

Heat Up Your Research with Fire Insurance Maps

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Tracing urban ancestors is daunting work especially during the 19th and 20th centuries. People moved frequently and cities expanded in number and size to accommodate overseas immigrants and rural migrants from American farms seeking employment. Maps assist in many ways: not only locating city addresses but also providing details about the neighborhoods where our ancestors lived, worked, worshipped, attended school, shopped, and recreated.

There are numerous map resources available to help develop understanding of an urban ancestor's life. This workshop focuses upon fire insurance maps and what they can tell us about individual properties, neighborhoods, and the transition from a predominately rural population to an urban one by the end of World War I.

Fire Insurance Maps

Casualty insurance mapping is a European import to North America that developed during the late-eighteenth century. European companies could not afford to send their insurance underwriters to view distant properties in the colonies. Following the American Revolution and several disastrous fires in New York City, entrepreneurial engineers and map publishers seized upon the notion of creating detailed plans of cities that showed the physical characteristics of individual buildings, such as building materials, shape and size, availability of fire companies, and notations about land uses especially hazardous ones such as factories and mills prone to fires and explosions.

Hint: Sanborn maps often contain cryptic abbreviations and symbols that evolved over time according to the needs of the surveyors. Ideally, you should make a note of the key contained in the book, microfilm or scanned map copy you are reading. Take the time to look at the index and material presented in these atlases for explanations concerning content and symbols used. There are a number of examples of Sanborn map keys posted on the web that can be Googled. Indiana University Spatial Data Portal has copies of both black and white and color Sanborn map keys at: gis.iu.edu/datasetInfo/Sanborn.php.

What is the value of fire insurance maps to genealogy?

- Combined with other record sources such as census, city directories, vital records, and photographs, they provide background information on neighborhood characteristics as well as information about specific properties
- Large-scale (1 inch equal to 50, 100, or 200 feet) detailed, urban plans with a high degree of accuracy for nearly 12,000 towns and cities in the United States.
- The maps were periodically updated (about every 5-10 years) and showed street blocks and building numbers in use at the time the map was made as well as changes to street numbering from previous maps usually noted at the front of the atlas.

- Land use and building functions were shown on these maps. Rarely are the names of individuals included on the maps except where a business block or building was named for someone. These are not property ownership maps.

Where do you find them?

In the United States, the largest publisher of these maps was the Sanborn Map Company founded in 1866. Over the many decades of its operation, the Sanborn Map Company merged with several competitors (notably Hexamer, Perris and Brown), reducing the field and dominating the insurance mapping market. In Canada, the Charles Goad Company was a major producer of fire insurance maps and came to dominate the insurance mapping industry in that country. Both companies operated in a similar manner: producing high quality fire insurance maps on a subscription basis.

Sanborn maps are available in several formats. Copies of the original map atlases are found in library map collections and archives throughout North America. The largest collection is found in the Library of Congress in Washington, D.C. with over 700,000 individual map sheets. Pre-1923 maps are now within the public domain and can be used in publications. Because these maps are popular with many researchers besides genealogists, their use is prompting institutions to digitize them and make them available to the public for free.

Post-1923 fire insurance maps are within copyright and reprints are available for sale from Environmental Data Resources, Inc. (the purchaser of the Sanborn Map Company archive) <<http://edrnet.com/prods/sanborn-maps/>>. In 2007, EDR digitized the 1.3 million maps in their Sanborn Library collection and the new detailed copies are reproduced in their original color format. In 2013, EDR launched a new map viewer that permits overlaying historic Sanborn Maps over current aerial photo. The maps are georeferenced meaning you can relate a point on the historical map to a point on current aerial photograph as if tied together by a pin. The map viewer is included with the purchase of a digital Sanborn map from EDR.

During the 1980s, Chadwyck-Healy (now part of ProQuest® Information and Learning) microfilmed part of the Library of Congress' collection of fire insurance maps. These microfilms are available at many libraries and historical societies. ProQuest has digitized these microfilm copies (in black and white) and they are available through subscription to institutions. Library card holders are able to access these maps from home through their local library's website. For a complete description of this process and availability see:

Kashuba, Melinda. "Turn up the heat with fire insurance maps." *NGS NewsMagazine*. 32 (2006): 26-29.

