



THE CITY OF SAN DIEGO

Report to the Historical Resources Board

DATE ISSUED: June 10, 2026 REPORT NO. HRB-26-026

HEARING DATE: June 25, 2026

SUBJECT: **ITEM #3 – GEORGE AND ELIZABETH STODDARD/CHRIS COSGROVE HOUSE**

RESOURCE INFO: [California Historical Resources Inventory Database \(CHRID\) link](#)

APPLICANT: Salvador Gomez Jr. & Stacy Gomez Revocable Trust 01-04-17; represented by Landmark Historic Preservation

LOCATION: 4161 Palisades Road, Kensington-Talmadge Community, Council District 9
APN 440-022-0300

DESCRIPTION: Consider the designation of the George and Elizabeth Stoddard/Chris Cosgrove House located at 4161 Palisades Road as a historical resource.

STAFF RECOMMENDATION

Designate the George and Elizabeth Stoddard/Chris Cosgrove House located at 4161 Palisades Road as a historical resource with a period of significance of 1939 under HRB Criteria C and D. The designation excludes the modified 1939 detached garage, the 1976-1977 west elevation one-story wing, and the detached 2022 shed. This recommendation is based on the following findings:

1. The resource embodies the distinctive characteristics through the retention of character defining features of the Colonial Revival style and retains integrity from its 1939 period of significance. Specifically, the resource features a side gabled roof, gabled dormers, classical cornice returns, brick and wood siding, an accentuated entry with a pediment with dentil details and pilasters, a paneled wooden front door with sidelites, symmetrically balanced windows and doors, single and multi-pane double-hung windows, window panels, window shutters, and an octagonal window.
2. The resource is representative of a notable work of established Master Builder Chris A. Cosgrove and retains integrity as it relates to the original design and its 1939 period of significance. Specifically, the resource is an example of Cosgrove's residential design that expresses quality construction and craftsmanship. The resource exemplifies his early work before 1945, before he formed his own construction company and pivoted himself to building FHA homes and Ranch-style houses.

BACKGROUND

This item is being brought before the Historical Resources Board in conjunction with the owner's desire to have the site designated as a historical resource.

The property has not been identified in any historic surveys, as the subject area has not been previously surveyed.

The historic name of the resource, the George and Elizabeth Stoddard/Chris Cosgrove House, has been identified consistent with the Board's adopted naming policy and reflects the name of George K. Stoddard and Elizabeth H. Stoddard, who constructed the house as their personal residence, and the name of Chris A. Cosgrove, an established Master Builder.

In order to be eligible for designation and listing on the City's Register, a resource must meet one or more of the City's designation criteria as specified in the Historical Resources Guidelines of the Land Development Manual and retain integrity as it relates to the significance of the resource. Integrity is the ability of a property to convey its significance, which requires an understanding of the physical features and characteristics that existed during the resource's period of significance. The National, California, and City of San Diego Registers recognize location, design, setting, materials, workmanship, feeling, and association as the seven aspects of historical integrity.

Although not all seven aspects of integrity need to be present for a property to be eligible for designation, the record must demonstrate that the property retains enough physical and design characteristics to reflect and convey the significance of the property. Each resource depends on certain aspects of integrity, more than others, to express its historic significance. Determining which of the aspects are most important to a particular property requires an understanding of the property's significance and its essential physical features. The [Guidelines for the Application of Historical Resources Board Designation Criteria](#) provide information regarding the City's designation criteria, as well as guidance on their application and how to evaluate the integrity of a resource.

ANALYSIS

The property located at 4161 Palisades Road is a two-story Colonial Revival-style single-family residential building constructed in 1939 in the Kensington-Talmadge Community Planning Area. Other buildings and structures present on the site include a detached garage and a pool. The property is located on a corner lot near the northern extreme of the Kensington neighborhood. The property is in its original location.

