STATEN ISLAND SAVINGS BANK BUILDING, 81 Water Street, Staten Island.
Built 1924-1925; Architects, Delano & Aldrich.

Landmark Site: Staten Island Borough Tax Map Block 521, Lot 28.

On May 16, 2006, the Landmarks Preservation Commission held a public hearing on the proposed designation as a Landmark of the Staten Island Savings Bank and the proposed designation of the related Landmark Site (Item No. 2). The hearing had been duly advertised in accordance with the provisions of law. Five speakers including representatives of City Councilmember Michael E. McMahon, the Historic Districts Council, Society for the Architecture of the City, Municipal Art Society and Preservation League of Staten Island testified in favor of this designation. A representative of the owner asked the Landmarks Preservation Commission to defer action until recommendations for the overall reinvestment plan for Stapleton is finalized in autumn 2006.

Summary
The neo-Classical style Staten Island Savings Bank was constructed on the prominent corner of Water and Beach Streets in downtown Stapleton in 1924-25. Designed by the nationally-significant firm of Delano & Aldrich (and one of only a few buildings attributed to Aldrich), it is an important example of twentieth-century Italian Renaissance-inspired neo-Classicism in Staten Island. The architects took advantage of the acute angle of the site to create a dramatic entrance of a colonnaded portico with a fish-scaled cast-lead dome. The facades reflect the interior plan, with rusticated limestone and tall arched windows defined by Tuscan pilasters for the public banking area and ashlar limestone for the administrative offices. Delano & Aldrich was known for its spare but well-detailed and carefully placed ornament, which this building exemplifies. This building replaced the bank’s previous offices on the same site. Founded as a mutual savings bank in 1864, the Staten Island Savings Bank opened for business three years later in 1867 and became Staten Island’s first successful bank. On its prominent site in the middle of Stapleton’s commercial district, the Staten Island Savings Bank Building continues to be a visual anchor for the community in which it was founded and has served.
DESCRIPTION AND ANALYSIS

History of Stapleton

Stapleton was incorporated in 1866 along with Clifton and part of Tompkinsville into the Village of Edgewater and became the seat of the village government and courts. By the 1890s, the village possessed all the amenities: macadamized roads, electric street lights, sewers and water supplied by the Crystal Water Company from the area’s artesian springs. Stapleton’s 1889 Edgewater Village Hall designed by Paul Kuhne (a New York City Landmark) joined Staten Island’s two banks (Staten Island Savings Bank and Bank of Staten Island), two illumination-gas companies and four newspapers. In 1886 the consolidated rail and ferry service of the Staten Island Rapid Transit replaced the direct Stapleton to New York ferry.1

During the Civil War, Staten Island was home to abolitionists and pro-Union residents as well as those who bemoaned the loss of trade with the South. When the draft was passed in 1863, Stapleton had to confront rioters who, protesting the unfairness of the law, broke into a building on Van Duzer Street and other places used as drill halls. While trade with the south might have been lost, the shipyards in Stapleton, Port Richmond and Tompkinsville and the McCullough Shot & Lead Works (1860) in Stapleton were busy providing ships and materiel to the Union. It was in the midst of the crisis that Francis Gould Shaw, the abolitionist, Louis H. Meyer, a financier, John Bechtel, the brewer and eighteen other Staten Island business men petitioned the state legislature for incorporation of an institution to be known as the Staten Island Savings Bank.2

In the twentieth century, Stapleton’s fortunes underwent many changes. The Stapleton port facility built by New York Mayor John F. Hylan in the 1920s saw little success and after World War II it fell into disuse as shipping moved to Howland Hook and New Jersey. Prohibition and regionalization of the beer industry closed Stapleton’s breweries and other industries moved away. Public housing units were built, social service offices and clinics affiliated with Bayley Seaton Hospital opened and the commercial district was competing for customers with the malls. The U.S. Navy built a homeport 1990 but it was closed four years later. The Stapleton Local Development Corporation and preservation organizations such as the Society for the Preservation of Mud Lane were founded in the 1970s.3 In recent years, an influx of young professionals has restored homes and businesses in the area.3

