gradually feathers out into Cedar Creek, was used primarily for farming and was subject to flooding. The northern section of town was not heavily developed because of its rugged terrain. The few properties that are situated on this high plateau overlook the town and are accessed by a single narrow winding road that traverses a steep incline from U.S. Route Today, the majority of the Monterey's town lots remain 127. the same size and are densely populated with homes and a few businesses. Monterey has continued to grow and prosper, unlike Perry Park and Gratz, the other river towns in Owen County.

#### Commercial Buildings

Historically, the downtown commercial district lined both sides of Worth Street south of U.S. Route 127 with a few buildings in the first block north and south on Taylor Street. The number of commercial buildings in the district has diminished due to the fire of 1885 which wiped out businesses including the Ransdell Hotel on the east side of Worth Street. The fire of 1926 destroyed several buildings on the south side of Taylor Street and the second floor of the W.D. Hardin Store (ONM-49) # 51. Another W.D. Hardin Store, on the northwest corner of Worth and Taylor Streets, was known as the largest store building in town stocked with farming supplies, clothing It also had the first elevator in Owen County and food. (Derringer interview). Demolished during the 1950s, a masonry building, known as the Jubilee Candle Shop, was built on this site in the 1960s, lot # 81, after the period of significance.

The only historic commercial buildings that remain in the downtown core today are the Sanford Hotel (ONM-47), # 49 built in 1883, the First State Bank/Peoples Bank and Trust (ONM-20), # 82 and the Clover Farm Store/City Hall (ONM-78), # 83, both built in 1888, and the W.D. Hardin Store (ONM-49) # 51. These buildings were constructed of common building materials that are frequently seen in most historic towns, wood and masonry. Although wood-frame construction is one of the earliest

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### Monterey Historic District Owen County, Kentucky

primary building materials, it was easily consumed by fire. The 1883 Sanford Hotel (ONM-47) # 49, consisted of a stable, bar, and tobaccos connection in the early days. During the 1920s, it was converted into a private residence (Murphy interview) and is one of few commercial buildings that was spared from the 1885 fire. Many towns suffered losses due to fires which consumed wood-frame buildings, leading to laws that mandated commercial buildings be built of masonry construction, such as ONM-20 and ONM-78, which were built in 1888. The fire of 1926 destroyed only the second floor of the W.D. Hardin Store (ONM-49) # 51, perhaps due to its masonry construction which is slower to burn. This red brick building remains in good condition and is now used as a community center for town meetings.

These four buildings are the only commercial buildings that were constructed during the period of significance that remain intact in the downtown core today, however, several other onestory masonry buildings have been built on lots # 50 and # 81 that were part of the original commercial district, during the 1950s and 1960s, while a residential building was constructed on lot # 42 just after the fire of 1952 destroyed the earlier commercial buildings on this west side of Worth Street.

Several other historic wood-frame commercial/residential buildings on Taylor Street are now single family residences such as the Swetnam Blacksmith Shop (ONM-44) on lot #46, and the Lewis Mason Bourne Drug Store (ONM-53) on lot # 55. Although the downtown business district has been altered due to devastation by fires, demolition, and change in use, a small core of commercial buildings is still visible on the corner of Taylor and Worth Streets which is lined with sidewalks and on-street parking.

### Residential Buildings

The earliest residential buildings in Monterey are one- and two- story wood-frame buildings. The map of 1883 shows a high concentration of buildings situated on narrow lots in the core of town facing each other on Taylor Street. The majority of buildings are not set back from the street front and form a line with space between each one. Branching outward from the core, the houses are situated on larger parcels of land surrounded by wider open space. The west side of Cedar Creek, the largest portion of Monterey, is densely populated. In

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comparison, the east side of the creek, which covers approximately one-quarter of the area and is divided into lots similar in size to the 1847 map, was sparsely populated in 1883 with only five buildings.

In general, the majority of the residences face the street throughout the district with the exception of the Preacher John Alfred Head Residence (ONM-34) # 71, built in 1881, which is situated back from the Taylor Street and is turned ninety degrees. The front of the house faces the driveway which provides access to this large expanse of farm land with two barns in town.

Large shade trees line the sidewalks with on-street parking in front of most buildings. In the western part of town, as opposed to the eastern part, there are no sidewalks and more on-site parking. Although very few homes have garages, numerous outbuildings, including sheds, barns and outhouses dating between the late-1800s and early-1900s are sited on almost every property throughout Monterey. The majority of these outbuildings are consistently one-story high, box frame or wood-frame construction, and covered with vertical wood boards. Outhouses and sheds average between five and ten feet square, have metal shed roofs and front hinged doors, and are currently being used for storage.

### **Religious Buildings**

The earliest church in Monterey was the Union Church. Built between 1869 and 1871 on the corner of High and Worth Streets, it was used by all denominations, each worshiping on their designated Sunday. This two-story wood frame-church building burned in 1953 and was replaced with the Monterey Christian Church (ONM-21) # 90 built that same year. This two-story stone structure is non-contributing due to age.

The Monterey Baptist Church (ONM-63) # 94, built in 1900, overlooks the flat lying bottom land at the edge of Cedar Creek facing the Kentucky River. This one-story brick building is designed in the Gothic Revival style and is a thriving church in this community today.

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<u>Green Space</u>

According to the Owen County Atlas Map, Monterey had three tobacco warehouses in town in 1883. By 1907, Capitalist Lee H. McGraw and W.D. Hardin formed the Monterey Realty and Warehouse Company to handle and finance the Equity Tobacco Company that faced U.S. Route 127 at the corner of Greenwell Street, where the Mini Park (ONM-38) # 40 is now. In 1910 Dr. Foster sold the north end of park to the Burley Tobacco Co. In 1917 Mr. Sullivan purchased the lot from the Burley Tobacco Co. of Lexington, Kentucky where the park is today and placed a rock crusher there to crush rocks from Cedar Creek for the purpose of building walks, walls, and roads for the area.

