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Landmarks Preservation Commission
January 5, 1993; Designation List 248
LP-1839

MOUNT MORRIS BANK BUILDING
(later the Corn Exchange Bank, Mount Morris Branch),
81-85 East 125th Street, aka 1820 Park Avenue, Borough of Manhattan.
Built 1883-84, enlarged 1889-90; architects Lamb & Rich.

Landmark Site: Borough of Manhattan Tax Map Block 1750, Lot 34.

On July 15, 1991, the Landmarks Preservation Commission held a public hearing on the proposed designation as a landmark of the Mount Morris Bank and the proposed designation of the related Landmark Site (Item No. 6). The hearing had been duly advertised in accordance with the provisions of law. Eight speakers were in favor of the designation of this and the other items on the calendar at the hearing but urged the Commission to continue its work in Harlem. Numerous letters have been received expressing the same sentiments.  

DESCRIPTION AND ANALYSIS

Summary

The Mount Morris Bank Building, one of the most impressive buildings in Harlem, is prominently situated at the northwest corner of East 125th Street (the major commercial artery of Harlem) and Park Avenue, immediately adjacent to the 125th Street station of the New York Central Railroad (now Metro North). An excellent example of a structure that combines Queen Anne and Romanesque Revival architectural features, the building was designed by the architectural firm of Lamb & Rich, a partnership responsible for several important buildings in Harlem, as well as notable buildings in other neighborhoods. The boldly massed structure of Philadelphia brick and red sandstone, built in two sections -- the first in 1883-84, the second in 1889-90 -- has superb terra-cotta and iron detail. The building originally housed the Mount Morris Bank and the Mount Morris Safe Deposit Company at the basement and first story, with an apartment house called "The Morris" containing six French flats on the upper stories. By the early twentieth century only the Mount Morris Bank occupied the lower level and the upper floors had been converted to office use. The Mount Morris Bank, organized in 1880, rapidly grew into an important Harlem financial institution, surviving as an independent entity until 1913 when it became part of the Corn Exchange Bank. Following the Corn Exchange Bank's merger with Chemical Bank in 1954, the building continued to be occupied as a branch bank until the mid-1960s. The building has been vacant since the late 1970s.
Harlem: History and Development

The village of Harlem, originally known as "Nieuw Haarlem" (named for the Dutch city of Haarlem), was established by Dutch governor Peter Stuyvesant in 1658. The village boundaries incorporated much of northern Manhattan, extending as far south as what is now East 74th Street near York Avenue. Harlem remained a small village with outlying farms and estates until after the Civil War. Major development was spurred by the opening of transit lines connecting the community with the larger city of New York to the south. The earliest railroad line to run through Harlem was the New York & Harlem Railroad (later a part of the New York Central Railroad), which started grade-level service along what is now Park Avenue in 1837. In about 1875, these tracks were sunk into an open cut with the station at 125th Street set below street level. More significant to the development history of Harlem was the advent of the elevated railroads which made the commute from Harlem to downtown business and commercial districts relatively fast and convenient. Three elevated lines inaugurated service to Harlem between 1878 and 1880, running along Second, Third, and Eighth avenues.

As Harlem became more closely linked to built-up parts of the metropolis, it generated interest from real estate speculators and builders. The entire Harlem area was not immediately developed, but during the 1880s a significant number of new residential buildings were erected, especially in East Harlem; 125th Street became the neighborhood's most important commercial street. Although a few buildings were erected specifically for commercial use, a significant number of the buildings on East 125th Street were four- and five-story flats with stores at street level. Several of these flat houses are extant on East 125th Street between Park and Madison avenues. Although larger and of greater architectural distinction than most of the flat houses on 125th Street, the Mount Morris Bank Building followed this pattern, with banking space at street level and apartments above.

The Mount Morris Bank and Its New Building

When the Mount Morris Bank was organized in December 1880, Harlem was being transformed into an urban residential neighborhood connected to downtown commercial and residential districts by the new rapid transit lines. The bank initially rented space at 133 East 125th Street, just west of Lexington Avenue, but late in 1883 moved into its new building on the northwest corner of East 125th Street and Park Avenue.