Since its construction in 1939, the property has been modified as follows: In 1947, the detached garage was expanded, nearly doubling its footprint. After 1950, the original wood shingle roof was replaced with an asphalt shingle roof. In 1976-1977, the original one-story west-side-elevation wing was enlarged; the new wing is bigger and taller than the original, and a bay window was added. Sometime between the 1980s and 2009, all the house's existing wooden windows were replaced with modern simulated divided-lite dual-glazed units in original openings. Between 2020 and 2022, Heritage Preservation staff approved a rehabilitation and restoration project and associated permits as consistent with the Secretary of the Interior Standards. The project scope consisted of restoring the non-original windows to wooden units

matching the original design, converting the south (rear) window openings to door openings, and adding a rear-elevation balcony supported by paneled columns. During construction, the owners removed the exterior horizontal vinyl siding on both the residence and the garage, revealing the original wooden horizontal siding underneath. The original wooden siding is retained, and limited in-kind replacement was implemented. Window shutters were reconstructed to match the original design and installed around the octagonal window. Around this time, a low pony wall was added at the east elevation of the garage, extending outwards. Site improvements include a new brick front walkway, a new rear yard brick walkway, and a new concrete driveway. A small detached shed structure was added at the northwest corner of the property in 2022, and a pool was also constructed in the rear yard. New gutters were installed on the house in 2023.

A Historical Resource Research Report was prepared by Landmark Historic Preservation, which concludes that the resource is significant under HRB Criteria C and D, and staff concurs. This determination is consistent with the [Guidelines for the Application of Historical Resources Board Designation Criteria](#), as follows.

CRITERION C - Embodies distinctive characteristics of a style, type, period or method of construction or is a valuable example of the use of natural materials or craftsmanship.

The resource is a two-story Colonial Revival style residence with a side-elevation wing. The main box-like mass has a rectangular plan and is symmetrical on the primary north elevation and east elevation. The side-gabled roof is low-pitched with a slight overhang and covered in asphalt shingles. Two gable dormers are present on the primary elevation. Cornice details are present below the eaves. On the second floor, the exterior is clad in horizontal wood siding, while the ground-floor walls are clad in painted brick. The primary elevation on the north facade features a prominent octagonal window at the center of the upper floor. This façade contains an accentuated entry with a flat triangular pediment atop pilasters. The pediment is further elaborated with dentils. The entry is recessed and features a wooden paneled door with sidelites. Windows on this elevation are eight-over-eight double-hung wood windows. On the ground floor, these double-hung windows are accentuated by wood panels below and wood shutters around. The east elevation features a painted brick chimney. Windows along this elevation are one-over-one double-hung. The west elevation contains a wing that was enlarged in 1976-1977; this wing contains a front-facing bay window. The rear elevation features a prominent balcony that projects outward from the façade and is supported by paneled columns on brick piers. This rear façade contains two gable dormers, a shed dormer, and new construction French doors and folding doors. A few original rear elevation window openings have been infilled or altered to accommodate the new doors.

The original detached garage is located to the southeast of the residence. It does not retain its original footprint or its original cupola. It has been substantially enlarged and does not retain integrity for the purpose of designation under HRB Criteria C and D. Therefore, staff recommends that the detached garage be excluded from the designation. The modern pool does not contribute to any significance under any HRB Criteria and is also excluded from the designation. Lastly, the 1976-1977 wing on the side elevation does not date to the 1939 period of significance under HRB Criteria C and D, and is therefore excluded from the designation.

Following the Centennial Exposition of 1876, America experienced a rebirth of interest in its colonial past. Primarily popular from 1880 to 1955, Colonial Revival buildings reference the early English and Dutch homes of the Atlantic seaboard, particularly the Georgian and Adam styles. Virginia and Lee McAlester's 2017 book *A Field Guide to American Houses* identifies the following as character-defining features of the Colonial Revival style: Accentuated front door, normally with decorative crown supported by pilasters, or extended forward and supported by slender columns to form entry porch; doors commonly have overhead fanlights or sidelites; façade normally shows symmetrically balanced windows and a center door; windows with double-hung sashes, usually with multi-pane glazing in one or both sashes; and windows frequently in adjacent pairs.