By 1938, the croquet court was moved from the Walker Residence (ONM-71) # 43, on the southeast corner of Worth Street and U.S. Route 127, to the northwest corner of Taylor and Greenwell Streets. This long, flat, open green space was an excellent location for a croquet lawn, which was a popular sport in Monterey between the 1930s and 1960s, when men could be seen driving wooden balls with long handled mallets through a series of arched wires set in the lawn.

Increased membership in 1947 led to the additional croquet court. This had become such a popular game that a Croquet Tournament was held there in July of 1962, with teams participating from Henry, Owen and Scott counties. In 1963 the Invitational Croquet Tournament was held in Monterey with more than 22 teams playing on the court. At that time there were between 35 and 40 players in Monterey. However, by 1969 there were only four or five. In July 1976, the Monterey Croquet Club deeded the Croquet Court and grounds to the City of Monterey for use as a park. Today, the Mini Park (ONM-38) # 40 is a lush open green space which is maintained by the city with playground equipment and a concrete hexagonal gazebo offering a place for festivals and town meetings.

### Integrity

The Monterey historic district is being considered for nomination under National Register Criterion A in the area of Community Planning and Development. The district has been identified as an area that conveys a strong sense of its historic environment through its historic buildings,

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### Monterey Historic District Owen County, Kentucky

structures, and sites. It reveals much information about the development of the town from its earliest days to 1947 when the last historic building in the district was constructed. It has been determined that integrity of location, setting, design, and association are the most important aspects of integrity necessary to convey the historic significance of this district.

The integrity of the district's 104 properties as determined by the criteria outlined below is fairly high. Eighty, or 77 percent, are considered contributing properties. Of the noncontributing properties, 24 or 23 percent were constructed after the period of significance. The three non-contributing sites are vacant lots where a house stood until it was demolished or burned within the last fifty years.

All of the historic buildings in the district have integrity of location and setting. Their setting provides an accurate picture of the historic character of the town with narrow streets lined with shade trees. Walton's Restaurant (ONM-15) # 16, on Old Bridge Street, built circa 1916, is one building which stands as an exception to the high degree of integrity of location: it was moved onto its present site in the 1930s from Perry Park. Also, its setback is closer to the street than other buildings located on this street.

In this district, the integrity of design will exist for a building when it has retained the original building form, architectural details, and fenestration. Additions are acceptable that use similar materials, are in scale with the original structure, and are compatible in design and character with the original building form. Buildings will have the integrity of association when they possess integrity of setting, location and design.

The principal historic buildings in the district include 58 residential buildings, five commercial buildings, one religious building, and one structure. Registration requirements for residential, commercial and religious buildings are discussed separately because differing criteria are needed to evaluate these property types.

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Monterey Historic District Owen County, Kentucky

### <u>Alterations</u>

Common alterations to historic buildings generally fall into four categories: alterations to original wood siding through the application of vinyl or aluminum siding, or other nonhistoric materials; alterations to original window and/or door openings; porch alterations consisting of replacement of original porch elements such as columns, or enclosing the open porch, to removal of the original porch; and additions to the house using the criteria outlined above. In Monterey, for buildings significant in terms of Criterion A, it has been determined that changes can generally exist in two or possibly even three of the four categories outlined above without compromising the overall integrity of design for the building. Examples of individual buildings displaying changes within the four categories will be discussed below.

### Residential Buildings

Twenty-eight, or 43%, of the residences in the district are fairly intact with no or only one class of change. Only 23, or 35%, of the houses have changes in two of the categories discussed above while 11, or 17%, have three of the four changes. Of the 57 wood-framed houses in the district, 16, or 28%, have retained their original siding. Only 30, or 46%, have replacement vinyl or aluminum siding.

The John Oldham Residence (ONM-18) # 20 and the Dr. G.W. Lawrence Residence (ONM-61) # 92 are two examples of buildings that have remained virtually intact with no changes. The John Oldham Residence on Ballard Street, built in 1916, is a one pile deep central passage residence with a rear ell. This late-Greek Revival style residence has a small front porch supported by simple 4 x 4 wood posts, a side gabled roof with returns, a plain rake board, and windows surrounded with The Dr. G.W. Lawrence Residence, federal period wood trim. similar in plan type and style as the Oldham Residence, has retained its weatherboard siding, 6-over-6 light windows, and simple front porch supported by wood columns. Both buildings are two excellent examples that have the highest degree of integrity, thus contributing to the overall historic character of the neighborhood.

A rear one-story addition that blends in with the original structure in design, scale and materials is an example of one

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change is that has not compromised either W.E. Kale Residence (ONM-55) # 57, or the Walter Gayle Residence (ONM-43) # 85. The W.E. Kale Residence, built in 1890, is a late-Gothic Revival style residence with Victorian era detailing. Decorative cutout brackets visually support the three front facing gable roofs crowning the tall narrow 2-over-2 light wood windows. The Walter Gayle Residence, built in 1897, is a one-and-a-half story Folk Victorian Residence on Taylor Street. Both residences have retained their original materials, fenestration, and character defining features with an addition that does not compromise their integrity of design.

The Clarence Monroe Smith, Sr. Residence (ONM-14) # 10 and the Dr. S.D. & Lizzie Cull Residence (ONM-54) # 56, are examples of two contributing buildings with two changes: a rear addition and siding. Porch and rear additions are commonly found throughout Monterey and are usually compatible in design and materials. Vinyl or aluminum siding is an acceptable alteration if it is similar in width to the original. These alterations are popular, because owners view them as relieving the need for on-going painting and do not detract from these homes' historical significance since the main structure is still visible and the character defining features, such as the fish scales shingles in the gabled end and spindlework in the Smith Residence and the front porch columns (highlighted with decorative capitals on the Cull Residence) remain intact.