New York City land and building records indicate that the owner of record for the construction of the new building was the Mount Morris Safe Deposit Company, not the Mount Morris Bank. The Safe Deposit Company submitted a new building permit (NB 285-1883) to the New York City Department of Buildings on March 22, 1883; construction officially began on April 3. On May 1, 1883, the directors of the Mount Morris Bank discussed the possibility of leasing the first floor of the proposed new building. The minutes of this meeting record that property would be leased if it "can be obtained at rental satisfactory to the Directors of the Bank." Later in the month, the directors approved a ten-year agreement, whereby the Mount Morris Bank leased the first-story banking hall at a rental of $2,000 for the first two years, $2,500 for the next three years, $3,000 for the following three years, and an amount not to exceed $3,500 for the final two years of the agreement. Construction on the new building must have proceeded rapidly, since by September, 1883, the bank's directors were discussing interior fittings, which, exclusive of safes, were not to exceed a cost of $5,000. The bank must have moved in by late in 1883, since on December 11, 1883, the directors agreed to hold their annual stockholders meeting in the new banking rooms on January 10, 1884. Official city records note that the building was completed on February 1, 1884.

The building was constructed with commercial space on the lower stories and six flats on the upper stories. According to a plate of the building published in American Architect (April 28, 1883), the apartment house was called "The Morris." In 1874, the Department of Buildings created the classification of "French flat" to describe multiple dwellings with apartments containing private baths and toilets. By the 1880s flats were becoming acceptable places of habitation for the middle class. In a variant on the standard flat house, many imposing buildings were erected with commercial space for a prestigious owner or tenant on the lower floors and apartments above. Besides the Mount Morris Bank Building, other examples of this multi-use type include the Gorham Building (Edward Kendall, 1883-84; a designated New York City Landmark) on Broadway and East 19th Street, and the Wilbraham (D. & J. Jardine, 1888-89) on Fifth Avenue and West 30th Street. However, by the early twentieth century, the flats above the Mount Morris Bank had been converted into offices.

The site, at the corner of Park Avenue (known as Fourth Avenue until 1888) and East 125th Street, was one of the more desirable commercial locations on East 125th Street because of its proximity to the 125th Street station of the New York Central Railroad, one of the most important transit lines connecting Harlem with the more heavily built up areas of New York City to the south. At the time that the bank's new building was constructed, the rail line still ran in an open cut along Park Avenue.
Thus, the new building was not only in a location convenient for commuters but also would have been visible for some distance in both directions along 125th Street.

In 1887, the Mount Morris Bank began to plan for an expansion of its premises by purchasing, at a cost of $17,000, the lot on Park Avenue immediately north of its headquarters building, although the bank did not purchase the building from the Mount Morris Safe Deposit Company until 1889. In that year, the building was extended to the north, doubling the frontage of the building on Park Avenue (Alt. No. 968-1889). The design, also by Lamb & Rich, matches the original, although an oriel and roof dormers were removed from the Park Avenue side, and new window openings fronted by iron balconies and a full-width stepped gable at the roofline were substituted. An additional major alteration to the exterior took place in 1912 when architect Frank A. Rooke was hired to remove the front stoops and stairs which projected onto the public sidewalk and to rebuild the entranceways.7

In the nineteenth century, before large banks with multiple branches had taken over the banking industry, Harlem had a number of small banks. By about 1895, the Mount Morris Bank was one of at least six Harlem banks.8 In the early twentieth century, however, bank mergers were becoming increasingly common and in 1913, the Mount Morris Bank became a part of the larger Corn Exchange Bank. The Corn Exchange Bank was founded in 1853 by a group of New York City merchants and by the turn of the century had become one of the city's leading financial institutions, with its headquarters in a prominent skyscraper located on the corner of William and Beaver streets (R.H. Robertson, 1893-94; addition, Robertson & Potter, 1902-04; demolished). The Corn Exchange Bank was the first New York bank to establish local branches. Many of these branches were acquired through mergers. The first branches opened in 1899 when the Corn Exchange Bank took over the Astor Place Bank and the Hudson River Bank; the first newly established branch opened later that year. The bank grew rapidly at the turn of the century, merging with smaller banks in Manhattan, Brooklyn, Queens, and Staten Island. The Mount Morris Bank was the ninth of eleven banks that became a part of the Corn Exchange Bank. The Corn Exchange Bank remained a financial power in New York until 1954 when it merged with Chemical Bank. Chemical maintained a branch in the building until about 1965 when it moved its local operations to a new location nearby.9

