
HISTORIC PRESERVATION REVIEW BOARD

Historic Landmark Case No. 22-04

Northeast Savings Bank

800 H Street NE
Square 911, Lot 74

Meeting Date: October 26, 2023
Applicant: D.C. Preservation League
Affected ANC: 6A

The Historic Preservation Office recommends that the Historic Preservation Review Board designate the Northeast Savings Bank, 800 H Street NE, a historic landmark to be entered in the D.C. Inventory of Historic Sites. It further recommends that the nomination be forwarded to the National Register of Historic Places under the Multiple Property Document: *Banks and Financial Institutions in Washington, DC, 1790-1960*.

Description

The Northeast Savings Bank is a limestone-clad Beaux Arts bank building located at the northeast corner of 8th and H Streets NE, a strategic site at the intersection of the 8th Street streetcar line and the Columbia line on the H Street commercial corridor. Designed by architect B. Stanley Simmons and built in 1921, the bank is an excellent representation of a “temple” form bank, inspired by ancient temples of the classical world and common for banks during the first three decades of the twentieth century. The massive and historicist buildings signaled solidity, durability and dignity at a time when bank failures were common. In the case of the Northeast Savings bank, the building presents its “temple” front, framed by ornate Corinthian pilasters, to H Street, while its long side wall, with double-height windows separated by pilasters, extends along 8th Street. It also introduced an open aspect, through extensive use of windows that could lure potential customers.

History and Context

The Northeast Savings Bank was established in 1915 along an already thriving H Street commercial corridor. The Columbia Railway Company had built the first horse-drawn streetcar line from downtown to 15th Street NE in 1872 and, twenty years later, a new electric line was chartered along the street, spurring speculators to develop the surrounding blocks with hundreds of rowhouses. Nearby manual-labor job opportunities at the Navy Yard and Government Printing Office, as well as with the railroad and streetcar companies and other entities, attracted a largely blue-collar and racially mixed population and a sizeable number of German immigrants. In 1912, a north-south streetcar line opened along 8th Street, further encouraging residential development. As the population around it surged, H Street cemented itself as the center of commerce with a wide array of businesses. By 1915, the year that Northeast Savings Bank was formed, the street was already home to more than 250 retail establishments, including one bank, the Home Savings Bank’s northeast branch. It had opened in 1905 at 7th and H Streets NE, moving to a purpose-built

edifice at 8th Street when the new streetcar line opened. This corner was soon dubbed “transfer corner”, the heart of the commercial corridor.

Unlike the Home Savings Bank, a branch bank of its downtown headquarters, Northeast Savings Bank was an independent neighborhood institution founded by members of the community. It opened in an existing building (extant) at 14th and H Street, then the home and drugstore of one of the bank’s founding members and its first chairman, Dr. Victor Esch. As reported in the press, the new bank was immediately popular. On opening day, “several dozen [depositors] already were waiting outside, eager to be among the first to open accounts...” The local savings bank offered interest-bearing savings accounts and commercial loans, but not home mortgages. The directors and officers consisted principally of White businessmen who operated businesses in the area, many of whom were active in the civic and commercial organizations. The institution had a designated banking room for women and, based upon information gleaned from the local press, it was open to Black customers.

Within its first five years, the bank’s resources grew, giving the directors the confidence to build a new building. In 1920, they purchased a lot at the northeast corner of 8th and H Streets, then home to the Dixie Theater,¹ immediately across from the Home Savings Bank. Not to be outdone by Appleton P. Clark’s Beaux Arts design for Home Savings, Northeast Savings commissioned another well-established architect, B. Stanley Simmons, to design its own Beaux Arts office.