ProQuest® Sanborn Map Collection <<http://sanborn.umi.com/>>

Few libraries subscribe to the entire ProQuest® Sanborn Map Collection. Those that do provide access to this database free-of-charge to their library card holders only. Some libraries subscribe to a portion of the collection. For example, the San Francisco Public Library and the University of California, Berkeley provides limited access to the California Sanborn Map collection to their library card holders. The San Francisco Public Library allows for off-site access, whereas the University of California limits access to only the Berkeley campus community.

Contact your local library to ascertain where or not they subscribe to a portion of the ProQuest® Sanborn Map Collection.

In May, 2010, ProQuest released a new map database that allows users to compare different editions of Sanborn maps over time. Map researchers can instantly pinpoint historical locations using georeferenced maps. Georeferencing is a process of connecting every location shown on a map with a particular geographic coordinate (like latitude and longitude). Maps from different publication dates can become connected through these geographic coordinates. With a georeferenced map, the reader can know exactly where a specific location in 1924 was found on a map depicting the same area in 2010 and conversely places in 2010 can be located on the 1924 map no matter what landscape changes have taken place including the renaming of streets, demolition of buildings, construction of new structures, or even disasters that have wiped away historic areas.

The ProQuest® Sanborn Maps Geo Edition is available for institutional use for major, historical cities in the United States. Unlike their other Sanborn collection, these maps have better zoom capabilities and historical maps can be overlaid on top of each other allowing places to be compared and contrasted overtime against modern street, satellite and hybrid imagery. The map interface functions in a similar way to Google Maps. You can search by address, latitude/longitude, or by browsing a Google maps interface.

There are twelve cities and a handful of states currently available. The present list includes:

- Baltimore
- Boston
- Charlotte, NC
- Chicago (including North Chicago and West Chicago)
- Detroit (including East Detroit)
- Los Angeles
- Miami and Miami Beach
- Newark (including East Newark, Harrison, and Kearny NJ)
- New York City (including Staten Island (Richmond Borough)
- Philadelphia
- Richmond, VA
- Seattle, WA
- Washington, DC
- State collections: California, District of Columbia, Florida, Illinois, Massachusetts, Maryland, Michigan, North Carolina, New Jersey, New York, Pennsylvania, Virginia, and Washington

Fire Insurance Map Projects Online - Examples

Individual libraries are now digitizing their pre-1923 Sanborn Map Collections. Google “name of state or the name of a particular city” + Sanborn maps and you may be able to find these maps for free online. Nearly every state has a digitizing project. Examples include:

- University of Missouri, Special Collections and Rare Books
“Sanborn Fire Insurance Maps of Missouri Collection” – all maps prior to 1923 are online at
<<http://mulibraries.missouri.edu/specialcollections/sanborn.htm>>
- University of Florida
“Sanborn Fire Insurance Maps of Florida”
<<http://ufdcweb1.uflib.ufl.edu/sanborn>>
- University of Utah
“Sanborn Maps of Utah”
<lib.utah.edu> Click on Digital Library tab>S>Sanborn Fire Insurance Maps
- San Francisco Genealogy
“Sanborn Fire Insurance Maps 1899/1900 San Francisco, California”
<<http://www.sfgenealogy.com/sf/sanborn/sanborn.htm>>
A work in progress: aligning the 1905 S.F. Insurance Atlas with a map from today can be viewed on <maptcha.org>. The ultimate goal is to produce a phone app that can depict historical landscapes from a present day location in the city.
- David Rumsey Map Collection <<http://davidrumsey.com>> Don’t miss the 1905 Sanborn-Perris San Francisco Atlas.

