GOVERNMENT OF THE DISTRICT OF COLUMBIA HISTORIC PRESERVATION OFFICE



HISTORIC PRESERVATION REVIEW BOARD APPLICATION FOR HISTORIC LANDMARK OR HISTORIC DISTRICT DESIGNATION

New DesignationX
Amendment of a previous designation
Please summarize any amendment(s)
Property Name: Northeast Savings Bank
If any part of the interior is being nominated, it must be specifically identified and described in the narrative statements.
Address: 800 H Street NE, Washington, DC 20002
Square and lot number(s): Square: 911 Lot: 74
Affected Advisory Neighborhood Commission: 6A
Date of Construction: 1921 Date of major alteration(s): N/A
Architect(s): B. Stanley Simmons Architectural style(s): Late 19th and 20th Century Revivals/Classical Revival/Beaux-Arts
Original use: COMMERCE/Financial Institution = Savings Association/Bank Present use: COMMERCE/Financial Institution = Savings Association/Bank
Property owner(s): PNC Bank National Association c/o National Tax Search LLC
Legal address of property owner: 130 S. Jefferson Street, Suite 300 Chicago, IL 60661-5763
NAME OF APPLICANT(S) DC Preservation League / Capitol Hill Restoration Society
If the applicant is an organization, it must submit evidence that among its purposes is the promotion of historic preservation in the District of Columbia. A copy of its charter, articles of incorporation, or by-laws, setting forth such purpose, will satisfy this requirement.
Address/Telephone of applicant(s) DCPL: <u>1221 Connecticut Avenue NW, Suite 5A</u> Washington, DC 20036, (202) 783-5144; CHRS: P.O. Box 15264 Washington, DC 20003-0264
Name and title of authorized representative: Rebecca Miller, Executive Director
Signature of applicant representative: Kebeuull Date: 12/16/21
Name and telephone of author of application <u>DC Preservation League</u> , (202) 783-5144

Name/title of co-applicant:	Elizabeth Purcell, President	
Signature of co-applicant:	Extende	
		Date received

United States Department of the Interior

National Park Service

National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form.* If any 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.

Historic name: Northeast Savings Bank
Another names/site number: PNC Bank; 802 H Street NE
Name of related multiple property listing:
N/A
(Enter "N/A" if property is not part of a multiple property listing
2. Location Street & number: 800 H Street NE
City or town: _Washington State: _DC County:
Not For Publication: Vicinity:
3. State/Federal Agency Certification
As the 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 Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.
In my opinion, the property meets does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:
nationalstatewidelocal Applicable National Register Criteria:
ABCD
Signature of certifying official/Title: Date
State or Federal agency/bureau or Tribal Government
Sense of Loudini agone ji surona of Lithai Outel ament

rtheast Savings Bank ne of Property	Washington, DO County and State
In my opinion, the property meets do criteria.	•
Signature of commenting official:	Date
Title:	State or Federal agency/bureau or Tribal Government
4. National Park Service Certification	
I hereby certify that this property is:	
entered in the National Register	
determined eligible for the National Register	
determined not eligible for the National Registe	er
removed from the National Register	
other (explain:)	
Signature of the Keeper	Date of Action
5. Classification	
Ownership of Property	
(Check as many boxes as apply.) Private:	
Public – Local	
Public – State	
Public – Federal	

ortheast Savings Bank		Washington, DC
me of Property		County and State
Category of Property		
(Check only one box.)		
Building(s) X		
District		
Site		
Structure		
Object		
Number of Resources within I (Do not include previously liste Contributing1		buildings
		sites
		structures
		objects
1	0	Total
Number of contributing resource 6. Function or Use Historic Functions		ional Register <u>0</u>
(Enter categories from instruction COMMERCE/Financial Institution		<u>nk</u>
Current Functions (Enter categories from instruction COMMERCE/Financial Institute)		<u>nk</u>

Northeast Savings Ban

Name of Property

Washington, DC County and State

7. Description

Architectural Classification

(Enter categories from instructions.)
Late 19th and 20th Century Revivals/Classical Revival/Beaux-Arts

Materials: (enter categories from instructions.)

Principal exterior materials of the property: Limestone, Granite, and Brick

Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with **a summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

Summary Paragraph

The Northeast Savings Bank (NESB) Building at 800 H Street NE has housed a succession of neighborhood banks since its construction in 1921. The building, designed by the well-known architect B. Stanley Simmons, exhibits the Beaux-Arts stylization characteristic of many banks built from 1900 through the 1920s. The ornate, one-story building is located on a prominent corner in the H Street NE commercial district. Most of its volume is taken up by its lofty central banking hall, a center of finance for the industrious local community centered on the historic H Street NE commercial corridor. The bank's walls are brick with an exterior dressing of limestone and granite. While the bank interior has been remodeled many times, its exterior is largely intact and shows a high degree of integrity of form, materials, and association.

Narrative Description.

The NESB occupies lot 74 of Square 911 on the northeast corner of H Street's intersection with 8th Street NE. Its lot measures forty feet wide facing H Street and ninety-five feet deep facing 8th Street. The building extends north from the H Street sidewalk line to a ten-feet wide paved alley at the lot's rear. Its east side adjoins the westernmost house in a pair of three-and-a-half story houses set back further from the street.

The NESB is thirty-two feet tall from the sidewalk to the highest point of its front façade, twenty-four feet and six inches tall at its rear, and has an average height of twenty-seven feet, nine inches. Although it is as tall as a multi-story building, its interior includes only one floor above a basement. Most of its volume accommodates its lofty central banking hall. Its walls are brick with an exterior dressing of limestone and granite. The exterior and party walls are thirteen

Northeast Savings Ban	١K
-----------------------	----

Name of Property

Washington, DC

County and State

inches thick, and constructed on a concrete foundation, poured on solid land. The roof is flat, with access through a trap door.

The NESB's two street front façades can be classified as Beaux-Arts in style, as was typical of bank architecture at the time of its construction. Its main façade, which faces H Street, is a highly symmetrical composition of neoclassical elements whose two end bays frame an incised entrance bay. At the end bays' lowest level, a granite water table projects eight and one-quarter inches from the façade. Each end bay has two involved pilasters whose bases are incorporated into a shelf-like cornice atop the granite water table. The pilasters' capitals are a stylized combination of Corinthian and Doric elements with acanthus leaves, scrolls, and a central floral ornament. Above the pilasters are the architrave, cornices, and entablature which, with the end bays, frame the incised central entrance bay. A dentiled roofline cornice which extends outward beneath a parapet wall with an inset section for a sign spans the façade.

The inset center section contains the main entrance and fenestration. At street level, tall metal sash windows whose sills rest above the water table flank the main entrance. The east window retains its original arrangement of rectangular panes arranged in three rows by four columns. Most of the west window has been replaced by a pair of ATM terminals, mounted on the water table, whose panels extend several inches below the original sill line.

The extruded main entrance is the building's most extensively ornamented element. It is topped by a cornice whose molded architrave has an ancon at either end. Over the doorway is a blank oval cartouche with a cornucopia, a symbol from Greek and Roman mythology indicating prosperity, on each side. A sunken panel on each side of the entrance separates it from the window that flanks it. A belt course with narrow cornices separates the lower story windows and entrance from metal sash windows that form a continuous glazed band across the inset central bay. Wide vertical mullions divide this upper window band into three sections. While the rectangular panes within each section are arranged in three rows, the panes of the east and west sections are stacked in seven columns while the center section are in eight.

The 8th Street façade features a different arrangement of the neoclassical elements from the H Street façade. Its six incised metal sash windows extend from the top of the water table to the architrave and entablature beneath the protruding dentiled roofline cornice and parapet. Each window is divided into three sections of rectangular panes by wide vertical mullions. Each window's end sections are a single pane wide while its center section spans three panes. Every window has six rows of panes and is separated from its neighbor by a pair of involved pilasters with bases and capitols identical to those on the H Street façade. Looking north from H Street, a secondary entrance with a deeply inset door separates the fourth and fifth windows. A cornice above this doorway is the mount for a miniature version of the front façade's cartouche.

¹ The cornucopia, or horn of plenty, is associated with Bacchus, Ceres, and the river gods of Plenty, Constancy, and Fortune.

Northeast Cavillas Daili	Northeast Saving	as Banl
--------------------------	------------------	---------

Name of Property

Washington, DC

County and State

The building's rear façade is utilitarian in treatment. Clad in stucco, it is spanned by parallel rows of three pairs of single windows in arched apertures. On the side of the building closest to 8th Street are two smaller windows with metal grills.

The bank interior has been remodeled many times, but its exterior is largely intact. The most conspicuous change is the installation of the ATMs in the west lower window on the H Street façade. Originally the legend "Northeast Savings Bank," was centered on the entablature above the upper bank of windows and pilasters of the front façade and the parapet above the roofline cornice bore the date "MCMXXI" in incised lettering, which has been removed. The façade currently bears logos for "PNC Bank" on a banner within the front entranceway, an awning above the ATMs, and the parapet wall near the south corner of the 8th Street façade.