The Mefford Residence (ONM-32) # 69, and the Henry Steven Clark Residence (ONM-36) # 73, are two examples with three The Mefford Residence, built in 1896, has been changes. covered with aluminum siding, has a stuccoed brick chimney and a rear addition with enclosed porch, while the Henry Steven Clark Residence has vinyl siding, a rear addition, and decorative metal and fluted aluminum columns supporting porch roofs. Replacement siding is oftentimes used to protect original building materials from weathering and does not requiring painting. Although repointing mortar joints is preferable, stuccoing brick chimneys is another alternative to filling cracks and holes in chimney stacks which helps in drawing out the smoke from interior fireplaces. Rear additions and porch alterations are frequently seen and are considered compatible if they are in keeping with the scale, materials and design of the original structure. Decorative metal columns often replace wood posts because they resist decay and

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are made of durable materials.

An example of a contributing building with more than three changes is seen in the Williamsburg Trading Post (ONM-25), #38. The original one-and-a-half story log structure, built circa 1805, has been covered with wood weatherboards as have many log structures throughout Kentucky. A rear ell addition of wood-frame construction covered with vinyl siding is in scale with the original structure. A glass enclosed porch was also added to the rear and decorative metal columns support an open side porch. Porches added to the front, sides, and rear of homes are common alterations. In this district the majority are usually non-obtrusive and blend in with the overall design of each building.

All, except one, of the historic houses in the district are designated contributing buildings. The George and Kate Thornton Residence (ONM-13) # 14 & 15, constructed in 1896, is an example of a building that has had a series of additions and alterations. These alterations include a covered carport, decorative metal front porch columns, and vinyl siding. These changes have altered the front facade as well as the original building configuration to the extent that the original building shape and materials are no longer visible, rendering it unable to convey a sense of the district's historic character, especially relative to its planning and Therefore, it has been designated nondevelopment. contributing.

#### Commercial Buildings

All of the historic commercial buildings in Monterey have been designated contributing buildings because they possess a high degree of integrity. These buildings have remained virtually intact in regard to location, setting, design and association. The Clover Farm Store/City Hall (ONM-79) # 83, has the highest degree of integrity since it has retained its original pressed tin fluted pilasters, storefront windows, decorative cornice, and recessed entry.

A one-story, small, concrete block addition was added to the north side of the First State Bank (ONM-20) # 82 after the fire of 1952. This addition does not compromise the overall integrity of this historic building because it mimics the main building in a reduced scale. Its stepped parapet flat roof is

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compatible in design with the main building which has retained its original brick facade, storefront windows, with a decoratively painted cornice.

Although the fire of 1926 destroyed the second floor of the W.D. Hardin Store (ONM-49) # 51, the majority of the building remains intact with large storefront windows, transoms, and a central recessed entry. A corbeled brick parapet with arched wood vents replaces the missing second floor and blends in with the overall building design.

Situated outside the downtown core, the J.R. Kemper Garage (ONM-5) # 5, built circa 1924, has retained its original building materials of formed stone, an asphalt shingle hipped roof, and a front office with storefront windows. The one alteration to this building is the small one-story concrete block addition on the south which steps back within the confines of the triangular site providing an additional bay for cars to be serviced. Added prior to 1945, it blends in with the overall composition of the building, not compromising its integrity.

#### Religious Buildings

The only historic religious building in the district, the Monterey Baptist Church (ONM-63) # 94, is extremely intact on the exterior and has endured a one-story brick Sunday School addition built in 1950 and a recent office addition in 1996 to the rear of the main historic 1901 church. This addition does not seriously compromise the buildings integrity since they are located to the rear of the building, constructed of similar materials, and are smaller in scale.

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69	Taylor		x				x					x				x		1896	4	1
70	Taylor		,x			x						x				x		1885	1	2
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75	Taylor		x				1		x			x				x		1916	1	1
76	Greenwel	11		x			x					x				x		1896	1	1
77	Taylor			x			1		I			x					x	1906	1	1
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79	Taylor	x				•					x	x				x		1960s		2
80	Taylor	x									x	x				x		1960s		3
81	Worth	x									x				x		x	1950+		2
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83	Worth	x									x		x				x	1888	1	
84	Taylor		x									x				x		1896	1	
85	Taylor		x									x					x	1897	1	
86	High	x					x					x					x	1906	2	
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95	High	x																1950+		1
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8. Statement of Significance

The Monterey Historic District meets National Register Criterion A in the area of Community Planning and Development by revealing the gradual trends such as changing patterns in siting, housing types, styles, and the development of the community into a commercial and tobacco marketing center for the surrounding agricultural area and counties. A number of key events affected the town's history including the Williamsburg Trading Post established between 1805 and 1810, Owen County being formed in 1819, the establishment of Monterey as a town by the Acts of the Kentucky General Assembly in 1847 and the development of the town plat, and the destruction and rebuilding of a portion of the commercial and residential area due to fires in 1885, 1926, 1938, 1952, and 1953 and floods in 1883, 1913, 1937, and 1989. These key events will be discussed as part of the historic context "The Planning and Development of Monterey: 1805-1947".

Presently, only 20 rural properties in Owen County have been documented on Historic Resources Inventory forms. In Owen County's towns, only 101 properties have been surveyed in Owenton the county seat, and 82 in Monterey as of 1996.

