

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number _____ Page _____

SUPPLEMENTARY LISTING RECORD

NRIS Reference Number: 90000148

Date Listed: 03/01/90

Hamden Bank & Trust Building
Property Name

New Haven
County

CT
State

N/A
Multiple Name

This property is listed in the National Register of Historic Places in accordance with the attached nomination documentation subject to the following exceptions, exclusions, or amendments, notwithstanding the National Park Service certification included in the nomination documentation.

for Betty J. Savage
Signature of the Keeper

03-01-90
Date of Action

=====
Amended Items in Nomination:

Verbal boundary description:

For clarification, the parcel is known as that of 1220-1226 Dixwell Avenue on Map 39 according to the Hamden Tax Assessor's Office. The address of 1 Circular Avenue indicated under 2. Location is used by the owner but is not legally recorded as the address of the property.

This information was confirmed with John Herzan, National Register Coordinator, CTSHPO, by telephone on 2/28/90.

DISTRIBUTION:

- National Register property file
- Nominating Authority (without nomination attachment)

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United States Department of the Interior
National Park Service

National Register of Historic Places
Registration Form

JAN 18 1990

This form is for use in nominating or requesting determinations of eligibility for individual properties or districts. See instructions in *Guidelines for Completing National Register Forms* (National Register Bulletin 16). Complete each item by marking "x" in the appropriate box or by entering the requested information. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, styles, materials, and areas of significance, enter only the categories and subcategories listed in the instructions. For additional space use continuation sheets (Form 10-900a). Type all entries.

1. Name of Property

historic name HAMDEN BANK & TRUST BUILDING
other names/site number Union Trust Bank Building

2. Location

street & number 1 Circular Avenue N/A not for publication
city, town Hamden N/A vicinity
state Connecticut code CT county New Haven code 009 zip code 06514

3. Classification

Ownership of Property	Category of Property	Number of Resources within Property	
<input checked="" type="checkbox"/> private	<input checked="" type="checkbox"/> building(s)	Contributing	Noncontributing
<input type="checkbox"/> public-local	<input type="checkbox"/> district	<u>1</u>	<u> </u> buildings
<input type="checkbox"/> public-State	<input type="checkbox"/> site	<u> </u>	<u> </u> sites
<input type="checkbox"/> public-Federal	<input type="checkbox"/> structure	<u> </u>	<u> </u> structures
	<input type="checkbox"/> object	<u> </u>	<u> </u> objects
		<u>1</u>	<u>0</u> Total

Name of related multiple property listing: N/A Number of contributing resources previously listed in the National Register 0

4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, 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. See continuation sheet.

John W. Shannahan 1/12/90
Signature of certifying official John W. Shannahan, State Historic Preservation Officer Date

State or Federal agency and bureau _____

In my opinion, the property meets does not meet the National Register criteria. See continuation sheet.

Signature of commenting or other official _____ Date _____

State or Federal agency and bureau _____

5. National Park Service Certification

I, hereby, certify that this property is:

entered in the National Register. Entered in the National Register
 See continuation sheet. *Melvin Byers* 2/1/90

determined eligible for the National Register. See continuation sheet. _____

determined not eligible for the National Register. _____

removed from the National Register. _____

other, (explain:) _____

Signature of the Keeper *fu* Date of Action _____

6. Function or Use

Historic Functions (enter categories from instructions)COMMERCE/TRADE: financial institutionCOMMERCE/TRADE: professionalGOVERNMENT: post office

Current Functions (enter categories from instructions)COMMERCE/TRADE: business

7. Description

Architectural Classification**(enter categories from instructions)**Classical Revival

Materials (enter categories from instructions)foundation STONEwalls OTHER: cast stone

roof OTHER: built-upother

Describe present and historic physical appearance.