The NESB remains an outstanding example of classical revival bank architecture scaled for a neighborhood bank. The architecture provides the simple, dignified, and dominating effect that bank clients desired, standing for stability, strength, and security. The endurance of the building is a marker of financial security in a neighborhood that has undergone many changes but that remains a dynamic center of commercial activity today just as it was when this building was constructed 100 years ago.

United States Department of the Interior National Park Service / National Register of Historic Places Registration Form NPS Form 10-900 Northeast Savings Bank Washington, DC Name of Property County and State 8. Statement of Significance² **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 Χ broad patterns of our history. B. Property is associated with the lives of persons significant in our past. C. Property embodies the distinctive characteristics of a type, period, or method of Χ 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.) 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 old or achieving significance within the past 50 years

Areas of Significance

ARCHITECTURE

(Enter categories from instructions.)

² This nomination draws extensively from an unpublished monograph by Elizabeth Purcell prepared for Professor Richard Longstreth's graduate seminar at George Washington University in 2013.

James Karson – Builder

ortheast Savings Bank	
me of Property	
COMMERCE	_
ECONOMICS	
	=
D 1 1 4 C1 1 M	
Period of Significance	
<u> 1921 - 1933 </u>	
Significant Dates	
Significant Dates	
Ge D	
Significant Person	
(Complete only if Criter	rion B is marked above.)
N/A	
	•
C-141 A CC1: - 4:	
Cultural Affiliation	
_N/A	_
Architect/Builder	
	1872 – 1931] – Architect
D. Stanicy Simmons [1	10/2 - 1/31] - Alcintect

Washington, DC

County and State

Statement of Significance Summary Paragraph (Provide a summary paragraph that include level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The NESB Building achieves significance under District of Columbia Criterion B as well as similar National Register Criterion A for its "association with historical periods, social movements and patterns of growth that contributed to the heritage and development of the District." The bank building conveys important information about the development of the banking industry in the District, particularly the development of the neighborhood savings bank as a financial lever to stimulate and sustain the commercial growth of neighborhoods throughout the city. The NESB epitomizes the vital role played by such a bank strategically located in the heart of the H Street NE community. The bank also provides important information about the development of the city itself, as evidenced by the involvement of prominent individuals in the bank's founding and development, including early bank president L.P. Steuart, a leading businessman in the energy and transportation sectors as well as one of the most successful entrepreneurs based in the Northeast quadrant.

The NESB Building is also significant under District of Columbia Criteria D through F and similar National Register Criterion C because it embodies distinctive characteristics of the type, period, style, and method of construction associated with the early twentieth century proliferation

Northeast Savings Bank

Name of Property

Washington, DC

County and State

of community bank buildings in the Beaux-Arts style, the peak years for community bank construction. The NESB Building is an outstanding example of this architecture, with Beaux Arts-influenced Greek and Roman forms that evoke stability and security. Its architecture projects an impressive sense of strength and power that helps the building dominate the street, symbolizing the role to which banks aspired in early twentieth century commercial life.³ The bank's architecture is exceptional for projecting this strength, power, and security while at the same time harmoniously blending with neighboring buildings by conforming to the height of other buildings on its block. This subtle but important design feature projects a sense that the bank is fundamentally an integral member of the local community rather than an outside, possibly intimidating commercial force. The *Banks and Financial Institutions of Washington*, *D.C. Multiple Property Documentation Form* specifically cites the NESB as an illustrative example of the bank architecture of its era.⁴

The NESB Building retains integrity of materials, form, and association. Its period of significance under Criterion C is 1921, the year of its construction. The building has been continuously associated with the development of H Street NE, but its period of significance under Criterion A ends in 1933, when the NESB merged with the Hamilton National Bank.

Narrative Statement of Significance (Provide at least **one** paragraph for each area of significance.)

The NESB Building is significant under National Register Criterion A because it reflects the growth of Washington's population and commerce, as well as the development of H Street NE. The NESB was founded as a community savings bank providing financial services to a hitherto underserved neighborhood and growing commercial district. The inclusion of leading local businesspersons among its directors and officers underlines its importance to the Near Northeast Washington community and suggests that it played an important role in H Street's commercial expansion during the 1920s.

Banking in Washington in the Early 20th Century

Between 1910 and 1920, Washington's population grew by nearly one-third. According to the *Banking and Financial Institutions of Washington, D.C.* multiple property documentation form, these years saw "the creation of new banks oriented towards specific populations, the further geographic expansion of banks, and the growth of branch banking." One element of "the further geographic expansion of banks" was the development of independent neighborhood banks, which fulfilled a previously unmet need for banking services in growing neighborhoods that were dispersed from downtown's traditional commercial core. These new neighborhood banks competed with larger downtown financial institutions, which responded to the needs of these

³ Charles Belfoure, Monuments to Money: The Architecture of American Banks. (Jefferson, NC: McFarland, 2005).

⁴ Carol Hooper, Banks and Financial Institutions of Washington, D.C. National Register of Historic Places Multiple Property Documentation Form, (National Park Service, 1994), E39.

⁵ Hooper, E33.

Northeast Savings Bank

Name of Property

5 Barik

Washington, DC

County and State

neighborhoods by establishing branch banks that filled a similar role. Financial regulations first allowed banks to establish neighborhood branches in Washington in 1908.

Many neighborhood banks were savings banks, an institution that had existed in the District of Columbia since 1847, when the Washington City Savings Bank was established "for the purpose of receiving such sums of money as are the profits of industry and economy, or legacies or donations to widows, children, and others... and investing the same in public stocks or other safe securities." Twice each year, these banks paid their depositors dividends at a set interest rate. Rather than writing mortgages on buildings, which was more commonly the province of building and loan associations and other types of thrifts, they invested their deposits in securities or commercial loans, often to members of the local business community. At the turn of the twentieth century, a national study noted that savings banks' core clientele was the middle and working classes, noting that "a very large part of the savings deposits is made by those receiving much less wage than the average government employee. They come from charwomen, from clerks in mercantile establishments, railroad employees, mechanics in the building trades, printers and telegraph operators." Such banks were a natural fit for working-class neighborhoods and the small businesses that served them.

For banks in DC, the years 1900 to 1929 were safe and profitable and there were few failures. The city's banking industry expanded steadily. As of 1916, there were 38 national or state banks in Washington. By 1919, at least twelve banks were building new branches and, by 1922, there were over fifty banks in the city. Of these, 15 were national banks, 6 trust companies, and 29 savings banks. Many of the newer banks were smaller neighborhood-level institutions that competed with branches of large downtown banks like the Riggs or American Security and Trust Bank.

The Blossoming of H Street NE

The Capitol Hill Restoration Society-sponsored *Near Northeast Context Study* (2006) traces the development of an area bounded by Florida Avenue, on the north, 15th Street on the east, F Street on the south, and 2nd Street on the west with H Street NE as its commercial core. As the study and other sources note, H Street, which was cut through in 1849, became an extremely important transportation link in 1870. In that year, it was chosen for the route of the Columbia Railroad Company, one of the city's early streetcar companies. Besides providing a downtown connection with the Georgetown to Navy Yard line, this horsecar line connected the intersection of 15th Street and New York Avenue NW to the terminus of the Columbia Turnpike to Baltimore at 15th and H Streets NE. After the introduction of electric streetcars in 1889, H Street NE continued as a major commercial and transportation route. As occurred throughout the city, the early H Street

⁶ Hooper, E9.

⁷ Belfoure, 117.

⁸ Boyd's City Directory (1916, 1922). "Banks of District Enlarge Quarters," Washington Post, Nov. 11, 1919, 11. The Home Savings Bank building at 722 H Street, N.E. was constructed in 1912 and remodeled by its later owner, American Security Bank, in 1935. Appleton P. Clark, Jr. was the designer. D.C. Building permit # 1761 (21 Sept. 1912); 178117 (11 Mar 1935); (raze for addition), 178277 (construct addition) (12 Mar. 1935). "Housing Drive Makes Strides in Six Months," Washington Post, June 24, 1935, 21.

Northeast	Savings	Bank

Name of Property

Washington, DC

County and State

streetcar route spurred development of a thriving commercial center as businesses sought to locate on a street that carried lots of traffic.

By the end of the 19th century, the H Street corridor was lined with modest brick and frame dwellings that housed a predominantly working-class population. Between 1892 and 1896, Near Northeast's population grew a robust 36 percent, with the number of white residents increasing 33 percent to 9,352 and the number of African American residents rising 60 percent to 1,733. In the late 19th century, the neighborhood included numerous German and Irish immigrants, while the early twentieth century saw the arrival of many Eastern European Jews, Italians, and Greeks. The *Near Northeast Context Study* found that, by 1920, "the number of foreign-born in the ... area exceeded that for the city as a whole by about 30%."

