City Council
Staff Report

From: Matt Robenalt, Long Range Planning Division
Meeting Date: December 16, 2003
Re: Application for Designation as a Historic Landmark Property

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SITE DATA

Address: 201 E. 4th Street, Loveland, Colorado

Request: Application for Designation as a Landmark Property

Historic Name: First National Bank Building

Architectural Style: Classical Revival w/ Temple Front

Current Building Sq. Ft.: Primary Structure = 17,008 sq. ft.
Basement (unfinished) = 6,900 sq. ft.
(measurements by Larimer County Assessor)

Construction Date: 1928

Legal Description: Lots 13 & 14, Block 13, City of Loveland, County of Larimer, State of Colorado

Owners: Ligon Properties, Ltd.
2938 N. Madison Avenue
Loveland, CO 80537

Applicant: Linda Ligon
Interweave Press
201 E. 4th St.
Loveland, CO 80537
**Application Summary:**

On November 17, 2003, the Loveland Historic Preservation Commission (HPC) voted unanimously to recommend that the City Council designate the property at 1120 N. Lincoln Avenue as a Loveland Historic Register Landmark. Approved HPC Resolution No. 03-08 is provided as an attachment.

The nomination application includes one building: the First National Bank. Larimer County Assessor records identify the building and parcel by the following address: 201 E. 4th Street, Loveland, Colorado.

**History:**

The First National Bank building is associated with the historical context of Commerce & Industry according to the “Historical Contexts” document prepared in 1997 for the Loveland Museum/Gallery by Jennifer H. Strand, Ph.D. According to this document, the first decades of the 1900’s were characterized by an era of steady commercial growth spurred by the sugar beet industry in Northern Colorado, and particularly in Loveland. The sugar beet boom, which created a sense of economic stability in the Loveland community, spurred the founding of the First National Bank in 1905. Originally operating from a building across the street (Bartholf Building), the First National Bank prospered during the first two decades of the 1900’s, and as a result constructed the Classical Revival building at 201 E. 4th St. in 1928 as their place of business.

According to the Colorado Historical Society Architectural Inventory Form – Resource No. 5LR1055, the date of construction of the First National Bank Building is 1928. The original cost of construction and the builder/contractor is also unknown. The identity of the architect is not certain, but Architectural Inventory Form Resource No. 5LR1055 indicates that the building was designed by the St. Louis Bank Building & Equipment Company. There are no evident additions to the subject property. This building replaced an earlier brick bank building on the same site, not affiliated with the First National Bank.

The First National Bank began operating from its new building in November of 1928, and at this time the bank was managed by President Hugh Scilley and Vice Presidents D.T. Pulliam and Adolph Donath. The building also housed other professional offices for lawyers, dentists, and accountants. The First National Bank operated out of this location for 35 years until moving to a new location at 235 E. 6th Street in 1963. From 1963 through the late 1980’s, Larimer County administrative offices were located in the building, and in 1990 the current occupant, Interweave Press, remodeled and occupied the building.

**Architectural Description:**

The First National Bank building is an example of the Classical Revival style of architecture. The Colorado Historical Society Guide to Colorado’s Historic Architecture and Engineering identifies Classical Revival architecture as a return to the classical forms of Greece and Rome following the elaborately decorated and picturesque styles of the Victorian period. Typically dating from the late 1890s through 1920, Classical Revival represents a more refined stage of the “Beaux Arts” tradition, and is evident mainly on large institutional buildings in Colorado. The “Beaux Arts” is a term applied to a style of classical architecture found particularly in France and the U.S.A. that is derived from the academic teaching of the Ecole des (school of) Beaux-Arts, Paris, during the 19th and early 20th centuries. The style is characterized by its formal planning and rich decoration, which typically includes features such as colossal porticos, large columns, pilasters, pedimented windows, and domes. The buildings are generally masonry structures of monumental proportions, using terra cotta, brick, and stone materials. See Photos #1, #2, and #3 for examples of Classical Revival architecture in Colorado.
Defining characteristics of the Classical Revival style of architecture:

1. large columns 5. Ionic columns
2. dome 6. attic story
3. portico 7. dentils
4. pediments 8. classical frieze

The First National Bank building is a two-story structure, constructed of buff-colored brick. The building is rectangular in form, and is composed of two (2) parts: a main front block (80 ft. long) and a rear-block of lower height (55 ft. long). See Photo # 4 and Photo #5.

