



CAMBRIDGE HISTORICAL COMMISSION

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Date: March 31, 2016

To: Members of the Historical Commission

From: Sarah Burks, Preservation Planner

Re: D-1384: 207 Cambridge Street and D-1385: 227 Cambridge Street
Gould House & Bakery (1857) and Lechmere National Bank (1917)

Applications to demolish a 3-story mixed use building and a 1-story commercial bank building was received on January 11, 2016. The combined lots are proposed for redevelopment with a single commercial building and related parking. The applicant was notified of an initial determination of significance and a public hearing was scheduled for February 4 but continued twice to April 7 at the request of the applicant.

Site Description and Current Conditions

The two buildings at 207 and 227 Cambridge Street are located on the northeast corner of Cambridge and Third streets. When combined, the two lots (Map 20 Lots 75 and 98) form an L-shaped lot of approximately 21,192 square feet. The property is located in a Business A district along Cambridge Street, abutting the C-1 residential district on Gore Street. This business zone allows residential and business uses, with a 1.0 FAR and 35 foot height limit for business uses. The combined assessed value for the land and existing buildings, according to the online assessor's database is \$2.24M. The existing buildings are built to the sidewalk on Cambridge and Third streets. A large parking lot is situated behind the bank and between the two buildings. The condition of both buildings is good. The bank has been occupied until very recently by Citizens Bank and the other building has most recently been occupied as a constable's office but is now vacant. A five bay masonry block garage behind 207 Cambridge Street was built in 1963 and is also proposed for demolition, but it is not considered significant.

207 Cambridge Street

This 3-story mixed use building sits directly opposite the Middlesex County South Registry of Deeds. It has a low hip roof, large frieze band, and wide eaves. The fenestration is divided into three symmetrical bays on the upper two floors and the ground floor is finished with a modern brick storefront. An enclosed stair tower was added along the west elevation. The main block of the building is 36' wide and 22' deep. At the rear is a 3-story ell measuring 20' square. The building is covered with asbestos shingle siding, but an 1875 stereopticon photo depicts the original Italianate detailing including quoins, flanking chimneys, shutters, window trim, and possibly window hoods. The masonry wall on the east side served as a fire wall for this building and the former building at 203 Cambridge Street (a 4-story brick commercial building built in 1889 and demolished 1976).



207 Cambridge Street front and west side. CHC staff photo, 2016.



207 Cambridge St (circled), 217 Cambridge St., 221 Cambridge St., and 227 Cambridge St. (far left)



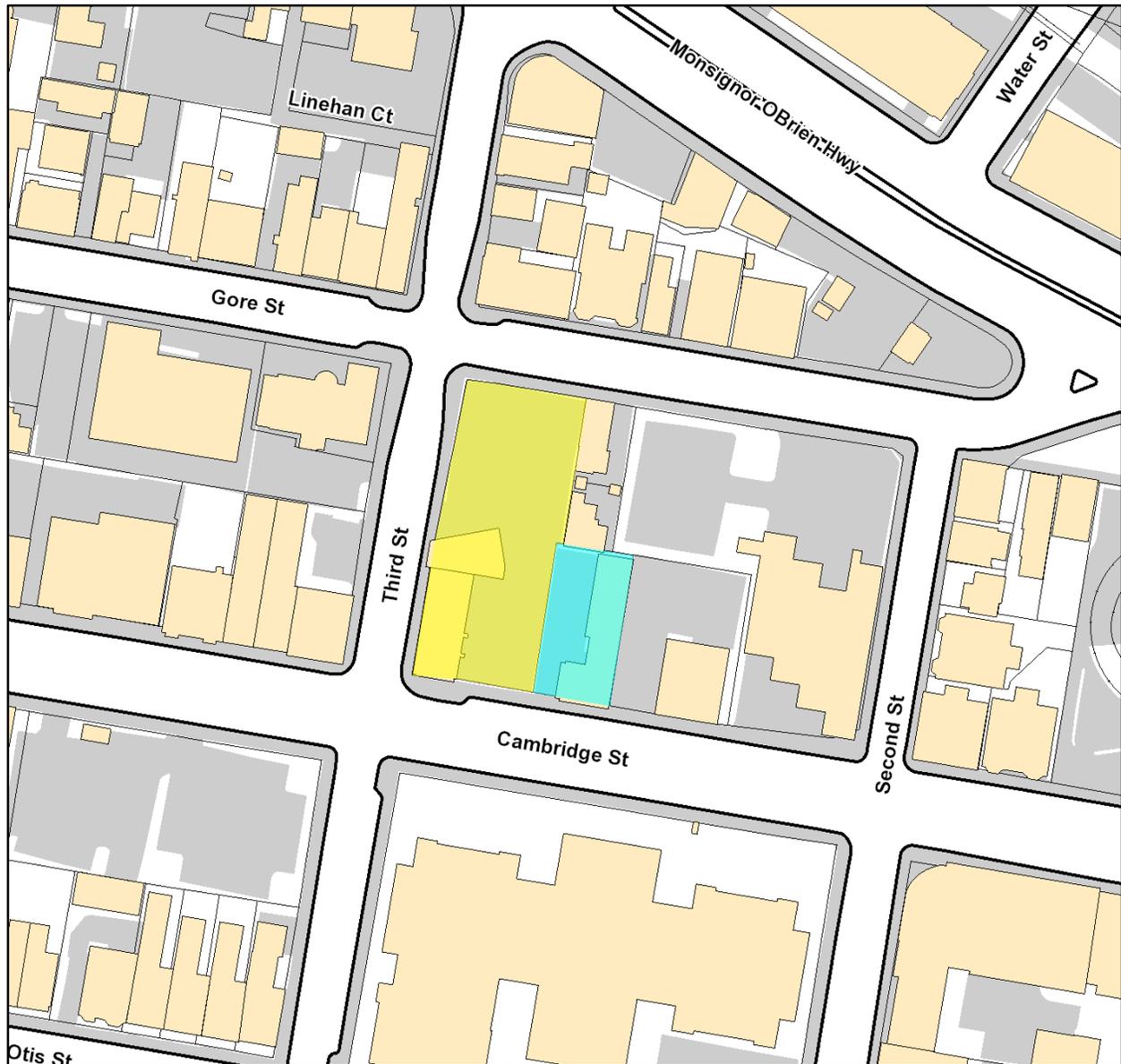
207 Cambridge Street rear and west side. CHC staff photo, 2016.