The Monterey Historic District consists of an important group of historic properties that include commercial, religious, and residential buildings dating from 1805 to 1947. These buildings, together with the matrix of streets, alleys, and lots on which they are located, provide an excellent picture of the development of Monterey from 1847, the date of the earliest town plat, to 1947, when the last historic building in the district was constructed. In terms of Criterion A, it is significant in the area of Community Planning and Development for the excellent way the streets, lots, and buildings in the district provide evidence of how Monterey grew from a tiny early 19th century settlement into a small 20th century residential community.

This district was evaluated within seven sub-themes: Transportation in Monterey, Commerce in Monterey, Agriculture in Monterey, Education in Monterey, Religion in Monterey, Ethnic Heritage in Monterey, and Domestic Architecture in Monterey. These sub-themes were developed as part of a survey project of the community completed in 1996. They are included in the "Monterey Historic Resources Survey and National

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Register Nominations Survey Summary Report" on file at the Kentucky Heritage Council office in Frankfort, Kentucky. Many of the buildings in the district are those singled out in these contexts as the key resources associated with them and, in the case of commercial and residential buildings, as important examples of the building types developed for those contexts.

### River Towns in Owen County

The Planning and Development of Monterey 1847-1947 is the best framework for discussing the significance of this diverse but key group of residential, commercial, and religious resources in the district and the streets, alleys, public green space, and lots on which they are located. These buildings and their setting are extremely significant in the history and development of Monterey and Owen County. They provide excellent documentation of how the county's only thriving river town was laid out and developed. They also provide a valuable comparison to the two other river towns, Perry Park and Gratz, which developed in Owen County along the Kentucky River.

In comparison with Monterey, the small river town of Perry Park developed around Ball's Landing, named for early settler and wharfmaster James Ball in 1826. The town was later known as Cleveland named in honor of President Grover Cleveland and James Ball's son. Eventually it was called Perry Park, for the Perry family, who were long-time residents of the community. Hogsheads of tobacco and livestock were shipped out of this landing and showboats would often stop here sounding calliope music which called people to the wharf for miles around.

John A. Perry, publisher of the West Palm Beach Post-Times and other newspapers, purchased the Perry Park property, then known as Glenwood Farm, in 1932. The purchase included Glenwood Hall, built in 1858 by Washington Perry, John's grandfather. In 1966, Ligenfelter Investments, Inc. purchased the farm from Perry and developed it into the Glenwood Hall Resort and Country Club. This new 2,600 acre park and vacation home resort is divided into over 3,500 - 1/3 to 1/2 acre lots. A marina for boating activities, olympic size swimming pool, wading pool, gym/party room, two tennis courts, a championship golf course, six stocked lakes, a dozen ponds,

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and a church are found along the meandering roads in this new development, which is also accessed by a 3,000 foot long air strip as well as Squiresville Road. Glenwood Hall is the only surviving historic building on the property. This three-story Greek Revival mansion has been converted into a clubhouse and restaurant. Besides Glenwood Hall, the only historic buildings that remain that are historically associated with the original river town consist of several barns and silos and the Mount Zion Church - a community landmark.

The third Owen County river town, Gratz, was surveyed in 1849 and the town was incorporated in 1861. Situated on both sides of State Road 355, northwest of Monterey, the town was located in what was known as Brown's Bottom, near the mouth of Severn Creek. A steel bridge that spans the Kentucky River crosses over into Henry County at the crossroads, Gratz's small downtown business core, which consists of the Gratz Deposit Bank, founded in 1902, Thomas' General Store, Dawson's Garage, a grocery store, post'office and an impressive 1898 wood-frame house by William Giles, a merchant. Surrounding this core of buildings are a few wood-frame homes and three churches.

Before World War I, Gratz was a bustling egress for agricultural products and an ingress for merchandise needs of Owenton and crossroad stores. There were three landings at Gratz where freight of coal, hardware, implements and soft merchandise were dropped off. The Resort Hotel on Clay Lick accommodated travelers and offered sulphur water with a busy saloon nearby. Cedar Grove College in Gratz was the first graded school in Owen County. Historically, the Gratz Croquet Club met here to play on an immaculate grassy lawn (Trout). A lead mine was worked two miles downstream during the Civil War and flourished until after World War I. After that, then Gratz lost most of its population and business.

In conclusion, Monterey, Perry Park, and Gratz all began as river towns in the early to mid-1800s with landings in Owen County along the Kentucky River during the 1800s. Tobacco and livestock were shipped out from their landings and supplies such as hardware, farm implements, and soft merchandise were brought in. Monterey's early growth can be attributed to its serving as a tobacco marketing center between 1880 and 1920. During this time period, there were three large tobacco warehouses in downtown and the town was easily accessible by water and roads which provided quicker and easier

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### Monterey Historic District Owen County, Kentucky

transportation of goods to other towns in the county and merchants in Owen, Henry, and Grant Counties.

By the early 1900s, the majority, of buildings associated with each town had been constructed. Town expansion appeared to cease by the mid-1900s for all three towns. Only Gratz and Monterey had croquet courts, while al three had a cohesive downtown. Monterey's continued growth and development is due primarily to its location in Owen County since it is situated on both sides of U.S. Route 127. This major transportation corridor offered direct access from Owenton to Frankfort. By contrast, Perry Park and Gratz, which are both located on smaller roads a greater distance away from a major roadway, may be one reason why they suffered a decline in growth and population.

Monterey continued to flourish with new buildings springing up on existing lots through the 1960s, as opposed to Gratz which suffered a decline in population, after World War I, stunting its future development of new businesses as well as its physical growth. Most of the buildings in Perry Park vanished leaving only a few historic resources surrounded by a resort and country club. As we can see, Monterey, Gratz and Perry Park all played vital roles in the early development of Owen County as river towns, however, Monterey has retained the majority of its historic resources and continues to thrive today.