History of the Staten Island Savings Bank

The Staten Island Savings Bank was not the first bank opened on the island, but was the first to be successful. Richmond County Bank founded by Richard D. Littell a judge in the court of special sessions had been chartered by the State of New York in 1838 but failed by 1842 leaving Staten Island without its own bank until after the Civil War.4

The Staten Island Savings Bank was originally incorporated by the State of New York on April 6, 1864 but for unknown reasons did not begin operations until 1867.5 Founded by twenty-one prominent Staten Island men including Francis Gould Shaw, a philanthropist and reformer, John Bechtel, founder of Bechtel Brewery and Louis H. Meyer, its first president, a business man specializing in securities and railroad reorganizations, the intention was to provide the working men and women of the surrounding communities with a secure place to deposit their savings. The first deposit, $100, was made by Mary Josephine Thiery on June 8, 1867, shortly after the bank received its amended charter from the state.6

At first the Staten Island Savings Bank was located in a rented office on the corner of Bay and Broad Streets within five blocks of 81 Water Street. As business increased the bank moved across the street to a new office in the Tynan Building7 on the corner of Dock and Bay Streets. By October 1892 business had increased so significantly that it moved to its own building, the former Edgewater Village Hall, at the corner of Water and Beach Streets, where it occupied the ground floor. When the trustees announced Delano & Aldrich’s design for the new bank in December 1922, business was triple what it had been only ten years earlier and assets had reached $1,913,383.47, most of which was invested in local mortgages. The corner stone was laid in 1924 and the new building opened for business on January 7, 1925.8
For the first sixty-seven years of its existence, Staten Island Savings Bank remained a local bank but as business continued to expand in the twentieth century, it began to open branches in other communities on the island. The first branch was opened at 19 Hyatt Street in the St. George section in 1931 and moved into its own building at 15 Hyatt Street in 1937. Additional branches followed at New Dorp (1947), Castleton Corners (1962) and Grasmere (1964).

As banking rules and markets changed in the 1980s and 1990s Staten Island Savings Bank expanded beyond its traditional lines of business as well as its geographic boundaries. Through a series of mergers and acquisitions beginning in 1987, the bank by 1996 had expanded the number of branches (including one in Brooklyn) and entered into the commercial banking market with the purchase of Gateway State Bank. In 1997, a stock holding company was incorporated, Staten Island Bancorp, under which Staten Island Savings Bank became a wholly owned subsidiary. In the years after the de-mutualization the bank expanded its reach further and further beyond Staten Island. Ivy Mortgage Corp. of New Jersey with business in twenty two states was acquired (1998), American Construction Lending Services, Inc. was formed in Connecticut (1999) to offer construction loans nationwide and First State Bancorp was acquired (2000) offering the Staten Island bank the opportunity to expand banking operations into New Jersey. In 2000 Chairman and Chief Executive Officer, Harry P. Doherty changed the name from Staten Island Savings Bank to SI Bank & Trust to reflect the “successful transition to the prototypical definition of a full service community bank.”

In 2004, Staten Island Bancorp itself was acquired by the Brooklyn-based Independence Community Bank Corp. which announced its merger with Sovereign Bancorp in 2006.

**Bank Design**

Banks in the immediate post-Civil War era were often located in converted houses or other structures as in the case of the Staten Island Savings Bank mentioned above. By the 1880s and 1890s, this began to change as banking houses, prompted by increasing costs in the central financial area, constructed tall office buildings in which all but the ground floor space was used for rental income. However, often located in more remote neighborhoods where land was less expensive and where more of a direct relationship with the public was possible, savings banks in this period built freestanding, purpose-built structures. In an era which saw several traumatic economic upheavals, savings banks understood the important role that architecture played in assuring their communities and the public of their financial stability.

