

Cottage Home Conservation Area Plan Historical Significance

Cottage Home is a neighborhood located on the near-east side of Indianapolis. The name “Cottage Home” is derived from a subdivision in the northern part of the neighborhood. When the Cottage Home Neighborhood Association formed in 1984, it adopted the name because of its apt description of the type of houses found throughout the larger district.

History

Prior to the mid-1860s, two prominent Indiana leaders owned the approximately seventy-six acre farmland site now known as Cottage Home Neighborhood.

The land south of St. Clair Street was part of a larger tract owned by Governor Noah Noble (1794-1844), Indiana’s fifth governor. Noble’s farm extended south to Washington Street (the National Road) and west to College Avenue, which was then named Noble Street. Noble’s family lived south of what is now Cottage Home Neighborhood. Noble built a large residence on E. Market Street, while his son-in-law and daughter, Alexander and Catherine (Noble) Davidson, lived on the knoll now known as Highland Park.¹ Although undocumented, several older residents recalled that this portion of Noble’s farm contained orchards.²

The thirty-seven acres north of St. Clair Street belonged to General Robert Hanna (1786-1858), who lived near what is today Tenth and Stillwell Streets. Hanna purchased the land in 1825 when he moved from Brookville to Indianapolis as the state land office registrar. He served as a state representative and senator, and briefly as a United States senator. Although primarily a farm, the Hanna family leased a small section of land (currently numbered 961 N. Highland Avenue) to Washington Black who operated a flour mill on the site as early as 1865. Hanna’s family inherited the property after his death in 1858.³

The development of Indianapolis and Cottage Home, one of the city’s early working-class suburbs, conforms to a broad national pattern of suburban growth. Typically, America’s urban areas remained “walking cities” until about 1840-1875 when transportation innovations extended the outer boundaries of the city. Until this shift in population to the periphery, most city dwellers lived and worked in the core city, where the businesses, home, and shops were integrated. Many shopkeepers even lived in the same building as their business. Another characteristic was the tendency of the wealthiest residents to live closest to the center of town, within easy walking distance of the main activities and shops. Generally, the poorest families lived on the outskirts of towns.⁴

¹ Nowland, John H. B., *Early Reminiscences of Indianapolis* (Indianapolis: Sentinel Book and Job Printing House, 1870), p. 121-22; Indianapolis Department of Metropolitan Development, “Highland Brookside Neighborhood Plan,” (Indianapolis, 1987, Photocopy), p. 9.

² Hostetler, Joan E. Personal conversation with Dr. William Fitzgerald, Spring 1985.

³ Nowland, John H. B. *Sketches of Prominent Citizens of 1876, with a Few of the Pioneers of the City and County Who Have Passed Away*. (Indianapolis: Tilford & Carlon, Printers, 1877), .p. 535-36. L.M. Brown Title Co., *Abstract of Title, Lot 10 in Francis M. Hanna et al’s Sub., Robert Hanna’s Heirs Add. The Indianapolis City Directory for 1865* (Hall and Hutchinson, 1865).

⁴ Jackson, Kenneth T. *Crabgrass Frontier* (New York: Oxford University Press, 1985), p. 14-17.

Indianapolis displayed many characteristics of the walking city. Until the late 1850s, Indianapolis remained primarily within the confines of the Mile Square and a one-half mile ring of “outlots” as platted in 1821 by surveyor Alexander Ralston. Although early residents thought that the original donation land had more than enough space to accommodate the growing town, development spurred by several factors pushed Indianapolis beyond the original boundaries and into the country suburbs. These factors include the railroad which reached Indianapolis in 1847; increased population due to expanded employment opportunities and a flood of new immigrants, primarily Germans and Irish; and the Civil War, during which Indianapolis became the center of the state’s military effort. These events created a snowball effect: railroads attracted new industries and businesses, which in turn drew thousands of new employees. The city’s population exploded from 8,034 in 1850 to 18,611 in 1860. Land speculators platted new residential developments in the outlots, although in 1859 four-fifths of the population still resided within the Mile Square.⁵

The pace quickened during the Civil War, when Indianapolis displayed all of the characteristics of a boom town. During the 1860s unemployment all but disappeared; factories, thanks to the railroad transport system, now served regional and national markets; and the population nearly tripled to 48,244.

