



## CAMBRIDGE HISTORICAL COMMISSION

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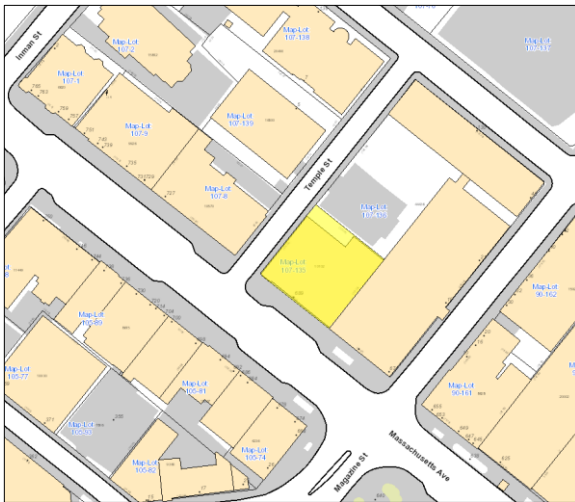
August 25, 2021

To: Members of the Historical Commission

From: Eric Hill, Survey Director  
Charles Sullivan, Executive Director

Re: Landmark Evaluation: Cambridgeport Savings Bank,  
689 Massachusetts Avenue (1904)

A citizens' petition with 100 signatures was received on July 30, 2021, requesting that the Cambridge Historical Commission initiate a landmark designation study of the Cambridge Gas Light Company Building (727 Massachusetts Avenue) and the Cambridgeport Savings Bank Building (689 Massachusetts Avenue). The Cambridge Election Commission verified that at least ten of the signatories were registered voters. The owner, the Unitarian Universalist Service Committee, was notified and a public hearing was scheduled for September 2, 2021.



689 Massachusetts Avenue, Cambridgeport Savings Bank Building. Cambridge Assessor's map and CHC photo

### Description

The Cambridgeport Savings Bank building at 689 Massachusetts Avenue was built in 1904 to house the institution's updated offices and banking rooms. The Cambridgeport Savings Bank was incorporated on February 22, 1853, and quickly became a trusted depository for the savings of thousands of Cantabrigians. Its first offices were in the Cambridge Bank building on on Massachusetts Avenue near the corner of Essex Street, but by the end of the 19<sup>th</sup> century increased banking services and new customers necessitated larger quarters, and the bank moved into the Masonic Hall Association building, which was then at 689 Massachusetts Avenue. The hall, constructed in 1865 from plans by the prominent Boston architect Nathaniel Bradlee, was built of granite blocks salvaged from Boston's Long Wharf (1721), which was being partially

demolished to make way for Atlantic Avenue. (Long Wharf once extended from the foot of State nearly a half-mile into Boston Harbor.) By 1895 the Cambridgeport Savings Bank had 11,756 depositors and over \$3.7 million in deposits. Within ten years, the number of depositors had grown to 16,834 with more than \$5.1 million in deposits.



Masonic Hall, 689 Massachusetts Avenue, ca. 1875

The 1893 World's Columbian Exposition in Chicago introduced visitors to the architectural principles of the French Beaux-Arts designers, especially the expressive power of majestic all-white buildings. Influenced by these ideas, leaders of financial institutions across the country, including the board of the Cambridgeport Bank, began to see the symbolic benefits of occupying their own distinguished buildings. The bankers in Central Square wanted a design that would showcase their success and stability.

In 1904 the Cambridgeport Savings Bank demolished the former Masonic Hall Association building and erected its own monumental white building. Some offices on the ground floor were leased to the former Harvard Bank, recently reformed as the Harvard Trust Company.

This high-style Beaux Arts building was designed by the architects William E. Chamberlain and Clarence H. Blackall. Three stories tall and cubical in mass, the Cambridgeport Savings Bank is a monumentally scaled limestone-clad structure. Wide, rusticated pilasters define the corner bays, while the five recessed central façade bays are dominated by an engaged Corinthian portico. The cornice, which was replaced with a broad, plain band in 1954, originally stepped up from a central balustrade to corner blocks ornamented with large round plaques containing the city seal. The central entrance has also been altered with a faux-gold framed door and oversize transom that terminates just beneath the second story balcony.