### The Planning and Development of Monterey: 1805-1947

Owen County is located near the Indiana state line in the northern part of Kentucky. The county was formed from sections of Franklin, Gallatin, Pendleton, and Scott counties on February 6, 1819 according to the Acts of the Kentucky General Assembly Section 1, page 702, and approved on April 1, 1819 (Houchens, 16). It is bordered by Caroll, Franklin, Gallatin, Grant, and Henry counties. Covering an area of 354 square miles, the county was named in honor of Colonel Abraham Owen, an Indian fighter and Kentucky legislator who was killed at the Battle of Tippecanoe (Bryant, 700).

Monterey was first called Williamsburg for two brothers, James and Alexander Williams, who came here with their family from Maryland prior to 1799. James established the Williamsburg Trading Post (ONM-25) # 38 sometime between 1805 and 1810

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Monterey Historic District Owen County, Kentucky

while Alexander farmed land on Pond Creek. After James passed away, prior to 1825, Alexander continued to operate the trading post (Murphy interview). The Trading Post is a oneand-a-half story log structure that is situated on the edge of the historic district facing U.S. Route 127. Although vinyl siding now covers this log structure, the original building configuration remains intact.

Monterey's post office was established by Turner Branham on February 1, 1817 and named Mouth of Cedar Creek for its original location. By 1825 it became known just as Cedar Creek, perhaps because the post office was moved to another site. On February 23, 1847, the town was renamed Monterey to commemorate the Mexican War battle of Monterey (Rennick, 201). Of the three river towns, only Perry Park retains a post office. Monterey's post office closed in 1969.

Monterey's earliest extant building, the Williamsburg Trading Post, was founded between 1805 and 1810, just prior to the formation of Owen County in 1819. According to the Acts of the Kentucky General Assembly Section 1, on March 1, 1847, the town of Monterey in Owen County was established and enacted by the General Assembly of the Commonwealth of Kentucky. George C. Branham of Owen County was authorized to lay out a town on his land in Owen County, situated on Cedar Creek near the point where the road leading from Frankfort to Owenton crosses the creek. Branham immediately directed the county surveyor to produce a survey of the town to ascertain the metes and bounds and lay it off into suitable lots, streets, and alleys within The town was laid out in a grid pattern twenty days. consisting of forty lots within four quadrants According to Owen County Deed Book J, pages 196 & 197, Joel Herndon recorded lots that were 49-1/2 feet wide and 110 feet deep, except lots 40 and 17, which were made smaller due to the bend in Cedar Creek just above the deep hole. The streets were 40 feet wide, except for the road that paralleled Cedar Creek and Frankfort Road which was more narrow, and the alleys were 10 feet wide. Cedar Creek formed the eastern and southern boundaries of town while Frankfort Road, now known as U.S. Route 127, formed the northern boundary. See Figure 1.

The western boundary was not developed into town lots in 1847 and was probably used as farm land, which is evident by several large properties which remain in existence today. The two major cross streets, Worth and Taylor, lie on the south

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Monterey Historic District Owen County, Kentucky

side of U.S. Route 127, forming the core of the downtown commercial district. Portions of Campbell Alley and Davis Alley, located to the north and south of Taylor Street, are also visible today.

Monterey, Kentucky, 1990 population of 175, is one of three river towns that developed along the Kentucky River in Owen County in the 1800s. Of the three, Monterey has maintained most of its historic buildings built since 1805, except for a few buildings destroyed by the fires and floods that ravaged the downtown commercial core over the years. Despite these disasters, Monterey has managed to thrive and develop beyond its original 1847 town plat.

The town's limits were expanded and incorporated by legislative acts in 1874 and in 1881. By 1883, the town included approximately fourteen blocks with lots similar in size to those laid out in 1847. The downtown core was densely populated with three warehouses, two hotels, two jails, two churches and a school interspersed between homes. Branching outward from the core, houses were situated on small lots separated by several vacant lots. Large parcels of undivided land with a single home were found on the edge of town.

Today, the majority of the town's lots remain the same size as in 1883 with only a few exceptions. In 1885, a fire destroyed a block of businesses, including the Ransdell Hotel, on the east side of Worth Street between U.S. 127 and Taylor Street. This vacant land was annexed by the adjacent landowner, making his lot # 43, one of the largest in the downtown core. Only one original core commercial building remains intact today from 1883, the Sanford Hotel ONM-47, # 49. Over time, the old tobacco warehouses, jails, schools and churches were replaced with homes and businesses, despite the threat of fires and floods.

Approximately 24 more buildings were constructed between 1884 and 1899. The majority were single family residences that faced Taylor Street. A few residential/commercial buildings were constructed including the First State Bank (ONM-20), # 82, and the Clover Farm Store/City Hall (ONM-78) # 83, both built in 1888, which remain on the corner of Taylor and Worth Streets. Twenty-six more buildings were built on vacant lots scattered throughout town in the following years until 1926. That same year, fire consumed three properties on the south

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Monterey Historic District Owen County, Kentucky

side of Taylor Street between Greenwell and Worth Streets destroying several businesses and homes. Today, only the ground floor remains of building W.D. Hardin Store (ONM-49), # 51 since the second floor burned. In later years, new homes infilled these vacant lots.

In 1938, the Monterey Elementary School, located on the east side of town on Old Bridge Street, burned leaving a large vacant property which has been replaced by a non-contributing building on lot # 17. Classes were temporarily relocated to several rooms in buildings on Worth Street until the new Monterey Grade School (ONM-76) could be constructed outside the city limits, north of Monterey on U.S. Route 127. Today, it serves as a private residence.

Fire ravaged the first block south of U.S. Route 127 on the west side of Worth Street in 1952. One year later, in the next block south, the Union Church, located on lot 90 on the corner of High and Worth Streets, was also destroyed by fire, however, the new Monterey Christian Church (ONM-21) was built in its place in 1954.