These factors, plus two other occurrences, contributed to the development of the Cottage Home area. First, in 1863 a seventy-six acre site directly east of what is now Cottage Home was selected as the grounds for the United States Arsenal, thereby increasing traffic as hundreds of workers passed through on their way to make ammunition for the troops. Second, Indianapolis finally broke free of the confines of the walking city when the Citizens’ Street Railway Company provided the first streetcar service to the city in 1864. By the spring of 1865 a streetcar line carried passengers from Pennsylvania Street northeast up Massachusetts Avenue to St. Clair Street, just a few blocks west of Cottage Home. The time was right for development.⁶

In November, 1865 the family of Noble’s daughter, Mrs. Alexander (Catherine) Davison, platted the area bounded by the railroad track on the west, St. Clair Street on the north, Oriental Street on the east, and Michigan Street on the south as Davidson’s Heirs’ Second Addition and P. A. Davidson’s Addition.

At the request of the Hanna family heirs, three city commissioners examined the property in January 1868 and determined that it would be in the best interest of the ten heirs and their families to divide the land into “ninety lots with proper streets and alleys dedicated

⁵ Hulse, Lamont J. and Connie Zeigler, *The Suburbanization of Indianapolis: An Outline of Metropolitan Development in Marion County, 1830-1980* (Indianapolis: POLIS Research Center, 1991, Photocopy), p. 17-19. Doherty, William J., *Indianapolis in the 1870s: Hard Times in the Gilded Age* (Ph.D. diss., Indiana University, 1981), p. 35-36.

⁶ Hulse and Zeigler, *The Suburbanization of Indianapolis*, p. 20-22. Holloway, W.R., *Indianapolis, A Historical and Statistical Sketch of the Railroad City* (Indianapolis: Indianapolis Journal Print, 1870), p. 119-120.

to the public use as an addition to the city of Indianapolis,” known as Robert Hanna’s Heirs’ Addition.⁷

These two additions were not annexed to the city of Indianapolis until 1870 when many large suburban additions to the north, east, and west of the old city limits were annexed to the city against the strong protests of the approximately 2,000 inhabitants who enjoyed the city’s advantages without paying city taxes.⁸ Much of the area east of Cottage Home Neighborhood was undeveloped farmland, with the exception of the adjacent grounds of the United States Arsenal. Nearby Woodruff Place, a planned residential suburb in a park-like atmosphere, was not laid out until 1872-73.

Several streets and alleys in the early plats were named after Noble and Hanna family members and prove helpful when conducting historic research. Many of the street names, and all of the original addresses, were changed in 1898 when the city adopted a uniform system of street naming and numbering.

| Current Name | Previous Names | Originally Named For |
|---------------------|----------------------------------|--|
| Bell Street | Belle Street (alley) | Unknown |
| Biddle Street | Biddle Street (alley) | Unknown |
| Dorman Street | Dorman Street | Dorman Davidson, grandson of Noah Noble |
| Fowler Street | Fowler Street (alley) | Unknown |
| Highland Avenue | Archer Street | Preston Archer Davidson, grandson of Noah Noble |
| Lewis Street | Lewis Street (alley) | Unknown |
| Michigan Street | Michigan Street | Unknown |
| Ninth Street | John Street Pratt Street | John Hanna, son of Robert Hanna Unknown |
| North Street | Campbell Street | Possibly named for Campbell County, KY, childhood home of Noah Noble |
| Oriental Street | Hanna Street | Hanna family |
| Polk Street | Charles Street Madison Street | Unknown Madison Hanna, son of Robert Hanna |
| Saint Clair Street | Saint Clair Street | Probably named for Arthur Saint Clair |
| Stillwell Street | Stillwell Street | Unknown |
| Tenth Street | Clifford Avenue | Unknown |