1873 Atlas detail showing bakery and residence at 209 Cambridge Street.

207 Cambridge Street was sided with asbestos shingles in 1943 and the eastern portion of the hipped roof was raised 1963 with zoning approval. The building is in average condition but its exterior character has been diluted by the white siding, replacement windows, and brick storefront. Because of the demolition of the buildings on either side it stands alone in a sea of pavement.

George Fowle built 207 Cambridge Street in 1857 for baker William Gould as both a house and a bakery. The property was sold and leased to a succession of bakers who both lived and worked at the property, including Ezra T. McIntire, Frank M. Doyle, S. H. Mitchell, James Tominy, and Antonio Goncalves. As bakery operations grew, so did the building, with the commercial bakery at the rear of the site. S.H. Mitchell built an addition in 1895. Remarkably, this building remained in its original use as a dwelling and bakery for a hundred years. Goncalves appears to have been the last baker there, and after he retired the rear portion of the building was used as an auto garage and storage. This rear structure was demolished and rebuilt as a 5-bay garage in 1971. From the 1938 to the 1960s, the property was the location of Vito Maida's Italian meat and provisions store, Vito & Sons. After the Maidas's store closed, the commercial space was leased for office use by an insurance company and most recently a constable.



207 Cambridge Street (blue) and 227 Cambridge Street (yellow); Cambridge GIS, 2016

227 Cambridge Street (originally the Lechmere National Bank)

This one story, 30' high cast stone block building has frontage of 27 feet on Cambridge Street and 71 feet on Third Street. The bank entry is flanked by monumental Doric columns and pilasters. The base course and door trim are polished Deer Isle granite. A large three part wood transom is centered over the doors. The classical temple design continues on the west side facing Third Street with four full height divided light windows providing light to the bank lobby. The east wall, once a party wall with another bank building, is windowless. A projecting cornice with a dentil band is topped by a two-course paneled parapet. The bank was designed by architect Thomas M. James and built for Lechmere National Bank in 1917-18. James also designed the East Cambridge Savings Bank at 292 Cambridge Street in 1931.

Originally furnished in mahogany and marble, the bank interior was remodeled in 1941 with a new counter, screen, and resilient flooring. An addition constructed on the rear (north) wall in 1961 serves as the entrance from the parking lot. This addition was designed by architects Voltz and Kimberley.

The bank is in average condition but water damage is evident on the west side at the parapet and cornice. The cast stone, called composite granite in the contemporary newspaper descriptions, has weathered to show more of its aggregate than was probably evident when new.



227 Cambridge Street, Lechmere National Bank (1917-18, by Thomas M. James, arch.) Most recently occupied by Citizens Bank.

This corner of Cambridge and Third streets was once known as Hovey's Corner due to the location of Horatio Hovey's grocery store where the bank is today. The grocery was a frame building built in 1876. Adjacent to the grocery was a 3-story bank building of 1864, and a 3-story Odd Fellows hall.