In the opening decades of the twentieth century, buildings with classical elements such as columns, arches, rusticated stonework and cornices communicated a sense of continuity and tradition during the economic turmoil preceding and following World War I. Through most of the 1920s, classical designs with ancient or Renaissance precedents dominated bank architecture. When these designs were used for neighborhood savings and branch banks the results often produced the most significant buildings in the community. By the late 1920s, however, monumental classicism was being replaced by variety of other styles. York & Sawyer, New York’s premier bank architecture firm had already begun diversifying their stylistic vocabulary with French Renaissance precedents in the 1924 extension to the Franklin Savings Bank on 42nd Street and Eighth Avenue (demolished), a Florentine Renaissance palazzo for the Federal Reserve Bank at Liberty and Nassau Streets and Maiden Lane (1919-1924, a designated New York City Landmark), and the Byzantine and Romanesque-inspired Bowery Savings bank on 42nd Street (1921-1923, and 1931-1933, a designated New York City Landmark and Interior Landmark). Once the dominance of classicism was broken, other architectural firms followed suit adapting Georgian and American Colonial styles to fit the needs of modern banks. An example of which is the St. George branch of the Staten Island Savings Bank.

**The Firm of Delano & Aldrich**

The partnership of William Adams Delano (1874-1950) and Chester Holmes Aldrich (1871-1940) first took shape over their drafting tables in the firm of Carrère & Hastings where they met in 1898. Delano had entered the architecture program at Columbia University after receiving his undergraduate degree at Yale in 1895. After two years he left and in 1898 took a job as a draftsman for Carrère & Hastings, where he met Chester Aldrich as they worked on the firm’s competition entry
for the New York Public Library. He left in 1899 to pursue his studies at the École des Beaux Arts in the atelier of Victor Laloux and returned to New York in 1903 after receiving his diploma.13

Chester Aldrich, a native of Providence, Rhode Island, received his architectural degrees from Columbia University (1893) and the École des Beaux-Arts (1900) where he studied in the atelier of Daumet-Girault-Esquié. His training was interrupted in 1898 in order to care for his ailing parents and it is at this time that he met William Delano. After receiving his diploma from the École des Beaux-Arts, he rejoined Carrère & Hastings until 1903, when as they had agreed, he joined Delano to establish their own firm.14

Although primarily known for their residential work, the firm included among its vast output, clubs, banks, churches and office, academic and public buildings. Delano & Aldrich used a broad range of classically inspired styles (and elements) including Georgian, French Renaissance, Colonial and Italian Renaissance, all of which they interpreted to fit the needs of the individual project. Their focus was more on the functionality of the plan and an understanding of the limitations of a site and its context.15

Delano & Aldrich’s first important commission came in 1904-05 with the Walters Art Gallery in Baltimore, a monumental neo-Italian Renaissance style building. They also designed such important public buildings as the Post Office Department Building and the Japanese Embassy in Washington, D.C., and the American Government Building in Paris.

Aldrich had many outside interests which kept him out of the office and there are only thirty-three known buildings that are recorded as being principally his work, among them the Staten Island Savings Bank. In addition to his service on the American Red Cross Commission in Italy during World War I and his involvement in the Kips Bay Boys Club, he had a significant connection to Staten Island through Aldrich Farm, a convalescent home for boys that he operated with his sister Amey. Aldrich left the firm in 1935 and until his death in 1940 served as the director of the American Academy in Rome.16

In the years between Aldrich’s departure and his own retirement from active participation in the firm in 1950, Delano designed buildings for both of New York City’s airports, the south portico of the White House, the Epinal American Cemetery and Memorial (France) for the American Battle Monuments Commission, and supervised the structural alterations to the White House during the Truman administration.17

Staten Island Savings Bank

The Staten Island Savings Bank is a stately, tall, one-story, triangular building with mezzanines over the vestibule and rear portions of the building. It is located on a prominent site at the corner of Beach and Water Streets in the center of Stapleton’s commercial district and across from Tappan Park and the Edgewater Village Hall, a designated New York City Landmark. Following the prevailing sentiment of banks of that period to express a sense of their financial strength and stability through their architecture, Chester Holmes Aldrich of the firm of Delano & Aldrich turned to Italian Renaissance inspired classicism for the design.18