Where to Find Sanborn Maps near Walnut Creek

- University of California, Berkeley, McCone Earth Sciences and Map Library, (510) 642-2997, <<http://lib.berkeley.edu/EART>>. This library now subscribes to the entire U.S. collection of digital historic Sanborn maps through ProQuest (1867-1970). Accessible only in the library. See “Union List of Sanborn and Other Fire Insurance Maps – California” compiled by Phil Hoehn <http://vm136.lib.berkeley.edu/EART/sanbul_CA_AB.html>. This reference describes the holdings of fire insurance maps in California for many institutions (click on “Owning Institutions.” The Library of Congress has the largest collection of Sanborn Maps for California outside of EDR which owns the Sanborn Map Company archives.
- Pleasant Hill Public Library, “Contra Costa Towns, 1884-1906, 1907-1951” (microfilm).
<http://ccclib.org/localhistory/sanborn.html>
- Oakland Public Library, Oakland History Room
<<http://www.oaklandlibrary.org/locations/oakland-history-room/our-collections>>

Other References

“Union List of Sanborn & Other Fire Insurance Maps”
<http://www.lib.berkeley.edu/EART/sanborn_union_list>. This website incorporates information from R. Phillip Hoehn, William S. Peterson-Hunt, and Evelyn L. Woodruff’s *Union List of Sanborn Fire Insurance Maps Held by Institutions in the United States and Canada*, 2 vols. (Santa Cruz, California: Western Association of Map Libraries) including where to find fire insurance maps by state and province.

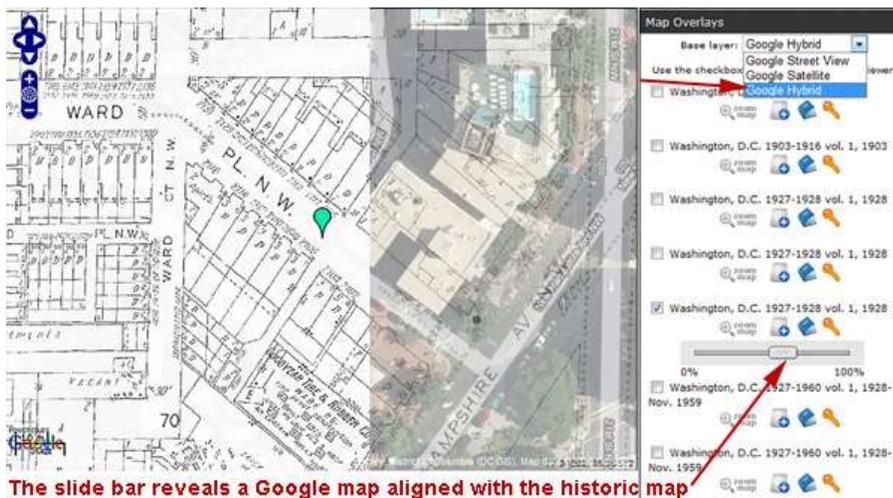
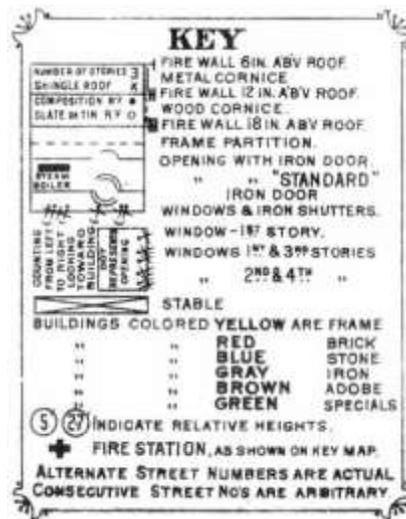
UC Berkeley Library. "Sanborn Fire Insurance Maps" <<http://cluster3.lib.berkeley.edu/EART/snb-intr.html>>

Oswald, Diane L. *Fire Insurance Maps, Their History and Applications*. College Station, Texas: Lacewing Press, 1997. [This is the most comprehensive book on the subject to date.]

Sayre, Rick G. "Urban Maps: Putting It All Together," *Genealogical Computing* 21 (January/February/March 2002), 21-24.

Participatory Map Reading

Visit each station. Read the question and locate the answer on each of the Sanborn Maps on display.



Sample of the new Sanborn Map Geo Edition view. The Google Maps overlay allows you to compare the earlier Sanborn map to current Google imagery. Image courtesy of Michigan State University Library