Of the seven aspects of integrity, design, materials, and workmanship are the most critical to the property's ability to convey significance under HRB Criterion C as a resource that embodies the distinctive characteristics of Colonial Revival Style. The property, which has been modified as detailed in the beginning of the analysis section of this report, retains the integrity of design, material, and workmanship. Altered windows were restored to their original design, and non-original vinyl siding was removed to reveal the underlying wood siding. Most of the original wood siding was preserved, and deteriorated siding was replaced in-kind. Landscape and hardscape improvements in the front yard, rear yard, and driveway do not significantly impair the site's integrity. Alterations to wall openings are limited to the rear, secondary facade, where visibility is minimized. Roof replacement with asphalt shingles is an appropriate treatment. New ogee gutters were installed at the cornice, but they are removable and reversible, constituting a minor impairment to integrity. The most impactful alteration is the enlargement of the side wing in 1976-1977. Despite its highly visible nature, this alteration is subordinate in size, set back from the existing wall plane, and differentiated in its exterior siding design. Considering the cumulative impact of all the aforementioned alterations, the property continues to convey its style by retaining its character-defining Colonial Revival features. Therefore, the property does retain integrity to its 1939 period of significance under HRB Criterion C.

Significance Statement: The house continues to convey the historic significance of the Colonial Revival style by embodying the historic characteristics associated with the style; including a side gabled roof, gabled dormers, classical cornice returns, brick and wood siding, an accentuated entry with a pediment with dentil details and pilasters, a paneled wooden front door with sidelites, symmetrically balanced windows and doors, single and multi-pane double-hung wood windows, window panels, window shutters, and an octagonal window. Therefore, staff recommends designation under HRB Criterion C.

CRITERION D - Is representative of a notable work of a master builder, designer, architect, engineer, landscape architect, interior designer, artist or craftsman.

The subject resource was constructed by Master Builder Chris A. Cosgrove in 1939, as evidenced by his name on the original water permit. The original permit announcement from the *San Diego Evening Tribune* lists Jenkins Construction Company as the applicant; Cosgrove was the head of that company in 1939.

Chris A. Cosgrove (1899-1985) was born in Rhode Island and moved to San Diego in 1915 at the age of 16. He enlisted in the Navy soon thereafter. In 1928, he was listed in the San Diego City Directory as an architect and would continue to be identified in the directories off and on as an architect and a

builder/contractor through 1937. Little is known about Cosgrove's early work. However, Cosgrove built the 3202 Curtis Street property (HRB #1272) for his parents in 1928. The majority of the homes constructed during his early years were in Coronado. By 1939, Cosgrove was working for the Jenkins Construction Company. In 1941, Cosgrove reached a career turning point when he collaborated with five other leaders in the building industry to create a new "Masterpiece Home" in Talmadge. The project received newspaper coverage and appears to be Cosgrove's first notable project.

During World War II, Cosgrove met his third wife, Celia Barbachano. Celia came from a distinguished Mexican family, the Barbachano family, which was responsible for many accomplishments, including the construction of the Hotel Rosarito, a prominent hotel in Mexico. Cosgrove's connections to high society through Celia's family opened new opportunities for Cosgrove in land development, investment, and custom home construction. Around 1945, Cosgrove departed the Jenkins Construction Company, formed his own company, and began his career in real estate development and custom home construction.

In 1946, Cosgrove built the Ken Cinema in Kensington, utilizing flagstone on the facades, an element which would become a trademark of his in years to come. Cosgrove would also take advantage of a regulatory lapse in areas such as Kensington, which allowed him to introduce Modern Ranch style architecture into a neighborhood dominated by Spanish Eclectic styles. Between 1945 and 1949, he built eight homes in Kensington, all on Canterbury Drive and all in the Colonial Revival and Modern Ranch styles. Following World War II, Cosgrove became significantly involved in Federal Housing Administration (FHA) projects. He built FHA-funded low-cost housing throughout San Diego City and County, including Point Loma, Rancho Santa Fe, Escondido, Borrego Springs, Alpine, and Mount Helix, as well as in Los Angeles and Palm Springs. He promoted the construction of "El Rancho" Model 833 and economy Model 810, which were modest ranch-style homes found in the FHA guidebooks that he "customized" using wide overhanging eaves, flagstone veneers, and large glass panes. In 1952, three of Cosgrove's largest FHA projects were in development - Escondido (49 units), Lomita Village (585 units), and a 116-unit rental property at 43rd Street and Ocean View Boulevard.