A review of Indianapolis building permits, first required in 1864, suggests that the heaviest period of house construction in the neighborhood occurred in the 1870s, shortly after the area was platted. The earliest building permits located to date include several cottages built in 1870.⁹ Real estate speculators constructed hundreds of houses all over

⁷ L.M. Brown Title Co., *Abstract of Title, Lot 10 in Francis M. Hanna et al’s Sub., Robert Hanna’s Heirs Add.*

⁸ Holloway, W.R., *Indianapolis, A Historical and Statistical Sketch of the Railroad City* (Indianapolis: Indianapolis Journal Print, 1870), p. 119-120.

⁹ Many early Indianapolis building permit records have not survived, however permit research was supplemented with building permits listings in city newspapers.

the expanding city, which accounts for the high percentage of rental houses.¹⁰ By 1880 many of the homes were rental properties, indicating that they were built on speculation during the building boom of the 1870s. By 1900, 73 % (279 heads of household) rented their homes or apartments, while only 27% (101 heads of household) owned their homes.¹¹

Although it would be reasonable to assume that construction stopped during the financial panic of 1873, ironically a building boom occurred because of the depressed prices for materials and labor. Another small building boom occurred in the mid-1890s when the remaining Hanna heirs subdivided what was left of their family farm. The last wave of construction occurred circa 1908-1915, including “Belle Terrace,” twelve doubles built by realtor and developer William E. Mick Co. in 1908 at the corner of Polk and Bell Streets¹² and several houses constructed in 1911-1913 in Oakes Wilton Square and H. Tutewiler’s Sub-Divisions in the 500 blocks of Oriental and Bell Streets. A sampling of permits pulled in the Cottage Home area reveals an average building cost of \$573 per house in the 1870s, \$775 in the 1880s, and \$1,490 in the 1890s.¹³

Typical of Indianapolis’s overall ethnic composition, the two largest ethnic groups living in Cottage Home in the 19th century were the Germans and Irish, followed by a small population of African Americans. Many German and Irish immigrants arrived in Indianapolis in the late 1840s and 1850s fleeing the political turmoil and famine in their home countries. During the 1870s, many immigrants settled in Cottage Home and by the 1880 census 72% of the neighborhood residents were first and second generation immigrants or African Americans. By 1900 this number decreased to 44%.¹⁴ In 1880 the Black population consisted of 42 residents (7%), changing to 83 residents (5%) in 1900. Through the years the majority of African-American families have lived south of St. Clair Street. One Black resident, Louisa Magruder (1808-1900) was given her shotgun-style house at 554 N. Highland Ave., (now razed) shortly after the Civil War by a granddaughter of Noah Noble. Louisa, her brother, and parents Tom and Sarah had been slaves and servants of the Noble family and were provided for in Governor Noble’s will. Harriett Beecher Stowe visited with Tom Magruder in his cabin and is believed to have used his life details in her book *Uncle Tom’s Cabin*.¹⁵

Due to the proximity to the railroad tracks, plus the early lack of zoning regulations, the neighborhood has always seen a mix of residential, commercial, and industrial uses providing many nearby employment opportunities. Numerous residents were employed at nearby businesses, including Black’s (and later Ehrisman) Flour Mill located near Tenth Street and Highland Avenue and small businesses located throughout the neighborhood such as the Ruskaup Grocery and Tavern at 715 Dorman Street; the East End Dairy located at Highland Avenue and North Street; the Kroger Warehouse at 1011 E. St. Clair

¹⁰ *Indianapolis Daily Commercial*, 26 March 1872; *Indianapolis Evening News*, 2 July 1872.