Many white residents worked for the railroads or in transportation related businesses like streetcar or express companies. Others held skilled or semi-skilled positions at government manufacturing facilities, such as the Navy Yard and the Government Printing Office (GPO). Some residents held white collar or professional positions, including doctors, dentists, lawyers, real estate brokers, teachers, musicians, stenographers, and government clerks. A significant number of H Street's small business owners were white residents of the surrounding area. ¹⁰

By 1920, the African American population, concentrated in the neighborhood's east end, had risen to about a quarter of the area's residents, a slightly lower percentage than in the entire city. In the squares sampled for the *Near Northeast Context Study*, the 1910 Census showed most African Americans holding unskilled or domestic jobs such as laborer, driver, servant, cook, and laundress. Some worked for the railroad as car cleaners or porters and others for the government as laborers and messengers. The 1920 Census also showed African American railroad firemen, elevator operators, teachers, letter carriers, clerks in government offices, and skilled laborers at the GPO.¹¹

Relatively few African American households resided on H Street itself, but many lived on surrounding streets, some of which also had white residents. One example was the 800 block of 9th Street NE, where white and African American households lived on either side of the street.¹²

The H Street NE Commercial Core

As Near Northeast's population grew, the number of businesses on H Street steadily increased. In 1880, Boyd's City Directory listed 75 area businesses, 40 percent of which were on H Street. In 1890, H Street had 48 percent of the area's 154 establishments, and by 1910, it was home to 218, or 50 percent, of the area's 428 businesses. 13

⁹ Nancy Schwartz, *Capitol Hill Near Northeast Context Study 2003-2004*, unpublished document in the archives of the DC Historic Preservation Office, 32.

¹⁰ Schwartz, 53.

¹¹ Schwartz, 52.

¹² Schwartz, 31.

¹³ In 1914, there were thirteen national banks, eighteen savings banks and six trust companies in Washington. Total assets of all D.C. banks combined had increased thirteen times over 1880 assets, compared to an increase of only

United States Department of the Interior	
National Park Service / National Registe	r of Historic Places Registration Form
NPS Form 10-900	OMB Control No. 1024-0018

Northeast Savings Bank	
Name of Property	

Washington, DC
County and State

This early twentieth century growth overcame serious obstacles. The building of Union Station in 1908 cut H Street NE off from downtown Washington, obliterated the Swampoodle community east of North Capitol Street, and destroyed several blocks of retail buildings east of 3rd Street NE. However, the H Street shopping district recovered quickly. The station, its trainyards, and associated businesses were a major employer and the relocation of tracks to eliminate grade crossings improved traffic flow through the neighborhood. In 1908. the Capital Traction Company extended its U Street line from Florida Avenue south down 8th Street NE to the Navy Yard. This created a major transfer point with the H Street line at the corner of 8th Street NE and routed increasing traffic through the H Street commercial corridor. ¹⁴

By 1915, there were more than 250 retail businesses, service providers, and professional offices on H Street NE between 3rd and 15th Streets. A few establishments, like the Old Dutch Market at 701 and 1105 H, The Great Atlantic and Pacific Tea Company at 815 H, and the Sanitary Markets at 526 and 1101 H, were branches of national or local chains. However, most H Street businesses were small establishments operated by individual proprietors. They included seven drug stores and more than a dozen independent groceries, as well as specialty purveyors of fruits, fish, oysters, smoked and fresh meat, coffee, and tea. The street had seventeen shoemakers, shoe dealers, or bootblacks, and ten dry goods stores. Its 1400 block alone had five saloons. There were a dozen physicians' and dentists' offices, three undertakers, and a single midwife, Johanna Powalky of 1377 H. H Street had a harness maker as well as an automobile supplies store and garage. While most businesses were of the utilitarian variety, the street's commercial community included three picture framers, art and music studios, a cooking school, and a dealer in "Japanese goods." H Street was also a place to go for fun. Five small movie theaters, three of which were outdoor "airdromes," were in business during the 1910s, as were three pool halls, a bowling alley, and a shooting gallery.

Many H Street shopkeepers were immigrants. In 1915, the street had 8 laundries with proprietors of Chinese ancestry. Its first Chinese restaurant opened at 1494 H in 1920. Hit women operated nearly two dozen businesses of diverse types. H Street had seven female milliners and four dressmakers. Carrie Lichtenfels sold cigars at 1408 H, Lena Thomas framed pictures at 640 H, Johanna Henckel was a florist at 1017 H, and Mary Raffel was a jeweler at 1227 H. The 1400 block had a particular concentration of female proprietors, with Mary Esch's drugstore, Emma Rothengass' grocery, and Emma Henige and Elizabeth Mack's side-by-side saloons. African American proprietors were much less common, although Henry Henson operated a shoeshine parlor at 713 H and John Aaron had a bootblacking business at 817, an address shared with the barbershop of Dan Gotses, an immigrant from Greece.

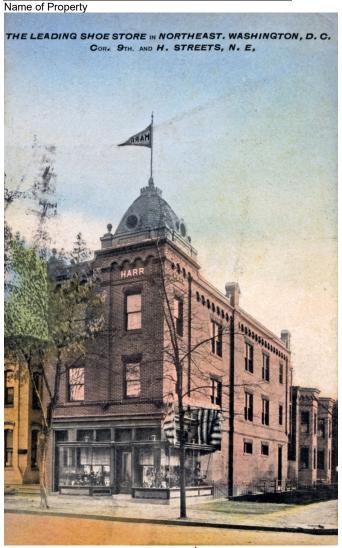
seven times for the entire country. David M. Cole, *The Development of Banking in the District of Columbia* (New York, N.Y.: The William Frederick Press, 1959), 361.

¹⁴ Schwartz, 20-22, 34-35.

¹⁵ Information about names, dates, and locations of businesses are drawn from *Boyd's District of Columbia Directories* for the cited years except as noted.

¹⁶ Schwartz, 51.

Washington, DC County and State



Jesse M. Harr's Shoe Store, at 9th and H, was a typical small business near the Northeast Savings Bank, which was a block away.

The NESB's Early Years

City directories of the late 1910s paint Near Northeast as an expanding working-class residential district and H Street NE as a robust commercial corridor with a wide array of retail businesses, but the neighborhood was underserved by banks. In 1915, the entire quadrant was home to a single bank, erected at 722 H Street NE as the Northeast Branch of the Home Savings Bank in 1912. As local commerce continued to expand, the need for financial services that could be responsive to neighborhood needs can only have grown more acute.

In 1915, the NESB was founded at what the *Washington Herald* called an "enthusiastic meeting of the citizens of Northeast Washington." The new bank was plainly intended to serve the local community; it was proposed to place its "stock as widely as possible among its residents of the

Name of Property

Washington, DC

County and State

northeast."¹⁷ The primary figure associated with its founding was Dr Victor Esch (1872-1935). Dr. Esch, whom the *Herald* referred to as "one of the leading men of Northeast Washington, hosted the initial organizational meeting in his home at 814 Maryland Avenue NE and served as the bank's first chairman.¹⁸

The NESB was incorporated on December 20, 1915, with a capital of \$100,000 and opened its first office at 1401 H on March 30, 1916. Dr. Victor Esch was the bank's landlord as well as its first chairman. Before graduating from medical school in his mid-thirties, Esch had been a pharmacist. Although the Esches no longer lived together, his wife Mary Esch had continued to operate their drugstore at this H Street address while living in the apartment above. However, when the bank opened, their marriage was coming to a stormy dissolution. The drugstore had closed, and Mary Esch had moved out during 1915. ¹⁹ Dr. Esch, however, maintained his examining rooms next door at 711 14th Street NE.



1401 H Street NE. formerly the Esch Drugstore, became the NESB's first home in 1915 (DC Master Address Register, 2004).

¹⁷ "Northeast Citizens Plan Savings Bank," Washington Herald, Nov. 10, 1915, 12.

¹⁸ "Dr. Esch Dies; Was Physician Here 30 Years", Washington Post, Dec. 10, 1935; 7.

¹⁹ "Alarm Clock One Cause of Discord, Mrs. Esch Says," *Washington Post*, Jul 14, 1917; 7; "Asks \$90 Monthly Alimony," *Washington Post*; Jul 25, 1917; 12.

United States Department of the Interior	
National Park Service / National Register	of Historic Places Registration Form
NPS Form 10-900	OMB Control No. 1024-0018

Northeast Savings Bank	
Name of Property	

Washington, DC
County and State

The *Washington Post* described opening day as festive, with the NESB's officers welcoming fellow bankers to the new institution. ²⁰ The *Washington Times* noted that, when the doors opened, "several dozen [depositors] already were waiting outside, eager to be among the first to open accounts, and there was a rush to the receiving teller's window." John Doyle Carmody, an attorney who served the bank's first president announced that he was not surprised by this enthusiasm, as Northeast Savings "is distinctly a northeast institution, and is the only bank in this section of the city. It is only natural that the people here should take an interest in it and give it their support."²¹

In November 1916, the dominant figure in the bank's history joined its board and was elected its president. ²² At the time of his election, Leonard P. Steuart (1879-1966) was in the early stages of a fifty-year career that created a business dynasty that endures today. Leonard and his brother Guy T. Steuart (1880-1958) hailed from the Prince Georges County area known as Branchville. As a young man living in the 100 block of 12th Street NE, Leonard Steuart had sold coal and wood from a cart pulled by a mule. By 1900, he was listed in the city directory as a coal dealer on 12th Street NE and by 1910 had established a second location at 13th and L Streets SE. By 1914, the Steuart brothers were partners in a thriving coal, wood, and ice distribution business headquartered at 141 12th Street NE.