Over the years, several large lots have been subdivided into lots similar in size to the 1847 plat map. Several new buildings constructed during the 1930s and 1940s were constructed on small corners of large parcels of land. After 1947, seven more buildings emerged in a cluster in the downtown core, including a few commercial buildings.

Monterey has grown and prospered, unlike the other river towns in Owen County, despite being inundated by floods in 1883, 1913, 1937 and 1989, and its partial destruction due to fires in 1885, 1926, 1938, 1952 and 1953. As recently as October 27, 1954, the town of Monterey was incorporated. This was recorded in Owen County Order Book No. 60, page 408 with the following dimensions: "to be a square not exceeding one-half mile in each direction beginning at a signpost marked "Monterey" located on the north side of Kentucky State Highway 35, now known as U.S. Route 127, at the southeast corner of Monterey, across from the Monterey cemetery, thence South 70 degrees west 2,640 feet, thence North 20 degrees west 2,640 feet to a stake, thence North 70 degrees east 2,640 feet to a stake, thence south 20 degrees east 2,640 feet to the point of The 1979 map of Monterey shows the same town beginning". limits. See Figure 3.

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### Monterey Historic District Owen County, Kentucky

Historically, two large pieces of land on the west side of U.S. Route 127 and one on the east side north of Clyde Street were part of Monterey in 1883, however, since they are outside the current one-half mile square boundary, they have been excluded from the district. Also, several lots facing the western end of Taylor Street have been included since they are tightly juxtaposed within the streetscape of Monterey and form a cohesive unit. Presently, the layout of lots and blocks remain almost exactly the same as drawn in 1883, however, it is more densely populated with numerous buildings providing evidence of Monterey's continued growth and prosperity.

Two primary transportation routes through Monterey helped promote its growth and further its development as a river town. From the early 1800s, the Kentucky River, provided access to this town at the river landing. The Buffalo Trail, which formed one of the earliest footpaths through Owen County, was eventually developed into a major transportation route. A wooden covered bridge, built in 1879, crossed Cedar Creek, a branch of the Kentucky River, in downtown Monterey. By 1910, it was replaced with an iron truss bridge, and in recent years, the concrete bridge built in 1936 (ONM-77) # 44, provided good traffic flow and quick access to Kentucky's State Capitol, Frankfort, and Owenton, the county seat, through this peaceful river town.

Monterey's remarkable growth and development is historically linked to its location in Owen County. Situated on the banks of Cedar Creek with direct access to a major waterway, the Kentucky River, this early transportation route promoted its early growth and development as a river town. Since the majority of Owen County's nineteenth century commerce was carried on by riverboats, the wide, flat terrain along the river at Monterey, allowed the development of a landing where a wharf, the wharfmaster's residence, a warehouse and two tobacco barns were located. This wharf was second only to Frankfort in size (Houchens, 360) along the Kentucky River.

Steamboats stopped at commercial centers, such as Monterey, Moxley, and Gratz, which served as a river shipping point for shopkeepers in Owen, Grant, and Henry Counties, to unloaded their freight at Byrns Landing at Sparks Bottom on the Old Landing Road. Hogs, cattle, and tobacco were shipped out from this landing and supplies such as sugar, coffee, and farm machinery brought in were stored in the heavy timber warehouse

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### Monterey Historic District Owen County, Kentucky

(Derringer interview) which is still visible today. Although the wharf and wharf master's residence are gone, the landing site, warehouse, and two tobacco barns remain at Byrns Landing in Monterey, unlike in Perry Park and Gratz, where no buildings survive near the landing.

Transportation, agriculture, and commerce were interdependent upon each other and instrumental in the development of Monterey since its creation in 1847. modes As of transportation progressed, gravel roads used by wagons were graded, allowing easier access for automobiles, buses and trucks to traverse. Another major transportation route - the Old Frankfort Pike - now known as U.S. Route 127, slices through Monterey and continues to provide direct access to Cincinnati and Frankfort. Today, this major north-south transportation route is being widened and the majority of heavy traffic will be re-routed, bypassing downtown Monterey. Although this road widening project has threatened the existence of several properties south of town, plans are to provide limited access to Monterey, possibly in an effort to maintain the stable and cohesive community that has continued to thrive since its creation.

The fertile soil in this bottom land area made it possible for agriculture to remain the main industry in Owen County. Hilly land covered with eden and shale soil, produces burley tobacco and grassland for sheep, and dairy cattle. Tobacco and corn fields are still found within the town's corporate limits (Monterey). Monterey's major cash crop was tobacco from the mid- 1800s through the early 1900s when the town was known as a tobacco marketing center. Warehouses in town stored tobacco before it was shipped down the river (Houchens, 360). Unfortunately, these warehouses no longer exist today.

Both religion and education played an important role in the development of Monterey. The first church in Monterey, used by all denominations, was the Union Church which was built between 1869 and 1871 (Murphy a, 24) on the corner of Worth and High Streets. This building nurtured several congregations to become self sustaining organizations with their own churches. Today, a new Monterey Christian Church, built in 1953, is located on the same site. The Monterey Baptist Church, which began as a Mission in 1867, was organized as a church in 1871. Designed in the Gothic Revival style, the Monterey Baptist Church was built in 1901 on High Street with

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Monterey Historic District Owen County, Kentucky

a ten-room brick educational wing erected in 1950 (Murphy a, 99).

Historically the first school in Monterey was built in 1880 on land adjacent to and leased from the Union Church. It opened the summer of 1881 for a five month school term and required a tuition fee. In 1901 it was replaced with a new, larger pressed brick school in the Gothic Revival style located on Old Bridge Street, however, it was consumed by fire in December 1938. Today, the only school building remaining in Monterey is located on U.S. Route 127 outside of the downtown historic district. Known as the Monterey Grade School, it was built in 1939 and closed in 1970 when students were transferred to the new consolidated Owen County Elementary School (Murphy b). This school is now being used as a private residence.