The new bank building opened its doors in 1921, allowing the bank to expand its services and to be more active in the local commercial community. The interior of the bank featured an inverted T-shaped banking hall providing a generous front foyer and lobby not only for patrons during business hours, but for meeting space for community events and gatherings. It also accommodated a post office on the west side of the foyer. For the next decade, the Northeast Savings Bank was a much-used asset to the community, and until the Great Depression, was a profitable business. In 1933, at the height of the banking crisis, the Northeast Savings Bank was closed and later that year and under the oversight of the U.S. Treasury, merged with six other banks to form Hamilton National Bank. As a branch of Hamilton and later as a branch of the National Bank of Washington, and later still as a branch of Riggs Bank, the bank continued to serve the residential community. The current owner, PNC Bank, still operates the building as a branch bank.

¹ The Dixie Theater was a large, 400-seat motion picture theater, built at 8th and H Streets NE in 1910. It was the largest theater in northeast until the Apollo Theater eclipsed it when it opened on H Street a few years later. In 1920, at the expiration of Dixie Theater’s lease, the theater was demolished for construction of the bank.



Evaluation

The Northeast Savings Bank meets DC Designation Criterion B (History) and National Register Criterion A under the Multiple Property Document, *Banks and Financial Institutions of Washington, D.C.* for its association with the development of the banking industry in the District. The bank is significant for its association with the neighborhood savings bank, an institution meant to support and sustain the residential and commercial growth of neighborhoods throughout the city.

The Northeast Savings Bank meets D.C. Designation Criteria D (Architecture and Urbanism), E (Artistry) and F (Creative Masters) and National Register Criterion C also under the Multiple Property Document, *Banks and Financial Institutions of Washington, D.C.*, because it embodies distinctive characteristics of the type, period, style, and method of construction associated with the development of banks as a building type. During the 1920s, bank buildings remained predominantly single-use buildings, having an arcade or temple form, symbolizing solidity and permanence, and reflecting a Classically inspired Beaux Arts style of architecture. The Northeast Savings Bank is also a notable work of architect B. Stanley Simmons and features high quality design, materials, and artistry.

The Northeast Savings Bank is one of many stand-out buildings along the H Street corridor that reflect the street's prominence in the late 19th and early 20th centuries as an important commercial and transportation artery. If designated, the bank would join two other Historic Landmarks along the street, including the Atlas Theater and Motts Motor/Plymouth Theater building. Many other buildings, including, but not limited to the former Home Savings Bank Northeast Branch on the opposite corner from Northeast Savings Bank, the Hubert Newsom Real Estate Office at 1110 H Street NE, the Hospitality Community Federal Credit Union at 1114 H Street NE, the Douglas Memorial United Methodist Church at 800 11th Street NE are similarly notable.

The Period of Significance as proposed in the application is 1921-1933, representing the year the neighborhood savings bank was built to the year of the origin bank's closure. Staff concurs with this period of significance, since its historical and architectural significance is that of an independent neighborhood bank and not a branch bank. This end date is further supported by the bank building's exterior architecture which is intact to its 1921 period of construction. This end date does not diminish the fact that building persisted to serve the community's banking needs through and after challenging times, such as the Great Depression and the civil unrest following the assassination of Dr. Martin Luther King, Jr. in 1968 until the present.

Integrity

The Northeast Savings Bank retains a high degree of integrity. The building has no major exterior additions or alterations and retains its original materials and architectural treatment and decoration, as well as its original windows. The limestone frieze above the H Street entrance and along the 8th Street side elevation, both of which originally held the name of the founding bank (Northeast Savings Bank), have been altered over time with the change in ownership and new names. Currently, there is no lettering in the front frieze. PNC has an applied logo on the side pediment. Holes in the limestone frieze on both the front and side elevations and letter ghosting from the previous names remain discernible. Similarly, holes in the limestone in the center of the front pediment indicate the location of the original Roman numeral date (MCMXXI). The interior of the bank has been altered and renovated over time; none of the original banking cages or teller desks survive. It is not known if the original bank vault is intact.

Boundaries

The landmark boundaries consist of present-day lot 74 in Square 911. The building, as constructed in 1921, occupies almost the entirety of the lot.