Before being elected NESB's president, Leonard Steuart had no public connection with the bank or with H Street NE. While his name was neither mentioned in connection with the formation of the bank nor listed among its early officers and directors, it is possible that he was a later investor who purchased enough shares to be elected a director. However, his ambitions went well beyond the bank's presidency. In 1917, the Steuart brothers began selling gasoline at their coal yard and opened Steuarts' Public Garage, which sold Fords, across the street.²³ In 1926, the brothers established the Steuart Motor Company, a Ford dealership that became one of the city's largest. Guy Steuart joined the NESB board in 1925 as a director with Leonard serving as president.

The NESB annual reports and records at the Office of the Recorder of Deeds show that it did not write home mortgages. According to the bank's 1922 statement, about 60% of its invested portfolio was in stocks, government bonds, and other securities, and about 40% represented loans, probably of a commercial nature.²⁴ Given this focus, it is not surprising that the NESB's directors and officers included members of the Near Northeast business community and that many of them were active in such civic and commercial organizations as the Northeast Citizens Association and the Northeast H Street Business Men's Association. Jules Sheer, an NESB director who served as the first president of the H Street Businessmen's Association, operated a men's furnishing store and emporium called "The Syndicate" that occupied 1001 through 1005

²⁰ "Local Financial and Business Notes," Washington Post, Mar. 31,1916, 10.

²¹ "Northeast Savings Bank is Opened," Washington Times. Mar 30. 1916, 14.

²² John Clagett Proctor, *Washington Past and Present: A History* (New York, N.Y.: Lewis Historical Publishing Co., Inc., 1930), 316-17.

²³ "Steuart Co. Changes Name," Washington Post, Jan 24, 1926, A10.

²⁴ "Financial Statements," Washington Post, July 10, 1922, 11.

Name of Property

Washington, DC

County and State

H. Ike Narcisenfeld (1883-1972) had a shoe store at 805 H Street NE. Hubert I. Newsom (1869-1932) was a real estate operator who built a stylish storefront building to house his company at 1110 H. W.W. Deal (1887-1960) was an undertaker whose funeral parlor was long located at 816 H before moving to Georgia Avenue NW in the 1930s. William H. Ernest (1859-1954), a partner in a pottery with his brother and fellow director George F. Ernest, served as president of both the Northeast Suburban Civic Association and the Northeast Masonic Temple at 1001 H Street NE, which came to include an entertainment center with a movie theater and bowling alleys. Charles R. Talbert (1863-1929). the bank's first vice president and chair of its executive committee, sold soft drinks at 1498 H. He was an H Street NE resident described at his death as active in civic affairs and a promoter of the neighborhood's development. Watson V. Sheldon (1882-1979) was an insurance agent who resided at 1500 H.

Other directors and officers had interests and involvements elsewhere in Northeast. Among them was Dr. Percival Hall (1872-1953), the longtime president of Gallaudet University, a prominent booster for the Northeast quadrant and a member of the Northeast H Street Business Men's Association.



Real Estate operator Herbert Newsom was among the many H Street NE business figures who served as NESB directors. He built this stylish office at 1110 H Street NE in 1921.

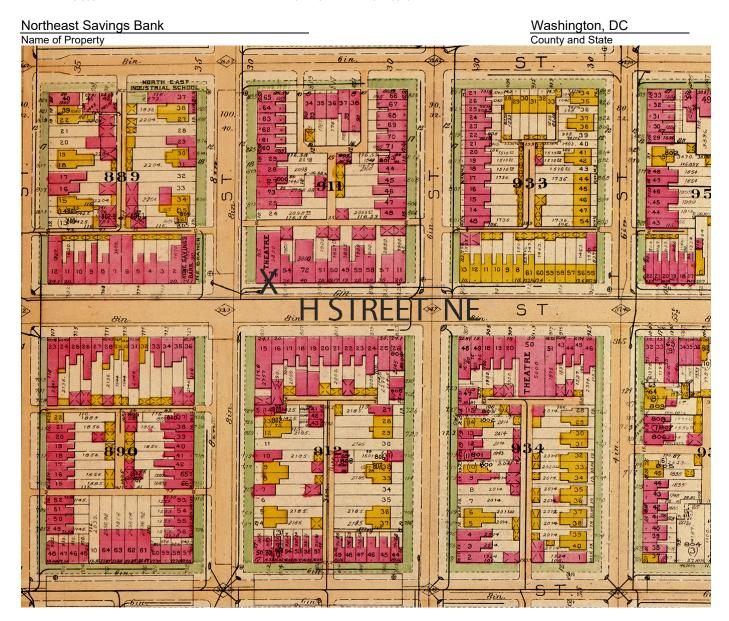
Northeast Savings Bank	
Name of Property	

Washington, DC County and State

Building A Permanent Home

The NESB rode a rising tide of prosperity as the H Street NE business district continued to thrive after World War I. In 1920, local businessmen formed the Northeast H Street Businessmen's Association to promote improvements. Although H Street gained a Peoples Drug Store in 1920 and a Woolworths in 1924, many locally owned businesses still successfully competed with the chain stores and opened large new emporiums. The New H Street Market, which opened at 620 H in 1921, advertised 11 stalls with dealers in meats, fish, fruit, and bakery goods. In 1920, Gustav Blechman founded a men's furnishings store at 700 H Street which became the Blechman Department Store and remained in business for decades. In 1920, ten auto-related businesses along H Street and in its alleys offered repairs, accessories, garaging, and even an auto livery. In that same year, Ourisman Chevrolet opened at 625 H. By 1925, the firm had constructed a two-story show room and service facility across the street. The H Street NE shopping corridor was reaching its peak with just over 325 businesses around this time.

The NESB shared in the community's growth. By early 1920 the bank's resources exceeded \$400,000 and it had a surplus of \$12,000. Its directors were sufficiently convinced of its prospects for success to establish a new location that was both prominent and permanent. The intersection of the north-south Navy Yard and east-west H Street streetcar lines at 8th street created a high volume of foot traffic that made this the most important commercial corner on H Street. By February 1920, NESB's officers had acquired a lot on its northeast corner (Square 911, lot 74), across the street from the competing American Security & Trust at 722 H.



Map excerpt showing future location of NESB from *Baist's Real Estate Atlas of Surveys of Washington, District of Columbia* (1919), Volume 2, Sheet 20.

The bank directors selected architect B. Stanley Simmons to design the new bank building, perhaps because they admired Simmons' National Metropolitan Bank at 15th and G Streets, NW, built in 1907, or one of Simmons's other bank buildings. Construction was delayed because the site was occupied by the Dixie Moving Picture Theatre, whose lease expired in the spring of 1921. However, the new bank formally opened on October 29, 1921.²⁵

²⁵ "Avoids Bond Issue," *Washington Post*, Feb. 13, 1920, 11; "Along Realty Row," *Washington Post*, Feb. 15, 1920, 42.

Washington, DC County and State



Rendering of NESB from the Evening Star, Feb 19. 1921, 14.

Classicism as a Metaphor for Bank Stability: Bank Architecture

By 1900, some architects had begun to specialize in banks, and utilized the dominant Beaux Arts style to produce the dignified and dominating effect that bank clients found reassuring. These imposing buildings stood for stability, strength, and security. ²⁶ Charles McKim, among the architects who planned the World's Columbian Exposition in 1893 and a primary influence on Washington's 1902 McMillan Plan, designed several banks, including the Knickerbocker Trust building (1902·1904), a Manhattan example of a small bank modeled on a Roman temple, with Corinthian columns and pilasters. The Knickerbocker Trust became the model for many other bank buildings across the country. Simmons may well have been influenced by it when designing the Northeast Savings Bank.

_

²⁶ Belfoure, 125.

Name of Property

Washington, DC County and State



Newly-opened NESB building looking northeast from the corner of H and 8th Streets NE (DC History Center).

Savings banks typically had a large room with a long U-shaped or island counter for handling large crowds of patrons. The entrances and exits were designed for efficient circulation. Many banks utilized a through-block arrangement, with entrances at both ends. ²⁷ In 1905, *Architectural Review* published six basic floor plans for banks. Simmons's design for NESB uses Plan 4, an inverted T for the public areas of the bank. In its original configuration, the bank had an interior ceiling height of 22 feet. Interior surfaces were finished in ornamental plaster, Caen stone, marble, and bronze. The west side of the banking room included the office of the president, a consultation room, a ladies' room, and a safe deposit department. The east side of the banking room held the cashiers, tellers, and auditing department. There was ample space for a generous public foyer and lobby. A large vault, fire, and burglar proof, with safety deposit boxes, was in the center at the rear of the building, topped by a mezzanine floor. The interior has been remodeled multiple times and no longer has this layout.

_

²⁷ Belfoure, 135.