By 1883, Monterey's downtown commercial district included a post office, hotels, grist mills, blacksmith shops, drug stores, saloons, a barber shop, a furniture maker and coffin maker, and two dry good stores and the W.D. Hardin Dry Goods Store, known as the first building in Owen County to have an elevator in 1873 (Murphy a, 51-52). The core commercial center of downtown Monterey contains a city hall, bank, and several shops and is surrounded by a residential neighborhood and two churches today. These surviving structures are evidence of a thriving community that has remained somewhat intact since the late-1800s.

Monterey's African-American heritage is represented by the existence of five or six families who emigrated to Kentucky as slaves with their masters, and resided in town until recent years when the last remaining family member left town (Derringer, Kemper interviews). Their contribution to Monterey's growth and development included farming, a blacksmith shop, a cobbler shop, repairing jewelry, and maintaining the Monterey Baptist Church.

In conclusion, Owen County's two other historic river towns, Perry Park and Gratz have not continued to grow and develop into the same type of small thriving community as Monterey. Perry Park has been transformed from a small town into a 2,600 acre park and vacation home resort. Today, all that is visible of the river town days is the historic home, Glenwood Hall, several barns and silos, and the Mount Zion Church - a

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### Monterey Historic District Owen County, Kentucky

community landmark. The other river town, Gratz, had three landings with 300 residents between 1900 and 1920 and was comprised of four churches, two schools, two hotels, a bank, two drugs stores, and private residences. When the local lead mine was shut down after World War I, business slowed and the town's population decreased resulting in a decline in growth. Today, the downtown is comprised of the Gratz Deposit Bank founded in 1902, Thomas' General Store, Dawson's Garage, a grocery store, post office and an impressive 1898 frame house and a few wood-frame homes and three churches.

The only similarity between Monterey, Perry Park, and Gratz is that they were all river towns in Owen County that developed along the Kentucky River during the 1800s. Both Perry Park and Gratz were originally smaller communities than Monterey. Monterey also had other advantages due to its location in Owen County. Besides being a river town associated with providing goods to other towns in the county and merchants in Owen, Henry, and Grant Counties, it also served as a tobacco marketing center between 1880 and 1920. Three large tobacco warehouses, located in the downtown area along the major transportation route, U.S. Route 127, offered direct access from Owenton to Frankfort for tobacco buyers and other merchants to transport their goods to bigger cities. Unlike Monterey, Perry Park and Gratz are both situated off U.S. Route 127 on smaller roads therefore they were not able to offer easy access and continued movement of traffic, goods, and supplies, possibly increasing the decline in growth and population. Monterey also covers more land area and has retained a greater number of historic buildings that form a cohesive group representing the period of significance from 1847 to 1947.

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 inteers:
or Becky Albaugh
Leota Derringer
 . Lela Maude Hawkins
. Margaret Karsner Murphy William Hardin III
 Kathy Tingle
Jim Hudson
 . Bettina Sommerville
J.F. Ballard
. Reva Kemper
& Mrs. Johnny Ballard
& Mrs. Jewell Chesney
. Nadine Goldsberry

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Monterey Historic District --- Owen County, Kentucky

### 10. Verbal Boundary Description

The historic district boundaries of the Monterey are as follows: bounded on the north by the rear lot line of the buildings facing Hillcrest Street, east to the intersection of Old Bridge Road and U.S. Route 127, and the southern border including the southeast corner of Point of Rock Road and U.S. Route 127 as well as the rear lot lines of the building facing High Street and on the west, the rear lot line of the properties facing Taylor Street. The site is delineated on Property Identification Map 40A, blocks 1-89; a portion of Map 40 blocks 19 and 33; all of Map 40 blocks 18, 19A, 19B, 20A; and a portion of Map 53 block 23 as recorded in Owen County's Property Valuation Office. The district consists of approximately 64 acres.

#### **Boundary Justification**

1.1.1

The boundaries for the Monterey historic district were chosen to designate the most contiguous group of residential and commercial buildings within the corporate city limits of Monterey, including adjacent properties along the fringe, that display the highest degree of integrity representing the period of significance from 1847-1947.





### MONTEREY BUSINESS REFERENCES.

- MONTEREY BUSINESS REFERENCES. J. A. MBBBINK, Wholesale and Retail Groceries; heeps a Large Stock of Staple and Fancy Groceries, Classware, Queensware, Boots and Shoes, Stores, Tinware, Provisions, Float, Bacos, Lard, &c. Sell-ing at Clip prices; Jerme stah. W. D. HARDIR, Dealer in Dry Goods; Notiona, Groceries, Hats and Caps, Boots and Shoer, Queens-ware and Hardware; in fact, a full and complete stock generally found in a computy store. FRANK THOMAS, Proprietor of Owen Hotel, First Class Accommodations, Stable in consection with the house. A Bar also stocked with Choice Wines, Liquora, Cigara, Tobacco, &t.