Cambridgeport Savings Bank building, courtesy of Museum of the City of New York, 1906.



Cambridgeport Savings Bank building, staff photo, 2021.

## Planning Issues

The Cambridge Savings Bank building occupies a 10,101 square foot lot on the east corner of Temple Street. The building is zoned Business B, which allows a height of 55' as of right, with the ability to increase to 80' upon issuance of a Special Permit by the Planning Board (as modified by the provisions of the Central Square Overlay District). A total FAR of 4.0 for residential and non-residential uses combined is also permitted upon issuance of a Special Permit by the Planning Board. With a gross floor area of 25,385 square feet and 10,101 square foot lot, the current FAR of the building is about 2.5.

The Cambridgeport Savings Bank was acquired by Citizens Bank NA in 2003. In 2006 Citizens sold the building to 689 Massachusetts Avenue LLC, which in turn sold it to the Unitarian Universalist Service Committee in 2007. Citizens leased back space for tellers and added an ATM machine with a separate entrance. In 2020 Citizens announced plans to vacate the building and occupy the former Rodney's Bookstore space across Massachusetts Avenue. The upper floors are occupied as offices.

Both the Cambridge Gas Light Company (719 Massachusetts Avenue) and the Cambridgeport Savings Bank (689 Massachusetts Avenue) buildings are contributing resources to the Central Square National Register District, established in 1990. Contributing buildings are automatically considered "significant" under the demolition delay ordinance, and are their preservation is encouraged by the provisions of the Central Square Overlay District.



Cambridgeport Savings Bank building interior stair hall and entry to Harvard Trust offices, courtesy of Museum of the City of New York, 1906.

## Significance

For the reasons stated above, the Cambridgeport Savings Bank Building is both architecturally and historically significant. It is architecturally significant for its high-style Beaux-Arts design

from the well-known architects William E. Chamberlain and Clarence H. Blackall. Historically, the bank was an important Central Square institution and part of the city's successful commercial center.

### Landmark Criteria and Goals

Landmarks are enacted by the City Council upon recommendation of the Historical Commission. The Commission commences a landmark designation study process by its own initiative or by voting to accept a petition of ten registered voters.

The criteria provided in the ordinance outlines eligible properties as:

any property within the city being or containing a place, structure, feature, or object which it determines to be either (1) importantly associated with one or more historic persons or events, or with the broad architectural, aesthetic, cultural, political, economic, or social history of the City or the Commonwealth or (2) historically or architecturally significant (in terms of period, style, method of construction or association with a famous architect or builder) either by itself or in the context of a group of structures...

(2.78.180.A)

The purpose of landmark designation is described in the ordinance, which was enacted to,

preserve, conserve and protect the beauty and heritage of the City and to improve the quality of its environment through identification, conservation and maintenance of neighborhoods, sites and structures which constitute or reflect distinctive features of the architectural, cultural, political, economic or social history of the City; to resist and restrain environmental influences adverse to this purpose; to foster appropriate use and wider public knowledge and appreciation of such neighborhoods, areas, or structures; and by furthering these purposes to promote the public welfare by making the city a more desirable place in which to live and work. (2.78.140)

### Relationship to Criteria

The Cambridgeport Savings Bank building meets criterion (1) for its associations with the architectural and economic history of Cambridge, and criterion (2) as "architecturally significant (in terms of period, style, method of construction or association with a famous architect or builder) either by itself or in the context of a group of structures."

### Staff Recommendations

Landmark designation is both an honorific and a regulatory measure that requires considerable staff resources. While the Cambridgeport Savings Bank building clearly meets the criteria for landmark designation, CHC staff are not aware of any immediate threats to its architectural integrity. The staff recommends that the Commission consider testimony from the petitioners and the owners in weighing whether to accept the petition and initiate the study.

cc: Gas Light Building LLC