Lamb & Rich

The Mount Morris Bank Building is a significant work designed by the prolific architectural firm of Lamb & Rich. Hugh Lamb (1849-1903) was born in Scotland and was established as an architect in New York by 1878, working with Lorenzo Wheeler in the firm of Lamb & Wheeler. That firm designed French flats and rowhouses located on the Upper East Side and in Greenwich Village. Charles Alonzo Rich (1855-1943) was born in Beverly, Massachusetts. He studied engineering at Dartmouth College (where he later designed several buildings), graduating in 1875. He trained in architecture in both the United States (1875-79) and in Europe.

Established in 1882, the firm of Lamb & Rich was active through 1899. Lamb & Rich were particularly noted for commercial and institutional architecture, designing especially fine buildings in the Queen Anne and Romanesque Revival styles, as well as working in the Chateauesque, neo-Renaissance, and neo-Gothic styles. Among these designs are Main Building at Pratt Institute, Brooklyn (1885-87, a designated New York City Landmark), the original buildings on the campus of Barnard College (Millbank, Brinkerhoff, and Fiske halls; 1890-97), the Berkeley School (later the Mechanics' and Tradesmen's Institute, 1890, a designated New York City Landmark) at 20 West 44th Street, and buildings at Amherst, Colgate, Dartmouth, Smith, and Williams colleges. In Harlem, Lamb & Rich were responsible for the Harlem Club and Harlem Free Library (1889 and 1892; both in the Mount Morris Park Historic District), as well as the Mount Morris Bank Building.

Besides their institutional and commercial buildings, the firm enjoyed an active practice in residential architecture, designing houses that are located in the Hamilton Heights, Henderson Place, Park Slope, Riverside - West End, and Upper West Side/Central Park West historic districts. As with their institutional and commercial work, many of Lamb & Rich's finest residential buildings were designed in the Queen Anne and Romanesque Revival styles.

The firm was active until 1899, after which time the partners worked independently. Rich practiced alone until 1903, then became a senior partner in the firm of Rich & Mathesius, and later Rich, Mathesius & Koyl, which designed commercial, institutional, and residential buildings. Rich was elected a Fellow of the American Institute of Architects in 1913, and was a member of the Architectural League of New York. He retired from architectural practice in the 1930s.

Design of the Mount Morris Bank Building

In its design, the Mount Morris Bank Building combines architectural features of the Queen Anne and Romanesque Revival styles. Both were especially popular in New York City during the 1880s, and stylistic features often appear together on
the same building in New York. The Queen Anne, with its roots in English architecture of the 1860s, derives its character from the architecture of many different periods and nationalities, including Classical, English Medieval, Dutch, and Japanese, in the creation of buildings that are often eccentric in their massing and detail. These buildings are frequently faced with brick and tiled stone finish. Red sandstone, terra cotta, and metal detail that create complex textural contrasts. Queen Anne buildings are frequently capped by distinctive rooftop silhouettes. Buildings designed in the Romanesque Revival often share a textural richness and freedom of massing with their Queen Anne cousins but tend to be far more massive, with heavy stone blocks and bold arched openings.

The Mount Morris Bank Building is predominantly Queen Anne in character with a Romanesque Revival base. The red Philadelphia brick, rough and smooth sandstone trim, ornate terra-cotta ornament, small square window panes, stepped gables, projecting metal orielis, classical ornamentation, and distinctive silhouette are all Queen Anne motifs. These forms all appear on the upper four floors. The building rests on a massive Romanesque Revival base with wide round-arched entrances and rough sandstone facing. Since the Queen Anne is a style that is generally associated with residential buildings and the Romanesque Revival style was often used on commercial structures, it is possible that Lamb & Rich arranged the Queen Anne and Romanesque features on the exterior as a reflection of the division of interior spaces into commercial and residential sections. The Romanesque Revival base marks the location of the banking facility while the Queen Anne design encompasses the residential floors.