¹¹ Hostetler, Joan E., *A Demographic Study of Cottage Home Neighborhood, 1880-1900*, unpublished manuscript, 1992, Table V.

¹² *Indianapolis Star*, 15 October 1908.

¹³ Hostetler, *A Demographic Study*, p. 7

¹⁴ *Ibid.*, p. 9-10.

¹⁵ Dunn, Jacob Piatt, *Greater Indianapolis* (Chicago: Lewis Publishing Company, 1910), p. 242-43

Street; and Anacker's Tavern variously named the 9th Street Tavern, The Mahogany Bar (hence the longtime nickname "The Hog"), May's Lounge, and the Dorman Street Saloon, located at 901 Dorman Street. Others worked as carpenters, machinists, policemen, firemen, factory workers, tradesmen, and skilled or unskilled laborers and had easy access to work places throughout the city via the streetcar lines on Michigan and Tenth Streets.¹⁶

Transportation has played a large employment role in the neighborhood. The railroad tracks at the west edge of the neighborhood (at various times called the Indianapolis and Bellefontaine Railroad, the "Bee Line," the C.C.C. & I., the Big Four, and CSX) once employed many neighbors, as did the Highland Car Barn at 1201 E. St. Clair. In 1914 the Indianapolis Traction and Terminal Company constructed this brick trolley building to house, paint, and repair trolleys. Tracks were laid on Oriental St. and Highland Ave. north of St. Clair St. to provide access to the busy 10th St. trolley tracks.¹⁷ With this new business, dozens of trolley drivers and employees started renting and buying houses in the neighborhood and small lunchrooms opened in several nearby houses (including the longtime operating Elsie's Diner that once stood across the street).

Tenth Street gradually changed from a residential street to a commercial row, replacing houses with a general store, restaurants, a tavern, a nickelodeon, and eventually a gas station. By the 1970s all structures on the south side of Tenth Street between Dorman Street and Highland Avenue had been razed for a parking lot for Schwitzer-Cummins, an automotive parts manufacturer across the street that employed up to 1,200 people.¹⁸

The area bounded by the railroad, Tenth, Dorman, and Michigan Streets has been home to many businesses such as the Indiana Veneer Works, Eastman Dry Cleaners, Eaglesfield Hardwood Flooring, lumber companies, coal yards, a broom factory, and oil works.

Like many downtown neighborhoods, Cottage Home suffered from urban decay from about the 1960s through the 1980s. Residents moved to the suburbs, as was the trend, but also desired larger, more modern houses outside of a flood zone. The remaining, lower-income residents watched as dozens of homes were demolished for the interstate one block west. The threat of the Highland-Dorman connector (a plan for a north-south arterial through the neighborhood, now removed from the city planners' books) and talk of making the area an industrial park did not give residents incentive to continue investing in their properties. Neglect by landlords, low incomes, expanding businesses, and abandoned houses all contributed to the demolition of over 100 houses in the late 20th century.

¹⁶ Business names gleaned from city directories and Sanborn Fire Insurance Maps.

¹⁷ Murphy, Ared Maurice, *The Big Four Railroad in Indiana*, Indiana Magazine of History, Vol. 21, Issue 2, 1925. *Board Authorizes Street Car Barns*, The Indianapolis Star, 23 January 1913.

¹⁸ *Application for Designation of an Industrial Recovery Site, Schwitzer Building, Indianapolis, Indiana*. (City of Indianapolis, April 1989).

In the mid-1980s, the 160-home community experienced a restoration boom. Cottage Home Neighborhood Association was formed in 1984 in reaction to businesses razing houses in the heart of the residential area. Only about six houses have been lost to fire and demolition since CHNA formed. However, the flood zone has greatly slowed the construction of new infill housing and only three single-family houses and four attached residential condos have been built in the neighborhood since the 1940s.¹⁹

¹⁹ Statistics compiled from *Cottage Home Newsletter*, available in the CHNA Archives.