The First National Bank building has a distinctive façade, unlike any other in Downtown Loveland. Centered on the north elevation is a very large arched entryway framed by massive tapered pilasters and ornate Corinthian capitals. A “capital” is the head or crowning feature of a column or pilaster. Above the entry way and tapered pilasters is an entablature bearing the words “FIRST NATIONAL BANK.” The
tapered pilasters are faced with large terra-cotta pieces. See Photos #6, #7 and #8.

Additional features of the First National Bank building’s main façade include glazed terra cotta belt courses, medallions and cornice trim. A “beltcourse” is a molding or projecting course of brick or block running horizontally along the face of a building. “Cornice trim” is the decorative molded feature located where the roof and exterior wall meet. The cornice trim and beltcourse wraps around to the west
elevation, where there is also continued use of medallions. Evident on the west elevation of the second-block are four (4) recessed bays framed by pilasters. The windows on the building are modern tinted windows set in dark burnished metal frames. See Photos #9, #10, and #11.

Photo #9. Main façade medallions.

Photo #10. Main façade features: terra cotta beltcourse and cornice trim.

Photo #11. West elevation features include continuation of beltcourse, medallions and cornice trim, and four (4) recessed bays in the building’s second-block.
Determination of Significance and Integrity

Significance should be used as the starting point in determining eligibility for placement on a historic register. Significance has two distinct attributes – the “area of significance” which answers the question of context, or what is significant about a resource in terms of its association to agriculture, architecture, commerce and industry, education, politics and government, and transportation. As noted in a previous section of this staff report, the First National Bank building exhibits historic significance in terms of its association with the context of Loveland’s Commerce & Industry.

The second attribute of the significance of a structure is its “period of significance” which places the resource on a historic timeline and answers the question of when a resource was significant. Also noted in a previous section of this staff report, the First National Bank building is greater than 50 years old, and dates to a period of commercial growth in the downtown area spurred by the sugar beet industry in the early part of the 20th Century.

Integrity refers to the ability of a structure to convey its original design or some later period of significance through the intactness of its historic form, original or historic use of materials, setting and site. Integrity has seven (7) particular aspects: location, setting, feeling, design, materials, workmanship, and association with some attribute of historic significance.

A historic building, for example, that retains its original or historically significant setting with little or no visible modifications that diminish the ability to relate its historic association demonstrates greater integrity than a building that has lost many of physical historical elements. A building with high physical integrity retains the following original or historically significant elements: massing; architectural detail; surface treatment; and windows and doors.

Colorado Historical Society Architectural Inventory Form – Resource No. 5LR1055 indicates that the First National Bank building has lost some integrity as a result of its windows being replaced with modern tinted metal frame units, but otherwise exhibits excellent exterior integrity. The inventory form also indicates that the building’s architectural significance and its association with the development of commerce in Loveland makes it individually eligible for the National Register of Historic Places. The criteria for inclusion on the National Register of Historic Places is more stringent than that of the Loveland Historic Register.

Historic Preservation Commission Recommendation

To be considered eligible for designation as a historic landmark on the Loveland Historic Register, a property must be at least fifty (50) years old and must meet one (1) or more of the criteria for architectural, social cultural, or geographic/environmental significance as identified in Loveland Municipal Code 15.56.090. The First National Bank building satisfies the age requirement and meets the following significant criteria for designation as a Loveland Historic Register landmark of property:

a) Architectural

   1. Exemplifies specific elements of an architectural style or period.
   2. Demonstrates superior craftsmanship, or high artistic value.
   3. Represents innovation in construction, materials, or design.

b) Social/Cultural
1. Exemplifies the cultural, political, economic or social heritage of the community.

c) Physical Integrity

1. Shows character, interest, or value as part of the development, heritage or cultural characteristics of the community, region, state or nation.
2. Retains original design features, materials, and/or character.
3. Is the original location or same historic context if it has been moved.

Given available information for the property at 201 E. 4th Street, the First National Bank building exhibits both adequate integrity and significance to support its eligibility for designation as a Loveland historic landmark. This determination is based on the Colorado Historical Society’s accepted guidelines for determining landmark eligibility (see Figure 1 and Figure 2, below). The Historic Preservation Commission recommends City Council approval of this request for designation of the First National Bank building, located at 201 E. 4th Street, as a Loveland Historic Register landmark property.

Attachments:
A. HPC Resolution No. 03-08
B. Site Map, prepared by Staff
C. Nomination Application submitted by owner