Beginning in 1950, Cosgrove was directly affected by a massive nationwide Congressional FHA investigation of the building industry and its association with housing being sold to veterans through the G.I. Bill. Accusations of overcharging, faulty construction and unlawful arrangements with savings and loans were driving the larger investigation, which forced Cosgrove to sell his home at 5310 Canterbury Drive in 1951 and liquidate his company. Although he was not responsible for any faulty construction, Cosgrove was tried and convicted in 1953 for "having a Veterans Affairs Administration officer as part of his company, apparently in an effort to expedite the G.I. loans on Cosgrove Homes." He was fined \$10,000 and served one year at Mount Lemmon federal prison camp. Upon his return in 1954, Cosgrove took up residence at the La Mesan Mobile Lodge, a business venture of his, where he would live until his death in 1985. He continued to develop properties during this time, including three subdivisions in Alpine.

The breadth of Cosgrove's career as a builder spanned from the 1920s, with the construction of Spanish Eclectic-style homes, to the 1950s, with the construction of mid-century Modern homes, Ranch-style homes, and multi-unit buildings. The HRB established Cosgrove as Master Builder in 2017 with the designation of 3202 Curtis Street (HRB #1272), which was constructed in 1928 in the Spanish Eclectic style. Another property designated by the HRB for its association with Cosgrove is 5285 Marlborough Drive (HRB #1411).

In context, the subject property was constructed during Cosgrove's early career, which began as early as 1928 when he built his first known property, and lasted until 1945, when he started his own company and began constructing both custom homes and FHA houses. Comparative analysis with his other early residential work is difficult because so few of these works are known. The subject resource, located at 4161 Palisades Road, represents Cosgrove's notable work, demonstrating his breadth of design across various styles, and predates the formation of his own company in 1945, which focused on custom Ranch-style homes and FHA projects.

Of the seven aspects of integrity, design, materials, and workmanship are the most critical to the property's ability to convey significance under HRB Criterion D as a resource that represents the notable work of Master Builder Chris A. Cosgrove. As described under the Criterion C analysis, the property retains a majority of its Colonial Revival architectural features and retains integrity of design, materials, and workmanship. The most significant alteration is the enlargement of the side wing in 1976-1977, which is highly visible; additionally, the loss of the side wing design detracts from Cosgrove's original design. However, considering that the property continues to retain a majority of the original Colonial Revival features attributable to Cosgrove, the house continues to express his original design intent; Cosgrove's quality design and craftsmanship remain evident. Therefore, the property does retain integrity to its 1939 period of significance under HRB Criterion D.

Significance Statement: The subject resource is representative of the notable work of established Master Builder Chris A. Cosgrove and retains integrity as it relates to the original design and its 1939 period of significance. Specifically, the resource is a notable example of Cosgrove's residential design that expresses quality construction and craftsmanship. The resource exemplifies his early work before 1945, before he formed his own construction company and pivoted himself to building FHA homes and Ranch-style houses. Therefore, staff recommends designation under HRB Criterion D.

OTHER CONSIDERATIONS

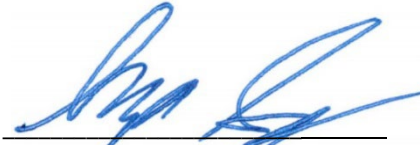
Designation brings with it the responsibility of maintaining the building in accordance with the Secretary of the Interior's Standards. The benefits of designation include the availability of the Mills Act Program for reduced property tax; the use of the more flexible Historical Building Code; flexibility in the application of other regulatory requirements; the use of the Historical Conditional Use Permit which allows flexibility of use; and other programs which vary depending on the specific site conditions and owner objectives. If the property is designated by the HRB, conditions related to restoration or rehabilitation of the resource may be identified by staff during the Mills Act application process, and included in any future Mills Act contract.