Description

The former Mount Morris Bank Building has six stories set on a raised basement. A rock-faced sandstone base incorporates the entire basement level and the first-story entrance pavilions; the upper stories are clad in red Philadelphia brick. The building extends ninety feet along 125th Street and slightly less than fifty feet (originally twenty-five feet) along Park Avenue. The basement, which was originally the location of the safe deposit vaults (and the home of the Mount Morris Safe Deposit Company), is partially raised above ground level. The vaults were reached via a round-arched below-grade entrance set slightly to the east of the center of the building on 125th Street. The entrance steps were removed in 1912 and the sidewalk extended over most of the entry area; only the top of the entrance arch survives. To the right of the arch is a single rectangular window, while the left arches are small windows, one of which retains its original iron window guards. An ornate iron bracket that once supported a sign hangs to the left of the small windows. The basement is separated from the first story by a wide, smooth-stone beltcourse, in the center of which is the shadow of carved stone letters reading "SAFE DEPOSIT VAULTS."

On 125th Street, there are two entrances to the building, which date from 1912. At the corner of 125th Street and Park Avenue is the main entrance to the banking hall, while at the west end is a more modest entrance that originally led to the flats. Both of these entrances originally had projecting porticos and stoops that were removed in 1912. The 1912 entrances project slightly from the face of the building and reflect the style of the originals. They appear to have been constructed with stones removed from the porticos. The arched entrance to the banking hall consists of rock-faced stone blocks extending from the street to the second story. The entrance doors (no longer extant) were at street level. Above the entrance is a deeply recessed arch that originally contained a leaded fanlight. The arch has rock-faced stone voussoirs that are recessed within a wide smooth stone arch on which still can be seen the words "Corn Exchange Bank." This arch rests on squat stone quarter columns. To either side of the arch are square panels with foliate ornament. A smooth stone band runs above the arch. The residential entrance is somewhat more modest; its rock-faced stone frame rises only half way up the first-story elevation. The entrance itself was set deeply within a round arch and was capped by a fanlight.

The remainder of the first story is brick with stone and terra-cotta trim. Set between the entrances are four round-arched windows that originally had one-over-one sash with round-arched transoms consisting of small square panes (all removed). The window have brick voussoirs and molded brick extrados with bosses. Below the springline of the arches are rock-faced stone bands. Above the arches, the brick is enlivened by projecting molded-brick bosses and by three terra-cotta rosettes. There is a small rectangular window with heavy rock-faced splayed lintel above the office entrance. To the west of the residential entrance is a narrow extension rising to the height of the first-story cornice; this is an original part of the building. It is articulated by two rectangular windows and has an iron cornice. Most of the openings on the basement and first story have been sealed and have lost their sash and doors. On the 125th Street facade, the four upper stories are symmetrically massed. The second through fourth stories are faced with red brick enlivened with rock-faced stone quoins and terra-cotta trim. The most prominent feature of this section is the pair of three-story, three-sided, angular, galvanized-iron orielis located one bay in from each end of the building. Each oriel rests on a stone
corbel; the eastern oriel is also supported by a
bracket that sits on the corner of the entrance
enframement. The oriel are ornamented with
bosses, rosettes, and projecting panels. All of the
windows, including stained-glass transoms, have been
removed. Each oriel is crowned by a wrought-iron
railings.