Excerpt from *Survey of Architectural History in Cambridge, v. 1, East Cambridge* (Revised Edition, 1988) by Susan E. Maycock.

Commercial building in East Cambridge are relatively modest in comparison with its civic structures. Its population was too small, and downtown Boston too close, for the area to develop a significant business district. Of the commercial buildings along Cambridge Street, only the banks exploited the architectural potential of their sites.

Since the 1850s, the banks have all been within a few hundred yards of each other on Cambridge Street.

In the 1850s, two banks were founded in quick succession. The Lechmere Bank, chartered in 1853, occupied a new building on the southwest corner of Cambridge and Second streets. The following year, the East Cambridge Savings Bank was incorporated and occupied rooms in the Lechmere Bank building.

That two banks existed where there had been none may seem curious, but they served different purposes and different clientele. The Lechmere Bank was a profit-making commercial institution that made business loans to its customers, while the savings bank was a nonprofit institution that invested its depositors' money in order to pay them interest.

In 1865, the Lechmere Bank was reorganized as the Lechmere National Bank under the National Bank Act of 1864, which created a banking system whereby commercial banks were incorporated under charters granted by the federal government. The idea was to provide a uniform national currency; under the old system, each bank had issued its own notes. Savings banks, on the other hand, were chartered by the commonwealth to encourage thrift among people of modest means.

In 1895, when Middlesex County acquired the site for the present Registry of Deeds, the [Lechmere] bank was moved to the southeast corner of the same intersection and turned so its original Cambridge Street façade faced Second Street. It was demolished in 1964.

In 1872, the Lechmere and East Cambridge Savings banks parted company. The savings bank purchased the estate of Dr. Anson Hooker (a former trustee and charter member of the corporation), on Cambridge Street between Second and Third streets, and operated a banking room on the first floor of his former house. The savings bank acquired its present site at 292 Cambridge Street and erected its first building exclusively for bank use in 1894.

The Lechmere Bank moved to 337 Cambridge Street in 1895, when its original building was taken by the county, and in 1904 moved to 221 Cambridge Street, the site of the Cambridge National Bank, which had gone out of business that year. In 1917, the bank hired the Boston architect Thomas M. James to design a new building on the adjoining lot at 225 Cambridge Street.

James provided a structure of cast stone in imitation of white limestone, with monumental Doric columns. This Roman temple is the very image of conservative dignity that banks on almost every Main Street sought to emulate in the 1920. In 1936, Lechmere merged with the National Bank of Malden and the Everett Bank & Trust to form the Middlesex County National Bank, which in turn evolved into BayBank/Middlesex.

Not to be outdone, the East Cambridge Savings Bank hired James in 1931 to design a new headquarters on the site of its Neoclassical building, diagonally across the street from the Lechmere Bank. This building was far more original than James' earlier work. A granite cube pierced by arched windows on three sides houses the main banking room... The building greatly benefited from James' collaboration with the New York sculptor Paul Fjelde, who designed the elaborate exterior carving as well as the paired bronze doors.

The "missing teeth" between the bank and 207 Cambridge Street include a three-story brick building constructed for the Cambridge National Bank in 1864 at 221 Cambridge Street and a three-story Mansard social hall built for the International Order of Odd Fellows in 1862 at 215-217 Cambridge Street. These two buildings were demolished in 1971 and another four-story brick building of 1889 at 203 Cambridge was demolished in 1976. With these buildings replaced by parking lots, the block has lost its grandeur and 207 Cambridge seems adrift without its surrounding commercial context.



227 Cambridge St. entry on south front.



292 Cambridge Street, East Cambridge Savings Bank (1931, by Thomas M. James, arch.)



227 Cambridge St. north elevation from parking lot. Registry of Deeds and courthouse/jail in background.

Significance and Recommendation

The 1857 Italianate Gould House & Bakery and the 1917 Lechmere National Bank buildings represent the evolution of commercial architecture in East Cambridge from the mid nineteenth century to the mid twentieth century. The value of parking for the court house block superseded the value of the commercial space in this area in the 1970s and several buildings were demolished, leaving these two buildings in a relatively isolated context. Both buildings are significant for their architecture as well as for their associations with the commercial and social history of East Cambridge. The bank is also significant for its association with architect Thomas M. James, who also designed the East Cambridge Savings Bank on the opposite corner.

The proposed redevelopment for a one-story commercial building on a larger footprint would preserve the two street elevations of the bank building but demolish 207 Cambridge Street. The staff recommends that the Commission carefully review the applicant's proposal for the replacement building and receive public testimony before making a further determination.

cc: Ranjit Singanayagam, Inspectional Services Commissioner
Mark Lechmere, LLC
James J. Rafferty, Esq.