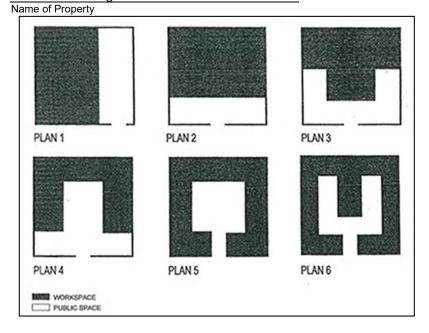
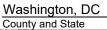
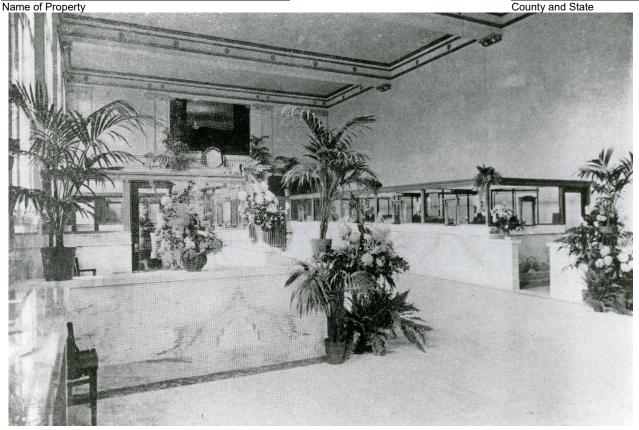


Figure from Architectural Review (1905), reproduced in Charles Belfoure, Monuments to Money: The Architecture of American Banks (Jefferson, N.C.: McFarland & Co., 2005), 136. Simmons used Plan 4 as the basis for the interior layout of the Northeast Savings Bank.

An *Evening Star* article described the NESB as designed for doing business as well as for architectural beauty. "The new building is forty by ninety-five feet, the banking room has a depth of sixty feet by nearly forty and the lobby of the bank about forty by twenty feet... It is constructed of Indiana limestone and has a peculiarly attractive appearance. The fittings throughout are up-to-the-minute and include a first-class vault and a number of safety deposit boxes for the use of customers. The lighting of the bank interior is so arranged that not a bulb shows, all being enclosed under glass in the tops of the railings, over cages and other fixtures." This is one of the earliest descriptions of the original interior layout of the space.

²⁸ "Firm Prices for Local Securities," *Evening Star*, Oct. 29, 1921, 17.





Early NESB interior looking south toward H Street NE (Simmons, DC History Center, SI01).

From Profit to Loss

The NESB continued to flourish, offering a range of services, including deposit accounts for businesses and individuals, a Christmas Club, time deposits, checking accounts, and loans. Between 1922 and 1926, the bank's deposits grew to \$1,500,000, of which \$200,000 was in Christmas Club savings. Beginning in 1922, the bank leased a room for the H Street Post Office, an arrangement which continued until a separate branch post office was built at 1016 H in 1940. The bank continued to play a major civic role in the H Street commercial community. Its offices served as a committee meeting space for such events as the Northeast Business Men's 1926 gala parade, which celebrated a new lighting system to facilitate late night shopping on H Street. The event, for which several NESB officials served as marshals, reputedly attracted 50,000 onlookers. Among other attractions, they viewed an NESB float with "a miniature teller's cage ready to serve imaginary customers with cashiers and bookkeepers."

²⁹ "Thrift Reflected in Rapid Growth of Northeast Bank," Washington Post, Jan. 11, 1926, 5.

³⁰ Schwartz, "Capitol Hill Near Northeast Context Study," 41.

³¹ "16 Firms Will Enter Floats in Procession, *Washington Post*; Apr 18, 1926; 28' "Throng of 50,000 Helps Northeast Hail White Way," *Washington Post*; Apr 29, 1926, 1.

Northeast Savings Bank

Name of Property

Washington, DC

County and State

A January 1926 *Washington Post* article saluted the bank for progressing from humble beginnings to become one of Washington's "staunchest" institutions under L. P. Steuart's leadership. ³² Steuart continued to serve as NESB president with his brother Guy as a director. However, his other H Street NE business involvement ended in August 1927, when Guy Steuart assumed sole ownership of the brothers' Ford dealership. Known as the Steuart Motor Company, it maintained a branch at 306-314 H Street NE until the 1960s. L. P. Steuart soon opened a Pontiac dealership in Northwest Washington which later became the largest Chrysler-Plymouth dealership in the United States.

By July 1932, the United States was deeply mired in the Great Depression. As with many other banks, NESB depositors began losing confidence and making mass withdrawals. During a socalled "run" on July 16, 1932, the bank's executive vice president, George F. Hoover, assured a group of customers that the NESB was in sound condition, able to pay all depositors, and would maintain normal business hours. Hoover told customers that the Treasury Department had examined the bank and found no problems. The Treasury Department delivered cash to NESB that day, which may have helped reassure customers, making it appear that the NESB would survive the crisis.³³ However, an analysis of NESB's financial statements as of December 31, 1932, revealed that the bank was vulnerable, with a low ratio of cash to total assets (limiting protection against asset depreciation), liquidity problems, and exposure to insolvency resulting from significant investments in non-U.S. government securities. The analysis noted that the value of a bank's plant and equipment should not exceed three percent of total deposits and should not exceed an even smaller percentage of a bank's total assets. But between 1928 to 1932, NESB's building comprised between 6.43 percent and 7.79 percent of its total assets. In addition to deposit withdrawals and declining values in its securities portfolio, the cost of redecorating the bank's interior in 1928 likely added to this problem.³⁴

On March 6, 1933, newly inaugurated President Franklin D. Roosevelt declared a nationwide bank moratorium in response to worsening economic conditions. The NESB, and many other banks, were shuttered. Some banks later reopened on an unrestricted basis, but the NESB and twelve other DC banks were placed under a conservatorship supervised by the U.S. Controller of the Currency and allowed to resume only limited functions, such as to making change and collecting on notes which did not require disbursements. As of April 3, 1933, NESB had not yet received an unrestricted license from the Treasury Department to reopen. Shortly thereafter, NESB was one of 11 of D.C. banks that were placed into receivership. In May 1933, the NESB's directors agreed to join a Treasury Department-backed merger with six other banks to form the Hamilton National Bank (HNB).

³² "Thrift Reflected in Rapid Growth of Northeast Bank," Washington Post, Jan. 11, 1926, 5.

³³ "Regain Confidence in Savings Bank," Sunday Star, 17 July 1932.

³⁴ Beatty, "Bank Failures in D.C.," 206-10.

³⁵ "Northeast Bank to be Reopened," *Evening Star*, Apr. 4, 1933; "Northeast Savings Bank to Open Soon Hoover Announces," *Evening Star*, Apr. 5, 1933; Beatty, "Bank Failures in D.C.," 92.

³⁶ "Northeast Bank to Join Merger," *Evening Star*, May 17, 1933; "Bank Picks Name of First National," *Washington Post*, May 18. 1933: 1.

United States Department of the Interior	
National Park Service / National Registe	r of Historic Places Registration Form
NPS Form 10-900	OMB Control No. 1024-0018

Northeast Savings Baı

Name of Property

Aftermath

Washington, DC
County and State

Like the other merged banks' facilities, the NESB building became a branch of the new HNB. ³⁷ L.P. Steuart continued as a director of the HNB. Over the next thirty years he became an even more central figure in Washington commerce, often in partnership with his brother Guy. By the mid-1950s, the brothers ran 20 different companies with 690 employees in fields as diverse as auto sales, fuel distribution, heating oil, taxicab associations, banking, real estate, and insurance. In 1953, they divided their interests unto separate firms for estate planning purposes. ³⁸ At Guy Steuart's death in 1958, the Steuart Motor Company was one of the half-dozen most successful Ford dealerships in the United States. ³⁹ By 1974, eight years after Leonard Steuart's death, the Steuart family enterprises controlled more than 600 taxicabs, and owned a massive fuel distribution network encompassing pipelines, storage tanks, and a deep water terminal at Piney Point, Maryland, as well as all Chevron stations in the Washington area. ⁴⁰ In 1995, the Steuart Petroleum Company, which shared space in a building constructed at 4646 40th Street NW to house other family enterprises, was listed as the 15th largest private company in the Washington area with annual revenues of over \$400,000.000.

The NESB 's larger successor was also successful. The HNB opened with capital of \$1,000,000, a surplus of \$250,000, and deposits of \$8,750,000. By 1935, conditions had greatly improved. HNB's competitor on H Street, American Security & Trust, doubled the size of its 722 H Street branch. By 1938 HNB's deposits had grown to \$24,000,000; by 1953, they exceeded \$101,000,000. As of 1953, HNB had a main office and eight branches. Its success made it a target for acquisition by larger banks, and in 1954 American Security Bank and National Bank of Washington (NBW) competed to acquire HNB. NBW won out, acquiring HNB in 1954.⁴¹

The H Street NE commercial corridor struggled through the Depression but had survived to become the second-busiest retail area in Washington by the early 1960s. Then in April 1968 came several days of unrest following the death of Dr. Martin Luther King. Looting and burning of commercial businesses was concentrated in three corridors, including H Street NE, 7th Street NW, and 14th Street NW. A government survey of the damage on H Street showed that during

³⁷ The banks merged to form HNB were District National Bank, Federal-American National Bank, Potomac Savings Bank, Woodridge-Langdon Savings and Commercial Bank, Washington Savings Bank, Seventh Street Savings Bank, and Northeast Savings Bank. The main HNB office was at 619 14th Street, N.W. Branch offices were Brookland Branch, 12th and Newton Streets, N.E.; DuPont Circle Branch, 1337 Connecticut Avenue, N.W.; Georgetown Branch, Wisconsin Avenue and M Streets, N.W., Pennsylvania Avenue Branch, 20th and Pennsylvania Avenue, N.W.; Seventh Street Branch, 7th and N Streets, N.W.; Shepherd Park Branch, 7731 Alaska Avenue, N.W., Woodridge-Langdon Branch, 2027 Rhode Island Avenue N.E., and the Northeast Branch, 800 H Street NE "Initial Dividend Ordered by Board of Hamilton National Bank," *Evening Star*, 29 Dec. 1935; "Hamilton Bank is Five Years Old: Grows Steadily," *Evening Star*, 25 Sept. 1938; "Hamilton Celebrates 20th Anniversary; Big Growth Shown," *Evening Star*, 25 Sept. 1953; "You and Your Bank", HNB publication c. 1953, 6, 13, 21.