The bank is a fine example of Beaux Arts classicism. It presents two well-defined facades replete with classical symmetry, recognizable Renaissance motifs such as the rusticated wall and arched windows framed within pilasters, and ideal proportions. More importantly, the subtle insertion of the circular colonnaded portico between the acutely angled facades, thus creating the main entrance, is a masterful means of turning an otherwise difficult acute angle into a positive element. A precedent for this treatment had been established by Sir John Soane in his design for the Bank of England in the late eighteenth and early nineteenth century which may be the source for Aldrich’s design. While recalling the earlier precedent, the bank’s entrance became a functional as well as visual device establishing a dynamic spatial flow that continues into the oval main banking hall within.19

The treatment of the Beach Street and Water Street elevations makes a clear distinction on the facades between the public and administrative areas in order to achieve a visual sense of symmetry on an irregular site. The facades corresponding to the public areas of the bank, such as the tellers and customer service are bolder; those for the offices while staying with the same vocabulary are more subdued.
While Delano & Aldrich are known for their sparing use of ornament, there are various devices that recall both the bank’s purpose and Stapleton’s maritime heritage. Over the entrance gate is a shield on which the architect has included not only a ribbon with the bank’s name but a hive and two bees representing industry, economy, and thrift; the owl that stands atop the shield represents wisdom.

Stapleton’s maritime heritage is incorporated directly into the exterior design of the public areas of the building. The portico is topped by a fish-scaled dome and its floor is laid in the pattern of a compass rose. On each of the façades are dolphin sconces that support lanterns with their tails. More subtle are the scallop shells supporting the scrolled brackets, shells incorporated into the lower volutes of the keystones and the knotted ropes carved between the volutes of both the brackets and keystones.

The significance of the Staten Island Savings Bank design was recognized shortly after opening when it was extensively described in the February 1925 issue of *Architecture and Building*. Together with the Richmond County Courthouse and Staten Island Borough Hall both by Carrère and Hastings and designated New York City landmarks, the Staten Island Savings Bank is one of the most significant examples on Staten Island of twentieth century neo-Classicism by nationally recognized architects.

**Description**

The primary facades are rusticated limestone delineated and divided by Tuscan order pilasters. The central sections are pierced by three double-height arched windows separated by pilasters. Each window is bordered by narrow bands of rustication that rise into voussoirs terminating at a scrolled keystone. In lieu of a sill, the windows rest on consoles with simple brackets. The sections to the right and left are each pierced by a single window with architrave surround and molded sill. The console supporting the cornice of the lintel rests on scrolled brackets.

To delineate both the change in function and at this point the irregular frontages, Aldrich used ashlar limestone and set the secondary facades back slightly from the plane of the primary facades. The secondary facades reflect not only the irregularity of the lot (one additional bay on Water Street, two on Beach Street) but the added mezzanine and placement of offices. The windows of the mezzanine are smaller than those on the first floor and have molded surrounds. The three first floor windows are of a uniform size and have identical projecting molded sills; however, those corresponding to the executive offices on Beach Street were also given projecting lintels.