The Hamden Bank & Trust Building (Photographs 1 through 3), known locally by the name of its last occupant, Union Trust Company, is a two-story, flat-roofed building built in 1927 in the Classical Revival style. The building is located between Dixwell and Circular avenues, which come together at an acute angle at this point, and it is approximately keystone-shaped in plan. The building is sited directly adjacent to the sidewalk on all street-facing elevations. Its principal entrance is on the narrow south elevation, facing the busy intersection. The surrounding area is almost entirely commercial and is dominated by a modern shopping center and other bank buildings. Except for the rear elevation, which is of gray brick, the exterior is faced with an ashlar of artificial stone. The stone is of at least four different shades of gray, an effect achieved through variation in the size of exposed white aggregate, and is medium-smooth in texture. Each stone was molded with about 2" around its perimeter deeply cut back, creating a strong shadow line between stones. There is a small parking lot on the north side of the building.

Classically inspired exterior detailing includes a high water table, wide frieze (with stains from lettering for the building's original name), boldly projecting cornice moldings, and a parapet with sunken panels above the side-elevation arched windows and a stepped portion with footscrolls and a carved eagle above the main entrance. The south elevation (Photograph 1 and 4) is divided into three bays by paneled pilasters, with the main entrance in the center bay. The modern oak double doors are surrounded by a series of stepped moldings, above which is a paneled frieze with bee-hive carvings and a denticulated cornice on large leaf- and flower-carved scroll brackets (Photograph 5). Above the entrance is a large round-arched opening, with the keystone bearing a lion's-head carving. The window within the arched opening is a variation on the Palladian window. It has small-pane wooden sash, paneled pilasters and a simple cornice above the sidelights; radial mullions extend the top of the window to fill the whole opening. Three similar windows, with a paneled area at the second-floor level, are found on the two side elevations.

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Hamden, CT

Description (continued):

The large arched windows lighted the front part of the building, which is open for two stories and formerly served as the bank lobby. The rear of the building, fronting on Dixwell Avenue, formerly contained a post office on the first floor and offices above. The door to the offices is also Classically detailed, with fluted pilasters, a denticulated pediment, and a suitably carved frieze (Photograph 6). Other original exterior detailing includes brass lamps flanking the main entrance (Photograph 4), intricate grills over the four small first-story windows at the front corners of the building, a brass night deposit box (Photograph 10), and cartouches in the frieze over the end pilasters on the south elevation.

The interior has been adapted for the offices and studios of a radio-services company.¹ Although new counters and a stairway to the mezzanine have been installed in the lobby (Photograph 8), the area retains the openness of the original space as well as much original detail. In addition to the marble bases and intricate cast-iron and brass rails which have survived several alterations of the bank's original counters, original lobby features include the simple paneling and keystones around the window arches, large ceiling beams, paneled walnut wainscoting in the front areas, a walnut night-deposit receptacle, and an elaborately detailed entrance vestibule. The vestibule, which has marble floors and wainscot within, echoes the building's Classical Revival exterior with its paired fluted pilasters, denticulated cornice, and parapet with footscrolls. In the rear of the former bank space is an original stairway to the mezzanine and second floor (Photograph 11) and the main vault (Photograph 12). Throughout the building the original chair-rail, baseboard, and cornice moldings survive. Although the rear of the first floor has been adapted for modern studio space, the second-floor offices are in highly original condition, with oak paneled doors, oak doorway and window surrounds and other moldings, brass mail slots, transoms, globe-shaped hallway lights, original tiles and fixtures in the bathrooms, and a stairway similar to that at the rear of the lobby. The largely unfinished basement contains two other vaults.

¹This description of the building, including the photographs, reflects a rehabilitation project completed in 1989 under the direction of Arthur L. Ratner, architect.

8. Statement of Significance

Certifying official has considered the significance of this property in relation to other properties:

nationally statewide locally

Applicable National Register Criteria A B C D

Criteria Considerations (Exceptions) A B C D E F G

Areas of Significance (enter categories from instructions)

ARCHITECTURE
COMMERCE

Period of Significance

1927-1931

Significant Dates

1927
1931

Cultural Affiliation

N/A

Significant Person

N/A

Architect/Builder Louis L. Norton and

C. Frederick Townsend, architects

National Construction Co., builder

State significance of property, and justify criteria, criteria considerations, and areas and periods of significance noted above.