All of the windows of the second and fourth
stories are rectangular and had one-over-one sash
(extant at one window); the second-story windows
have transoms with small square panes, most of
which survive. These windows have projecting stone
lintels. The third story is articulated by round-arched
openings with terra-cotta impost blocks and one-over-
one rectangular sash (extant at one window) capped
by small-paned fanlights (extant). On the second and
third stories, the central window openings are of
double width. The second through fourth floors are
further highlighted by ornament in brick, terra cotta,
and stone. Brick is laid in a parquet pattern above
the third floor, and terra-cotta plaques are set below
the third-story windows. The plaque below the
central window has a basketweave pattern on which
is set a banner with the construction date of 1883,
while the other windows have plaques with a sunburst
motif and a shield. Resting on the fourth-story
windows is a galvanized-iron cornice ornamented
with ribbon garlands and urns. The fifth floor is
in the form of a mansard that was originally clad in
slate. Above each of the oriels at the fifth story, the
mansard is pierced by a brick gable with three
rectangular windows and a galvanized-iron cornice
embossed with garlands. Above these is a sixth
story, originally marked by a triple window and
stepped gable. The gables have removed, but the
windows are extant. Each gable was flanked by a
pair of tall brick chimneys, and an additional chimney
rose at each corner of the 125th Street elevation.
With the exception of the chimney to the left of the
western gable, all of these have been cut down. The
mansard also pierced by five galvanized-iron
dormers; their metal frames are extant, but their
steep caps have been removed.11

The Park Avenue elevation, which is four bays
wide and is generally symmetrical in its massing,
achieved its configuration when the building was
expanded in 1889-90. As on the front, this elevation
has a raised rock-faced stone base. There was
originally a basement entrance on Park Avenue,
flanked by Ionic columns, but the entranceway has
been paved over; the top half of each of the granite
Ionic columns is still visible. Many features seen on
the first through fourth floors of the 125th Street
elevation are carried over to the Park Avenue
frontage, although, except for the two southern
window openings at the first floor, these features date
from the 1889-90 expansion. Notable elements of
this elevation include a terra-cotta plaque in the form
of a wreath with a central shield inscribed "MM,"
located in the center of the fourth story; terra-cotta
basketweave panels with garlands and panels with
sunbursts and shields, all set between the second- and
third-story windows; a two-story stepped gable (the
steps have been removed and a stone coping
constructed) articulated by six rectangular fifth-story
windows separated by stone columns and by two
round-arched sixth-story windows; and an ornate
wrought-iron ladder that probably led to the ornate
iron balconies that once extended in front of the
windows on the second through fifth floors (now
replaced by simple iron balconies).

The west elevation, visible from 125th Street,
has walls of common brick and windows with simple
stone lintels. The fourth-story cornice returns for
several feet along the west elevation. The rear
elevation is visible from a gas station that presently
occupies the site to the north of the bank. This
unornamented brick facade has vertical rows of
windows with simple stone lintels and sills. Several
light courts are visible on this elevation.

Subsequent History

Following the departure of Chemical Bank from
this building, it was occupied by various commercial
tenants and the Samuel Temple Church of God in
Christ. In 1972, New York City acquired title to the
property. By the late 1970s the building was vacant.
The lower floors have been sealed in an attempt to
protect the structure. Despite the fact that the
building has been vacant for many years, it retains its
architectural integrity to a surprisingly high degree.

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NOTES

1. The Landmarks Preservation Commission had previously held public hearings on this item on May 19, 1981 (LP-1238) and January 8, 1985 (LP-1532) without taking any action.


3. Many of the new building in East Harlem were dumbbell tenements. According to Robinson's Atlas of the City of New York (New York: E. Robinson, 1885) blocks that were extensively developed with masonry rowhouses in the vicinity of 125th Street and Park Avenue included 126th Street from Fifth to Park avenues and 123rd and 124th streets between Madison and Park avenues. There were also several prominent churches in the immediate area -- St. James M.E. Church on the corner of Madison Avenue and 126th Street and St. Andrew's Episcopal Church on 127th Street between Third and Park avenues. Virtually the entire area between Park Avenue and Eighth Avenue between 110th and 123rd streets remained vacant until the 1890s and first years of the twentieth century.

4. These include the four-story neo-Grec buildings at Nos. 61-63, 62, 69, 71, and 75 East 125th Street and the five-story, transitional Queen Anne/neo-Renaissance building at No. 77.


6. It is likely that the Mount Morris Safe Deposit Company was a business co-entity of the bank. The company occupied the new building, along with the Mount Morris Bank. The building was published as "Mount Morris Bank-Building, New York, N.Y. Mesers. Lamb & Rich, Architects, New York, N.Y.," in American Architect and Building News 13 (April 28, 1883), 201, which stated that the design had been chosen as the result of a competition. The 1885 Robinson Atlas of New York City refers to the building as the "Mt. Morris Safe Deposit Company." The safe deposit company appears in New York City directory listing through 1889. There is no listing in 1890. In 1891, the directories list the Mount Morris Bank Safe Deposit Vaults for the first time. This may indicate that in about 1890, the bank absorbed the safe deposit company, but no records dealing with this issue have come to light.