- JOHN DUVALL, Attorney. DAVID DHARINGER, Blacksmith and Wagon Maker, Repairing of all kinds promptly astended to; Houre Shoeing peakly done. W. C. HUFFIRI, Barber, All work done with

- W. C. HUFFINI, Rarber, All work done with pestness and despatch.
   A. D. BULLIVAN, Dealer in Furniture and Under-yetsker. All kinds of Coffus on hand, and prompt attention paid to all business entrustril to me.
   G. W. LAWRENCU, Dealer in Drugs and Medi-cines, Notions, Grocerise, Paints, Olis, Glass, Patty, Toilet Anticles, Performery, Ac.
   M. HURNDOM, Dealer in Dry Goods, Notions, Clothing, Hats and Caps, Boots and Shors, Gro-cerise, Hardware and Queensware, Saddlery and Harness.
- J. B. SANDFORD, Proprietor of Sandford House. Stable in connection, and Bar stocked with the best brands of Kentucky Whinkies, &c.; choice Cigars, Tobacco and Wines.
  J. B. HBAD & BRO., Dealers in Dry Goods, No-tions, Hart, Cap, Boou and Sbees, Gentr' Farnish-ing Goods, Clothing, &c. A choice stock of Gro-certies at lowest cash prices.
  J. M. McDANIDL, Carpenter and Builder.
  J. D. BYRNS, Wharf Master.
  D. T. CALVERT, Dealers Leaf Tobacco.
  T. J. HARDIN, Attorney-at-Law.

- RANGDELL & BIRCEETT. Dealers in Drug-and Medicioes, Paints, Oils, Party, Giass, Toile Articles, Perfumery, & A. A. Mill inse of the ber Patent and otherr Medicines; prescriptions carefully comported at all howrs; Wines, Brandies, and comported at all howrs; Wines, Brandies, and comported at all howrs; Wines, Brandies, and comported at all howrs; Stati sock of file Cigan. Tobacco, Pipes, &c. Dr. Richd. W. BIRCHETT, Physician and Sur-
- geon. Office in Drug Store. GBO. W. RUTCHESON, Manager Sandlord Housi

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Figure 3, 1954 and 1979 City Limit Map

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<b>Monterey Historic District</b> Photographs	Owen County, Kentucky
<pre>The following information is 3. Donna G. Logsdon 4. 1/96 5. Kentucky Heritage Council 300 Washington Street Frankfort, Kentucky 40601</pre>	the same for all photographs.
Photograph # 1 6. Bridge over Cedar Creek ONM-77, South side of bridge	Photograph # 8 6. Walker Residence ONM-71 North, front, facade
Photograph # 2 6. J.R. Kempers' Garage; Shelton's Garage, ONM-5 Partial South and West facades	Photograph # 9 6. W.A. Osbourne Restaurant ONM-9, South, front, and East facades
Photograph # 3 6. W.A. Osborn Residence ONM-11, South and West facades	Photograph # 10 6. Williamsburg Trading Post, ONM-25, North, front, and West facades
Photograph # 4 6. Crocket and Maggie Hall Residence, ONM-12 South and West facades	Photograph # 11 6. Swetnam Blacksmith Shop ONM-44, North, front, and West facades
Photograph # 5 6. Clarence Monroe Smith Sr. Residence, ONM-14 South and West facades	Photograph # 12 6. Walter Gayle Residence ONM-43, South, front, and East facades
Photograph # 6 6. Walton's Restaurant ONM-15, South and West facades	Photograph # 13 6. Sanford Hotel ONM-47 North, front, and West facades
Photograph # 7 6. John Oldham Residence ONM-18, North and West facades	Photograph # 14 6. W.D. Hardin Store ONM-49 North, front, facade

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<b>Monterey Historic District</b> Photographs	Owen County, Kentucky
The following information is 3. Donna G. Logsdon 4. 1/96 5. Kentucky Heritage Council	the same for all photographs.
300 Washington Street Frankfort, Kentucky 40601	
	Dhatamanh # 00
Photograph # 15	Photograph # 22
<ol> <li>Jim Lawrence Residence ONM-39, South, front,</li> </ol>	6. W.D. Hardin Residence
and East facades	ONM-35, South, front, facade
_ and East lacades	Iacade
Photograph # 16	Photograph # 23
6. Lewis Mason Bourne	6. Preacher John Alfred
Residence, ONM-53	Head Residence, ONM-34
North, front, and West	South, side, and East,
facades	front, facades
Photograph # 17	Dhatamash # 04
6. W.H. Vories Residence	Photograph # 24 6. J.Ed Hardin Residence
ONM-24, North and West facades	ONM-33, East, front,
Inclues	facade
Photograph # 18	
6. Mini Park, ONM-38	Photograph # 25
Facing North from the	6. Mefford Residence,ONM-32
corner of Greenwell and	ONM-44, East facade
Taylor Streets	Dhotograph # 26
Dhatograph # 10	Photograph # 26 6. John Thomas Burton
Photograph # 19 6. Dr. S.D. & Lizzie Cull	Residence, ONM-31
Residence, ONM-54	South and East, front,
North and East facades	facades
Photograph # 20	Photograph # 27
6. W.E. Kale Residence	6. J.A. Messink Residence
ONM-55, North and East	ONM-28, North and East
facades	facades
Photograph # 21	Photograph # 28
6. John Sanford Residence	6. J.Ed Hardin Residence
ONM-79, North and West	ONM-64, South, front,
facades	and West facades

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## National Register of Historic Places Continuation Sheet

Section number \_\_\_\_\_ Page \_\_\_\_ Owen County, Kentucky Monterey Historic District Photographs The following information is the same for all photographs. 3. Donna G. Logsdon 4. 1/96 5. Kentucky Heritage Council 300 Washington Street · · . . Frankfort, Kentucky 40601 Photograph # 29 6. Monterey Baptist Church ONM-63, South, front, and East facades Photograph # 30 6. Monterey Christian Church, ONM-21, South, front, and East facades Photograph # 31 6. Della Sparks Residence ONM-56, South and East facades Photograph # 32 6. Lloyd Montgomery Residence, ONM-57 West and South, front, facades Photograph # 33 6. Sam Sims Residence ONM-58, East and North, Front, facades Photograph # 34 6. Clover Farm Store, ONM-78 and First State Bank; Peoples Bank and Trust Co., ONM-20, South and West facades.

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