Summary

The Hamden Bank & Trust Building is locally significant as a exceptionally well-preserved and finely detailed example of Classical Revival architecture (Criterion C). The building embodies the distinctive characteristics of the style in its monumental appearance; in its symmetry; in its Classical details such as pilasters, denticulated cornices, and arched openings; and in its use of cast stone, a material widely used in the period to create elegant architectural effects at modest cost. The building also has local historical significance because of its associations with Hamden's early 20th-century residential and commercial growth (Criterion A). Hamden in the 1920s seemed ready to have a bank of its own, independent from the financial institutions in nearby New Haven. The population more than doubled in that decade, growing from 8,611 to 19,020 people. As a result, there was tremendous growth in the real estate, construction, food, and service sectors. Started by local businessmen, the Hamden Bank & Trust Company was a symbol of the town's apparently burgeoning prosperity. Nor was its failure in the Depression atypical: throughout the state, small banks such as Hamden's, financed with local capital and dependent on local prosperity, failed or were absorbed by big banks based in the large cities.

Architectural Significance

Although it is a small building, the Hamden Bank & Trust Building epitomizes both the spirit and the detailing of the Classical Revival movement in architecture. The distinctive masonry, tall arches, and two-story pilasters allow it to convey the sense of solidness, seriousness, and monumentality that was one of the goals of the style. As was typical of the style, the major decorative elements, such the pilasters and denticulated cornices, are based upon ancient Greek and Roman

See continuation sheet

9. Major Bibliographical References

Architectural and Historical Survey of Hamden. Connecticut Historical Commission, 1985.

Connecticut Banking Commissioners. Annual Report, 1930-1934.

"Hamden Bank & Trust Co.'s New Building," Commercial Record Thirteenth Annual Number, 1928, 142-43.

Hartley, Rachel M. The History of Hamden, Connecticut, 1786-1959. Hartford: Shoestring Press, 1958.

New Haven Directory, 1926-1937.

See continuation sheet

Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____

- Primary location of additional data:
- State historic preservation office
 - Other State agency
 - Federal agency
 - Local government
 - University
 - Other

Specify repository: _____

10. Geographical Data

Acreeage of property approx .25 acre

UTM References

A

1	8
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6	7	2	8	2	0
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4	5	7	9	0	7	0
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Zone Easting Northing

B

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Zone Easting Northing

C

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D

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See continuation sheet

Verbal Boundary Description

The boundary includes the entire parcel known as 1220 Dixwell Avenue.

See continuation sheet

Boundary Justification

This nominated parcel is the historic extent of the bank property.

See continuation sheet

11. Form Prepared By

name/title Bruce Clouette, Reviewed by John Herzan, National Register Coordinator
organization Historic Resource Consultants date June 21, 1989
street & number 55 Van Dyke Avenue telephone 203-547-0268
city or town Hartford state CT zip code 06106

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Statement of Significance (continued):

precedents. These details are large-scale, simple, and limited in number, reflecting the restraint which was part of the Classical Revival aesthetic. As might be expected in a building of such relatively late date, some of the features, such as the arched-window glazing, seem also to reflect the related Colonial Revival and Renaissance Revival modes.

The cast-stone exterior represents a material which was widely used in the period for banks, libraries, and town halls, where the look of fine stone, including elaborate "carvings," was demanded by a style such as the Classical Revival. Essentially molded concrete blocks, cast stone could inexpensively mimic a variety of masonry colors, surfaces, and compositions. The exterior of this building was intended as a tour de force by the cast-stone supplier, Economy Concrete, whose president not coincidentally was an officer and director of the bank. The building's exceptional status is evident in the variegated colors of the blocks and in the finely executed cartouches, bee-hive panels, and leaf and flower designs on the scroll brackets.

The bank was designed by Louis L. Norton and C. Frederick Townsend, New Haven architects with a substantial practice in institutional and commercial buildings. Among the other outstanding buildings by Norton & Townsend are the New Haven Masonic Temple, the Brooklyn Savings Bank in Danielson, and several of Hamden's early 20th-century schools.