7. According to Alt. No. 2364-12, the "present stoops, also the stairs projecting beyond the building, will be removed, and new piers rebuilt so that they will not project more than 24" beyond the building line. The steps, both up and down will not project more than 18" beyond the building...."

8. According to Harlem of To-Day, p. 18, the other five banks were the Hamilton Bank, 215 West 125th Street; Harlem Savings Bank, 2281 Third Avenue (at 124th Street); Harlem River Bank, 2007 Third Avenue (near 110th Street); Twelfth Ward Bank, 125th Street and Lexington Avenue; and Twelfth Ward Savings Bank, 217 West 125th Street.

9. Manhattan Yellow Page Telephone Directories record the presence of Chemical Bank at 85 East 125th Street through the 1964 edition. In 1965 no bank in the area is listed. In 1966, a branch is listed at 103 East 125th Street.

11. The date or dates of alteration to the roofline -- including the removal of the end gable, shortening of the chimneys, and loss of the dormer caps -- has not been determined.
FINDINGS AND DESIGNATION

On the basis of a careful consideration of the history, the architecture and other features of this building, the Landmarks Preservation Commission finds that the Mount Morris Bank Building (later the Corn Exchange Bank, Mount Morris Branch) has a special character, special historical and aesthetic interest and value as part of the development, heritage and cultural characteristics of New York City.

The Commission further finds that, among its important qualities, the Mount Morris Bank Building is an excellent and impressive example of a building that combines Queen Anne and Romanesque Revival architectural features; that it is an important work by the architectural firm of Lamb & Rich, a partnership responsible for several important buildings in Harlem, as well as notable buildings in other neighborhoods; that its size and architectural distinction make the building one of the most prominent structures on 125th Street, the major commercial thoroughfare in Harlem; that the building is a boldly massed structure of red Philadelphia brick and sandstone, with extremely fine brick, terra-cotta, and iron detail; that it was erected in two sections -- the first in 1883-84, the second in 1889-90 -- as part of the first major wave of urban development in Harlem, following the opening of elevated rail lines connecting Harlem to the more built-up sections of New York City to the south; that it originally housed the Mount Morris Bank, one of Harlem's leading financial institutions, and the Mount Morris Safe Deposit Company at the basement and first story, with an apartment house called "The Morris" containing six French flats on the upper stories; and that it retains a significant portion of its architectural features.

Accordingly, pursuant to the provisions of Chapter 74, Section 3020 of the Charter of the City of New York and Chapter 3 of Title 25 of the Administrative Code of the City of New York, the Landmarks Preservation Commission designates as a Landmark the Mount Morris Bank Building (later the Corn Exchange Bank, Mount Morris Branch), 81-85 East 125th Street, aka 1820 Park Avenue, Borough of Manhattan, and designates Tax Map Block 1750, Lot 34, Borough of Manhattan, as its Landmark Site.
Mount Morris Bank Building (later the Corn Exchange Bank, Mount Morris Branch)
81-85 East 125th Street, aka 1820 Park Avenue, Manhattan
Landmark Site
Mount Morris Bank Building (later the Corn Exchange Bank, Mount Morris Branch)
81-85 East 125th Street, aka 1820 Park Avenue, Manhattan
(Photo: Landmarks Preservation Commission, Jenny McCloskey)
Mount Morris Bank Building (later the Corn Exchange Bank, Mount Morris Branch)
81-85 East 125th Street, aka 1820 Park Avenue, Manhattan
Detail of window oriel
(Photo: Landmarks Preservation Commission, Jenny McCloskey)

Mount Morris Bank Building (later the Corn Exchange Bank, Mount Morris Branch)
81-85 East 125th Street, aka 1820 Park Avenue, Manhattan. Detail of window spandrels
(Photo: Landmarks Preservation Commission, Jenny McCloskey)