³⁸ "Leonard P. Steuart," *Washington Post*, Jan 19, 1966, B7; "Putting the Cart Before the Volvo," *Washington Post*; Apr 28, 2004, C11

³⁹ "Guy P. Steuart Dies," *Washington Post*, Dec 23. 1958: B2; Richard M. Cohen, "Steuarts of Washington, "*Washington Post*, Aug 18, 1974, B7.

⁴⁰ "Largest Private Companies in the Washington Area," Washington Post, Apr 17.1995, 46.

⁴¹ "Hamilton Bank Stock Offer Is Snapped Up," Evening Star, May 12, 1954.

Washington, DC County and State

Name of Property

the unrest, 90 buildings containing 51 residential units and 103 businesses were damaged, with 41 of the 90 sustaining more than 50 percent in damages. The total damage to the street was estimated to be \$1.8 million. Many stores that weren't destroyed closed and never reopened, and commercial activity on the street drastically declined. The bank building at 800 H Street, NE, then owned by NBW, was not damaged, but many nearby structures were, including the adjacent building, which sustained minor damage.



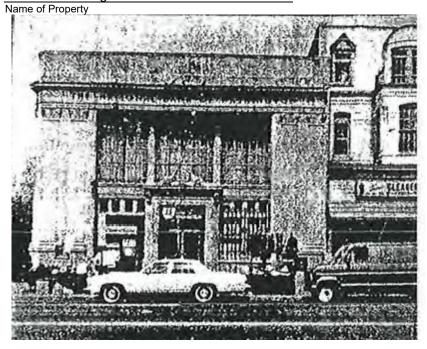
NESB looking northeast from corner of 8th and H Streets NE, 1969 (Press, DC History Center, PR1707b).

.

⁴² Schwartz, 62.

Washington, DC County and State

Northeast Savings Bank



NESB Front Façade, 1988 (Zinnia, DC History Center, ZI-1032).

In 1990, NBW became the first major bank to fail since the Depression. The Federal Deposit Insurance Corporation, which guarantees bank deposits, seized the bank as insolvent and then immediately sold it to Riggs National Bank. During 1990-91, Riggs debated closing its branch a H Street NE branch because it was unprofitable, but reconsidered as the economy improved. By that time, the directory of the H Street Merchants and Professionals Association showed that H Street once again offered a diverse array of goods and services. The street's businesses included bakeries, groceries, drug stores, laundries, and restaurants as well as beauty, barber, clothing, fabric, computer, and floral shops. In the early 2000s, investor faith in Riggs Bank was shattered by scandal over poor monitoring of international transactions, leading to the bank's sale to Pittsburgh-based PNC Financial Services in May 2005. Hy that time, the average household income within one mile of H Street was up to \$66,888. Once again, H Street businesses began to thrive as the neighborhood gentrified. At the time of this writing, PNC continues to maintain a branch office at 800 H Street NE.

_

⁴³ Joel Glenn Brenner, "Government Sells NBW to Riggs for \$33 Million," Washington Post, Aug. 11, 1990, D10.

⁴⁴ Terence O'Hara, "Pittsburgh Bank to Buy Riggs," *Washington Post*, Jul. 17, 2004; Timothy L. O'Brien, "At Riggs Bank, A Tangled Path Led to Scandal," *New York Times*, Jul. 19, 2004, A1.

⁴⁵ Isaiah J. Poole, "H Street's hopes buoyed by High's," *Washington Times*, Dec. 16, 1983; "Decaying Commercial Strip on H Street NE Is Groomed for Rejuvenation," *Washington Post*, Aug. 28, 1986; Linda Wheeler, "Vitality, Money Returning to H Street," *Washington Post*, 12 Apr. 1987; Linda Wheeler, "Feeling the Chill on H St.," *Washington Post*, 22 Aug. 1990; Linda Wheeler, "Riggs Relents, Plans to Keep 2 Banks Open," *Washington Post*, 10 May 1991; Clay Risen, "H (as in Humming) Street, *New York Times*, 16 Dec. 2007; Eileen Francis, "The H Street Renaissance," *Arrive* (Nov./Dec. 2009): 44-50.

Northeast	Savings	Bank

Name of Property

The Architect: B. Stanley Simmons

Washington, DC
County and State

Born in Charles County, Maryland on March 10, 1872, Benjamin Stanley Simmons was one of the leading architects in Washington D.C. in the early decades of the 20th century. His family moved to the District when he was ten years old. He was educated in D.C. and earned a degree in architecture from the University of Maryland. He subsequently graduated from the Massachusetts Institute of Technology in 1895. From 1890 until shortly before his death in 1931, Simmons designed over 700 buildings in Washington, DC, working closely with every major developer. He was a versatile designer, working on buildings ranging from row houses and fraternal clubs to commercial and institutional buildings, including banks, hotels, and apartment buildings.

By age 26, he was designing apartment buildings, the first of which was the Arno, 1035 20th Street, N.W. (1897) (demolished). In 1900, Simmons began designing apartment buildings for the developer Lester A. Barr, including 1400 M Street, NW (demolished), 1326-1328 and 1330-1332 U Street, NW. Simmons also designed apartment buildings for Barr's business partner, Franklin T. Sanner. Barr and Sanner engaged Simmons to design the Wyoming Apartments at 2022 Columbia Road, N.W. (1905-11). Simmons designed the DuPont, 1717 20th Street, NW (1902); The Imperial, 1763 Columbia Road NW (1905); The Embassy, 1613 Harvard Street, NW (1924); the Highview at Mount Pleasant and Argonne Streets, NW for Herman R. Howenstein (1925); and Highview and Castle Manor on 13th Street, NW (both in 1925). ⁴⁶ Simmons also designed hotels, including the Fairfax Hotel (later the Ritz Carlton) at 2100 Massachusetts Avenue, NW (1921). Simmons's other notable buildings include the Barr Building (1926) on Farragut Square, NW, and the Jewish Community Center at 1529 16th Street, NW (1926). ⁴⁷

Simmons's most prestigious bank commission was the Beaux-Arts headquarters of the National Metropolitan Bank, at 613 15th Street, NW (1907). This seven-story, five-bay building combines composite columns, pilasters, and multi-pane windows for a symmetrical, massive, and dignified appearance. The Merchants Bank, 1413 G Street, NW (c. 1918) (demolished), another mid-block bank, had an entrance and pilasters very similar to 800 H Street, NE.⁴⁸

Simmons' Merchants and Mechanics Bank's West End Branch, 20th Street and Pennsylvania Avenue, NW (1908) (demolished), was a three-story corner building with an entrance on a canted bay, rusticated stone, or brick on the first story, brick on the upper two stories, and a prominent cornice. On one side of the building were three bays with gauged brick lintels, and one-over-one double-hung windows. On the other side was a two-story angled bay on the second and third stories. The banking operations were on the first story, with apartments on the

⁴⁶ "B.S. Simmons Dies: Eminent Architect," Sept. 9, 1931, *Washington Post*, 20; Jane Simmons Johnson, "An Architect's Legacy," letter to the editor, *Washington Post*, Feb.15, 1997, A22; James M. Goode, *Best Addresses* (Washington, D.C.: Smithsonian Institution Press, 1988), 83-88.

 ⁴⁷ G. Martin Moeller, Jr., AIA Guide to the Architecture of Washington, D.C. (Baltimore, Md.: Johns Hopkins University Press, 2006), 193; "Jewish Community Center 25 Years Old," Washington Post, Mar. 25, 1951, M14.
 48 "Move Into Bank Building: Occupy Offices in National Metropolitan's New Home," Washington Post, May 19, 1907, R2. "Bank to Purchase 5-Story Building," Washington Post, Apr. 23, 1918, 12.