The choice of the Classical Revival style accorded well with the building's function: as a new bank, it had to symbolize security, prosperity, and serious purpose to the Hamden residents who entrusted it with their money. On a more mundane level, the building has many well-preserved architectural features unique to a bank: night deposit, vaults, and impressive (though not extravagantly so) front banking room. When it opened, "those interested in banking came from all over the state and New York City to inspect the building, which has every up-to-date facility for modern banking."¹

¹"Hamden Bank & Trust Co.'s New Building," Commercial Record Thirteenth Annual Number, 1928, 143.

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Statement of Significance (continued):

Commercial Significance

The Hamden Bank & Trust Company was started by several Hamden businessmen who saw an opportunity to provide banking services to a fast-growing suburb. Hamden in the 1920s was undergoing rapid subdivision of former farmland, creating both upper-class residential areas and homes for industrial workers employed in nearby New Haven industries such as Winchester Repeating Arms Company. Commercial growth accompanied residential expansion. Among the bank's original officers and directors was a real estate developer, the two owners of a local dairy, owner of a paint store, and a coal dealer. As was typical of small-town banks, these men were also at the center of the town's political life. Public officeholders who were also bank directors or officers included two selectmen, the town clerk, the tax collector, and the town treasurer.

The bank enjoyed several years of prosperity. Organized in 1925 and started in rented quarters, it completed its new building by the start of 1928. Deposits increased by more than \$100,000 a year through 1930, and the bank used the money for commercial loans and home mortgages; at its height its balance sheet showed about \$2.5 million. The bank also made money with its own building, renting out the rear of the first floor to the Hamden Post Office and the space above for offices; early tenants included a lawyer, stenographer, real estate agent, and dentist.

In 1930 the Depression began to take a toll on the bank. Instead of increases, the bank faced accelerating withdrawals from savings and checking accounts. At the same time, the bank's two major forms of assets had lost much of their value: in the Depression economy, commercial loans and mortgages often went unpaid and yielded little upon foreclosure, and the bank's New York City bank stocks, while invested in sound companies, were worth barely half of their book value after the stock market crash. Unlike some banks, which had the backing of major manufacturers and weathered the Depression unscathed, the Hamden bank was essentially a small-town affair backed by men whose prosperity was tied directly to the health of local business. When the bank's losses rose, there were no deep pockets to turn to, since the real estate, construction, lumber and coal, and service sectors were also at a standstill. On December 18, 1931, the bank went into receivership.

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Statement of Significance (continued):

Among those losing money in the bank's closing was the Town of Hamden. The Town Treasurer and Agent of the Deposit Fund, Carl Van De Bogart, was also vice-president of the bank (and owner of Economy Concrete, which provided the building's stonework). Van De Bogart had deposited a large sum of town money in the bank. He was unable to come up with the funds, and the town eventually collected \$65,000 from his personal bond.

In 1937 the bank building itself was taken over by the Union & New Haven Trust Company, serving until 1983 as their Hamden branch.

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Photographs _____ 1 _____ Hamden Bank & Trust Building
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All photographs:

1. HAMDEN BANK & TRUST BUILDING
2. Hamden, CT
3. Photo Credit: HRC, Hartford, CT
4. Date of Photograph: June 1989
5. Negatives filed with the Connecticut Historical Commission, Hartford, CT

West and south elevations, view northeast
Photograph 1 of 12.

West elevation, view east
Photograph 2 of 12.

East and rear elevations, view southwest
Photograph 3 of 12.

Detail of main entrance, view north
Photograph 4 of 12.

Detail of cornice above main entrance, view northwest
Photograph 5 of 12.

Detail of side entrance, east elevation, view west
Photograph 6 of 12.

Detail of night deposit, south elevation, view north
Photograph 7 of 12.

Interior, main room, view northeast
Photograph 8 of 12.

Interior, main room, entrance vestibule, view southeast
Photograph 9 of 12.

Interior of night deposit, view south
Photograph 10 of 12.

Rear stairway, view north
Photograph 11 of 12.

Interior, main vaults, view north
Photograph 12 of 12.