CONCLUSION

Based on the information submitted and staff's field check, it is recommended that the George and Elizabeth Stoddard/Chris Cosgrove House located at 4161 Palisades Road be designated with a period of significance of 1939 under HRB Criterion C as an example of the Colonial Revival style, and under HRB Criterion D as a notable work of established Master Builder Chris A. Cosgrove. The designation excludes the modified 1939 detached garage, the 1976-1977 west elevation one-story wing, and the detached 2022 shed.



Alvin Lin
Associate Planner
City Planning Department



Suzanne Segur
Senior Planner/HRB Liaison
City Planning Department

AL/ss

Attachment(s):

1. Draft Resolution
2. Applicant's Historical Report under separate cover

RESOLUTION NUMBER N/A
ADOPTED ON 5/28/2026

WHEREAS, the Historical Resources Board of the City of San Diego held a noticed public hearing on 5/28/2026, to consider the historical designation of the **GEORGE AND ELIZABETH STODDARD/CHRIS COSGROVE HOUSE** (owned by Salvador Jr. & Stacy Gomez Revocable Trust 01-04-17, 4161 Palisades Road, San Diego, CA 92116) located at **4161 Palisades Road, San Diego, CA 92116**, APN: **440-022-0300**, further described as LOT 357 in the City of San Diego, County of San Diego, State of California; and

WHEREAS, in arriving at their decision, the Historical Resources Board considered the historical resources report prepared by the applicant, the staff report and recommendation, all other materials submitted prior to and at the public hearing, inspected the subject property and heard public testimony presented at the hearing; and

WHEREAS, the property would be added to the Register of Designated Historical Resources as **Site No. 0**, and

WHEREAS, designated historical resources located within the City of San Diego are regulated by the Municipal Code (Chapter 14, Article 3, Division 2) as such any exterior modifications (or interior if any interior is designated) shall be approved by the City, this includes but is not limited to modifications to any windows or doors, removal or replacement of any exterior surfaces (i.e. paint, stucco, wood siding, brick), any alterations to the roof or roofing material, alterations to any exterior ornamentation and any additions or significant changes to the landscape/ site.

NOW, THEREFORE,

BE IT RESOLVED, the Historical Resources Board based its designation of the GEORGE AND ELIZABETH STODDARD/CHRIS COSGROVE HOUSE on the following findings:

(1) The property is historically significant under CRITERION C for its distinctive characteristics through the retention of character defining features of Colonial Revival and retains integrity from its period of significance. Specifically, the resource features a side gabled roof, gabled dormers, classical cornice returns, brick and wood siding, an accentuated entry with a pediment with dentil details and pilasters, a paneled wooden front door with sidelites, symmetrically balanced windows and doors, single and multi-pane double-hung windows, window panels, window shutters, and an octagonal window. This finding is further supported by the staff report, the historical research report, and written and oral evidence presented at the designation hearing.

(2) The property is historically significant under CRITERION D as a notable work of established Master Builder Chris A. Cosgrove and retains integrity as it relates to the original design and its 1939 period of significance. Specifically, the resource is an example of Cosgrove's residential design that expresses quality construction and craftsmanship. The resource exemplifies his early work before 1945, before he formed his own construction company and pivoted himself to building FHA homes and Ranch-style houses. This finding is further supported by the staff report, the historical research report, and written and oral evidence presented at the designation hearing.

BE IT FURTHER RESOLVED, in light of the foregoing, the Historical Resources Board of the City of San Diego hereby approves the historical designation of the above named property. The designation includes the parcel and exterior of the building as Designated Historical Resource **Site No. 0**.

BE IT FURTHER RESOLVED, the designation shall exclude the modified 1939 detached garage, the 1976-1977 west elevation one-story wing, and the detached 2022 shed.

BE IT FURTHER RESOLVED, the Secretary to the Historical Resources Board shall cause this resolution to be recorded in the office of the San Diego County Recorder at no fee, for the benefit of the City of San Diego, and with no documentary tax due.

Vote:

BY: _____
KRISTI BYERS, Chair
Historical Resources Board

APPROVED: HEATHER FERBERT,
CITY ATTORNEY

BY: _____
LINDSEY SEBASTIAN,
Deputy City Attorney

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