Northeast Savings Bank

Name of Property

Washington, DC

County and State

second and third stories. This bank is of interest because it had an ornamented door surround and clock centered over the doorway, an element that Simmons used in several of his banks, including 800 H Street, NE.⁴⁹

The Northwest Savings Bank, 18th Street and Columbia Road, NW (built in 1899, altered to become a bank in 1915, and altered again by Simmons in 1920) most closely resembles the NESB. It is a one-story corner bank, with stone exterior walls, pilasters flanking the entrance, multi-pane windows, and the same cornucopias over a projecting entrance. Key differences between the two banks include a canted entrance and round-arch windows on the Northwest Savings Bank. When the officers of NESB were planning their new bank in 1920, it is possible that Simmons showed them the design for the Northwest Savings Bank as a sample design for their own bank.⁵⁰

The NESB is certainly not Simmons' largest or most important work. Nevertheless, it is a notable that Simmons took on this commission. The result is an elegant example of a Beaux-Arts neighborhood savings bank, a classic example of a custom structure tailored to the specific needs of its time and place. That an accomplished architect like Simmons designed this building lends grace and elegance to the structure that may not have been evident had a less prominent architect overseen the project.

9. Major Bibliographical References

Bibliography (Cite the books, articles, and other sources used in preparing this form.)

Architectural Review (1905) reproduced in Belfoure, Monuments to Money.

"Avoids Bond Issue; Worst is Passed," Washington Post, 13 Feb. 1920, 11

Baist, G. Wm, Wm. E Baist, and H. V Baist. *Baist's real estate atlas of surveys of Washington, District of Columbia: complete in four volumes.* Philadelphia: G.W. Baist, 1919. Vol, 2, Plate 20.

"Bank Quits Late Hours at All 20 of Its Offices, Washington Post, 7 May 1968.

"Bank to Open Branch," Washington Post, 29 Nov. 1908, sec. R, p. 6.

"Bank to Purchase 5-Story Building," Washington Post, 23 Apr. 1918, 12.

"Banks of District Enlarge Quarters," Washington Post, 11 Nov. 1919, 11.

⁴⁹ "Bank to Open Branch," Washington Post, Nov.29, 1908, R6.

⁵⁰ The Northwest Savings Bank building was constructed in 1899, altered in 1915 by George T. Santmyers, and altered again in 1920 by Simmons and Holloway. D.C. Building permit ## 48 (11 July 1899), 5472 June 24, 1915), 6448 (May15, 1920). Building permit # 5592 for the Northeast Savings Bank is dated Mar. 29, 1921. "New Bank Begins Business," *Washington Post*, Sept. 9, 1915, 2.

Name of Property

Washington, DC County and State

Beatty, "Bank Failures in D.C.," 206-10.

- Belfoure, Charles, *Monuments to Money: The Architecture of American Banks*. Jefferson, NC: McFarland, 2005.
- "Bitterness and Despair on H Street NE," Washington Post, 27 Nov. 1977.
- Booker, Jr., Y.E., "Avoids Bond Issue; Worst Is Passed," Washington Post, 13 Feb 1920, 11.
- Boyd's District of Columbia City Directory. Washington, D.C.: R. L. Polk & Co., 1914, 1916, 1922.
- Brenner, Joel Glenn, "Government Sells NBW to Riggs for \$33 Million," *Washington Post*, Aug. 11, 1990, D10.
- "B.S. Simmons Dies: Eminent Architect," Washington Post, 9 Sept. 1931, 20.
- "Building Permits Total \$600,170; Largest for \$200,000 Apartment," Washington Post, 4 Mar 1917, R4.
- "Charter Granted to Hamilton Bank; Details Complete," Washington Star, 23 Sept. 1933.
- Cole, David M. *The Development of Banking in the District of Columbia* New York, N.Y.: The William-Frederick Press, 1959.
- D.C. Building permit # 5592 for the Northeast Savings Bank is dated 29 Mar. 1921. Additional building permits: #48 (11 July 1899), #5472 (24 June 1915), #6448 (15 May 1920), # 3731 (26 Feb. 1917), #159131 (16 Nov. 1932).
- "Decaying Commercial Strip on H Street NE Is Groomed for Rejuvenation," *Washington Post*, 28 Aug. 1986.
- Downey, Kirstin, "Protecting pillars of the community; ornate bank buildings could become endangered as U.S. sells off failed institutions," *Washington Post*, 19 Jan 1991, E1.
- "Firm Prices for Local Securities," Evening Star, 29 Oct 1921, 17.
- "First Year's End to be Celebrated by Hamilton Bank," Evening Star, 23 Sept. 1934.
- Francis, Eileen, "The H Street Renaissance," Arrive, Nov/Dec 2009, 44-50.
- Goode, James M., Best Addresses: A Century of Washington's Distinguished Apartment Houses. Washington, D.C.: Smithsonian Institution Press, 1988.

Washington, DC

Name of Property

County and State

- , Capital Losses: A Cultural History of Washington's Destroyed Buildings. 2nd ed., Washington, DC: Smithsonian Books, 2003.
- "Hamilton Bank is Five Years Old: Grows Steadily," Washington Star, 25 Sept. 1938.
- "Hamilton Bank Stock Offer Is Snapped Up," Evening Star, 12 May 1954.
- "Hamilton Celebrates 20th Anniversary; Big Growth Shown," Evening Star, 25 Sept. 1953.
- Hooper, Carol, Banks and Financial Institutions of Washington, D.C. National Register of Historic Places Multiple Property Documentation Form, National Park Service, 1994.
- "Housing Drive Makes Strides in Six Months," Washington Post, 24 June 1935, 21.
- "Initial Dividend Ordered by Board of Hamilton National Bank," *Evening Star*, 29 Dec. 1935.
- "Jewish Community Center 25 Years Old," Washington Post, 25 Mar. 1951, M14.
- Johnson, Jane Simmons, "An Architect's Legacy," letter to the editor, Washington Post, 15 Feb. 1997, A22.
- Jones, Linda Newton, "Bank Teller Killed in NE Holdup," Washington Post, 1 Nov. 1973, C5.
- "Leonard P. Steuart, Was Partner In 20 Washington Business Firms," Washington Post, 19 Jan. 1966, B7.
- "Local Financial and Business Notes," Washington Post, 31 Mar. 1916, 10.
- Maliszewski-Pickart, Margaret, Architecture and Ornament. Jefferson, N.C.: McFarland & Co., 1998.
- McCombs, Phil, "The Banker: 'People Who Come In...Don't Understand'," Washington Post, 27 Nov. 1977.
- Moeller, Jr., G. Martin. AIA Guide to the Architecture of Washington, D.C. Baltimore, Md.: Johns Hopkins University Press, 2006, 193.
- "Move Into Bank Building: Occupy Offices in National Metropolitan's New Home," Washington Post, 19 May 1907, R2.
- "New Bank Begins Business," Washington Post, 9 Sept. 1915, 2.
- "Northeast Bank to be Reopened," Evening Star, 4 Apr. 1933.

Name of Property

Washington, DC County and State

- "Northeast Bank to Join Merger," Evening Star, May 17, 1933.
- "Northeast Savings Bank to Open Soon Hoover Announces," Evening Star, 5 Apr. 1933.
- "Northeast Savings Bank Will Build a New Home," Evening Star, 19 Feb 1921, 14.
- O'Brien, Timothy L., "At Riggs Bank, A Tangled Path Led to Scandal," *New York Times*, Jul. 19, 2004, A1.
- O'Hara, Terence, "Pittsburgh Bank to Buy Riggs," Washington Post, Jul. 17, 2004.
- "Plan for New Hotel: Randolph to be Handsome and Modern Structure," *Washington Post*, 18 Nov. 1906, R6.
- Poole, Isaiah J. "H Street's hopes buoyed by High's," Washington Times, 16 Dec. 1983.
- Proctor, John Clagett, *Washington Past and Present: A History*. New York, N.Y.: Lewis Historical Publishing Co., Inc., 1930, 316-17.
- "Regain Confidence in Savings Bank," Evening Star, 17 July 1932.
- Rhode Island Avenue Citizens' Association, "Xmas Savings Fund Now Open" and "A New Character Loan Department," *Neighborhood News*, Dec. 1935. Vertical file, Washingtoniana Division, Martin Luther King Jr. Memorial Library.
- Risen, Clay, "H (as in Humming) Street, New York Times, 16 Dec. 2007.
- Sanborn Map Company, Sanborn Fire Insurance Map for Washington, District of Columbia. Vol. 2, 1904 1916, 1916.
- Schwartz, Nancy, *Capitol Hill Near Northeast Context Study 2003-2004*. Unpublished document in the archives of the DC Historic Preservation Office.
- Schweikart, Larry, ed., *Banking and Finance 1913-1989*. New York, N.Y.: Bruccoli Clark Layman, Inc., 1990.
- "Simmons Wins Prize: Police Court Design Chosen by the Commissioners," *Washington Post*, 27 Jan. 1905, 13.
- "Thrift Reflected in Rapid Growth of Northeast Bank," Washington Post, Jan. 11, 1926.
- "Urban Renewal Plan of the H Street Urban Renewal Area," National Capital Planning Commission, and the D.C. Council, 17 Dec. 1969.

Northeast Savings Bank	Washington, DC
Name of Property Valente, Judith, "Family of Slain Teller Sues Bank Over Security Measure <i>Post</i> , 9 Mar. 1983.	County and State s," Washington
Wheeler, Linda, "Feeling the Chill on H St.," Washington Post, 22 Aug. 19	990.
, "Riggs Relents, Plans to Keep 2 Banks Open," Washington Post, 10	0 May 1991.
, "Vitality, Money Returning to H Street," Washington Post, 12 Apr.	. 1987.
"You and Your Bank," an HNB publication received by D.C. Public Librar in vertical files for Hamilton National Bank, Washingtoniana Division, King Memorial Library.	•
Previous documentation on file (NPS):	
preliminary determination of individual listing (36 CFR 67) has been previously listed in the National Register previously determined eligible by the National Register designated a National Historic Landmark	n requested
recorded by Historic American Buildings Survey # recorded by Historic American Engineering Record # recorded by Historic American Landscape Survey #	
Primary location of additional data:	
State Historic Preservation Office	
Other State agency	
Federal agency Local government	
University	
Other	
Name of repository:	
Historic Resources Survey Number (if assigned):	
10. Geographical Data	
Acreage of Property 6,232 square feet	

ortheast Savings Bank		<u></u>	Washington, DC
ame of Property			County and State
Use either the UTM system	n or latitude/l	ongitude coordinates	
Latitude/Longitude Coor Datum if other than WGS			
(enter coordinates to 6 dec 1. Latitude: 38.900381	imal places)	Longitude: -76.994721	
2. Latitude:		Longitude:	
3. Latitude:		Longitude:	
4. Latitude:		Longitude:	
UTM References Datum (indicated on USG NAD 1927 or	S map): NAD 1	983	
1. Zone:	Easting:	Northing:	
2. Zone:	Easting:	Northing:	
3. Zone:	Easting:	Northing:	
4. Zone:	Easting:	Northing:	
The Northeast Savings Ba	nk occupies I	be the boundaries of the propert ot 74 of Square 911. The lot is est, the alley within Square 911	bounded by H Street

Boundary Justification (Explain why the boundaries were selected.)

building at 804 H Street NE (Lot 54 of Square 911) to the east.

The boundaries of the Northeast Saving Bank correspond with the property lines of Lot 74 of Square 911.

Northeast Savings Bank	Washington, DC
Name of Property	County and State

11. Form Prepared By

name/title: Zachary Burt, John DeFerrari, Victoria Eve Kelly, Rebecca Lefrack, Elizabeth

Purcell, D. P. Sefton, and Jessica Unger

organization: <u>DC Preservation League</u>

street & number: 1221 Connecticut Avenue NW, Suite 5A

city or town: Washington state: DC zip code: 20036

e-mail: info@dcpreservation.org

telephone: <u>202-783-5144</u> date: <u>December 16, 2021</u>

Name of Property

Washington, DC County and State

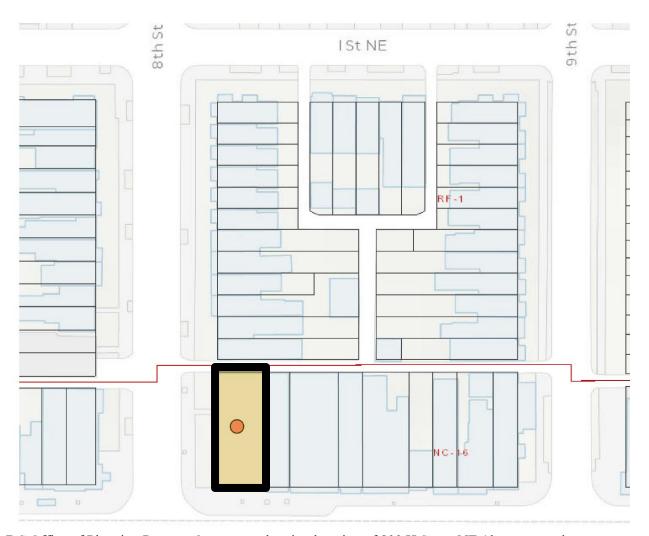
Additional Documentation



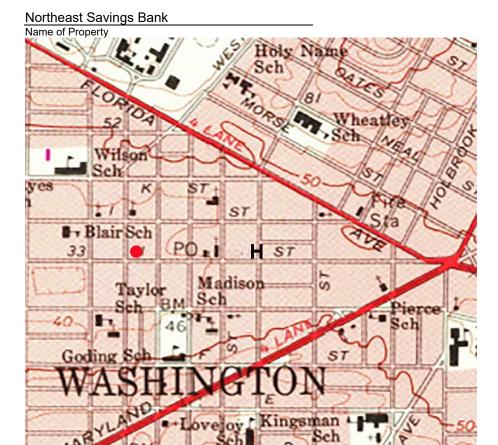
District of Columbia zoning map showing 800 H Street NE's location (light blue rectangle with red symbol) (see: https://maps.dcoz.dc.gov/zr16/#l=19&x=-8571006.701757157&y=4707457.902628425&mms=24!21!22!4!2!1!8!11).

Name of Property

Washington, DC
County and State



DC Office of Planning PropertyQuest map showing location of $800\,\mathrm{H}$ Street NE (the property is outlined).



USGS Map of Quadrangle for Washington East, DC with an excerpt showing 800 H Street NE location (red circle) (see: https://www.sciencebase.gov/catalog/item/5a8a4a53e4b00f54eb3fea49).

80

Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered, and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

Photo Log

Image	Image Description – NESB, 800 H Street NE	Camera Facing	Photographer	Date
1	Front façade detail facing H Street NE	N	D. P. Sefton	3/10/20

Northeas	st Savings Bank		\	Washington, DC	
Name of Property				County and State	
2	West façade facing 8 th Street and south façade facing H Street from southwest corner of H and 8 th streets NE	NE	D. P. Sefton	3/10/20	
3	West façade facing 8 th Street	NE	D. P. Sefton	3/10/20	
4	Window and pilaster detail, west facade	Е	D. P. Sefton	3/10/20	
5	Cornice and capital detail, south corner of west facade	Е	D. P. Sefton	3/10/20	
6	Cartouche detail, west facade	N	D. P. Sefton	3/10/20	

Paperwork Reduction Act Statement: This information is being collected for nominations to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.). We may not conduct or sponsor and you are not required to respond to a collection of information unless it displays a currently valid OMB control number. **Estimated Burden Statement:** Public reporting burden for each response using this form is

Estimated Burden Statement: Public reporting burden for each response using this form is estimated to be between the Tier 1 and Tier 4 levels with the estimate of the time for each tier as follows:

Tier 1 - 60-100 hours

Tier 2 - 120 hours

Tier 3 - 230 hours

Tier 4 - 280 hours

The above estimates include time for reviewing instructions, gathering, and maintaining data, and preparing and transmitting nominations. Send comments regarding these estimates or any other aspect of the requirement(s) to the Service Information Collection Clearance Officer, National Park Service, 1201 Oakridge Drive Fort Collins, CO 80525.

United States Department of the Interior National Park Service

National Register of Historic Places Continuation Sheet

Section	number	Page	1

Northeast Savings Bank
Name of Property
Washington, DC
County and State
N/A
Name of multiple listing (if applicable)



Image 1, Front façade detail facing H Street NE (Photo by D. P. Sefton).

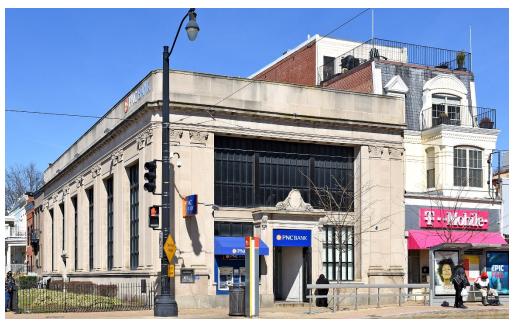


Image 2, West façade facing 8th Street and south façade facing H Street from southwest corner of H and 8th streets NE (Photo by D. P. Sefton).

United States Department of the Interior National Park Service

National Register of Historic Places Continuation Sheet

Section	number	Page	2	

Northeast Savings Bank
Name of Property
Washington, DC
County and State
N/A
Name of multiple listing (if applicable)



Image 3, West façade facing 8th Street NE (Photo by D. P. Sefton).



Image 4, Window and pilaster detail, west façade (Photo by D. P. Sefton).

United States Department of the Interior National Park Service

National Register of Historic Places Continuation Sheet

Section nu	ımber	Page	3	

Northeast Savings Bank
Name of Property
Washington, DC
County and State
N/A
Name of multiple listing (if applicable)

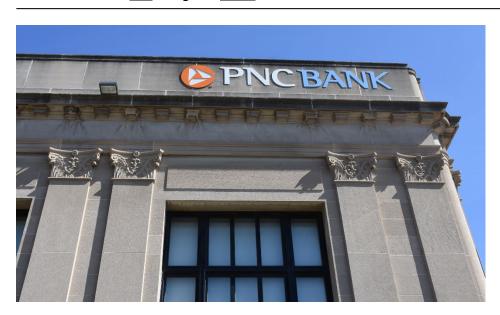


Image 5, Cornice and capital detail, south corner of west façade (Photo by D. P. Sefton).



Image 6, Cartouche detail, west façade (Photo by D. P. Sefton).