The entrance to the bank is recessed behind a rounded portico set into the acute angle of the building at the intersection. The six Tuscan columns, two of them free standing support the entablature in which is carved “Staten Island Savings Bank” and above that a parapet. A cast lead dome in a fish-scale pattern with a decorative lead finial and flagpole caps the portico. An iron lamp is suspended from a decorative medallion in the ceiling with three addition chains anchored to the walls and columns for stability. The floor of the portico is laid in the pattern of a compass rose. Framed by an architrave, the doors to the bank, which are double-leaf wood-framed swing doors with glass inserts and a wood and glass transom, lead to an identical entry on the other side of a narrow vestibule in which are plaques listing the names of the original incorporators of 1864 and the officers and trustees at the time of construction. Five panel bronze security doors recede into pockets on either side of the entrance. Niches within the portico hold busts of George Washington and Benjamin Franklin. For additional security, a high, decorative iron fence and gate with spear shaped finials and a solid band at the base is set between the columns. Over the gate is a cross section with a band of diamond shaped inserts emulating the finials of the fence, this in turn supports a shield framed by wrought iron scroll work. On the shield, in addition to a ribbon on which is inscribed “Staten Island Savings Bank” the architect used devices symbolic of a bank’s purpose. The hive and two bees represent industry, economy, and thrift; the owl that stands atop the shield represents wisdom. The hive, owl and lettering appear to be gold leaf or gold paint. Granite steps provide access to the portico and the bank entrance.

The entablature is based on the Tuscan order to which the architect added a continuous band of dentils. It runs across the facade but not entirely. At the juncture of the primary and secondary
facades on the Water Street elevation there is a return beyond which slightly raised bands of limestone serve in lieu of the entablature on the additional bay. On the Beach Street elevation however the entablature continues around the corner of the building possibly reflecting the importance of the executive offices.

Single windows on the street facades are casements with multi-light transoms. The lower portions of the arched windows appear to be casements as well. The first floor windows and lower half of the arched windows have decorative wrought iron grilles with spearhead finials; the shafts have an open diamond pattern in the middle. Each window still has the hardware for awnings.27

In the decoration of the bank, Aldrich included several references to Stapleton’s maritime heritage in addition to the fish-scale dome of the portico and the compass rose. The most noticeable are the four dolphin sconces that support lanterns with their tails. More subtle are the scallop shells supporting the scrolled brackets, the shells incorporated into the keystones and the knotted ropes carved between the volutes of the brackets and keystones.

The rear façade of the building is variegated yellow brick. The mezzanine windows have been replaced while the first floor windows are the same type of casement as those on the street facades. All the windows have bluestone sills. The first floor windows on the Beach Street end of the driveway and the mezzanine windows on the Water Street end have simple wrought iron grilles. A small casement window near Beach Street has a simple grille over which a non-historic sliding aluminum storm window was added. The basement entrance to the bank has bluestone curbing and a tubular railing. It is surrounded by a non-historic chain link fence topped by barbed wire. The driveway which connects Water and Beach Streets has a non-historic chain link fence and gate at each end. There is also a chimney, partially sided in yellow brick, with a metal vent and television antenna, an enclosed access to the roof and a large hip-roofed structure which covers the skylight.28

Alterations

Old images show that when the bank was originally constructed a small building, the Centre Market, stood next to it on Water Street. This building was later demolished and in 1961 the bank added a one-story utilitarian structure to house drive-in and walk-up teller windows with a covered connection to the existing building by Dudley E. Soper.29 This non-historic addition has a flat roof and a deep cornice with five circular lighting fixtures. The stucco has been painted to match the limestone. The structure has been converted to a drive-up automatic teller machine which faces the driveway, a night deposit and air conditioning unit share the wall. No longer used, the walk-up teller window on Water Street has been closed and the window secured by a roll-down security gate. Two air conditioning condensers sit on the roof of the passage and a vent juts out from the wall.

Other alterations include the replacement of the mezzanine story windows across the rear façade with three-part (1/1/1) windows the bottom sections of which drop in for ventilation. On Water Street the first floor window has been cut and part of the muntin removed. On the mezzanine above it the divided transom remains but the casement has been replaced by a 1/1 window similar to those along the rear façade.

A small openwork panel with a stylized flower or other device was incorporated into the parapets sometime in the 1930s.30

Early photographs show two hexagonal electric signs bearing the bank’s name suspended from decorative iron rods. These signs were replaced with illuminated blue signs with the inscription “SI Bank & Trust, a division of Independence Community Bank.”
NOTES


4 Leng, 2; 666, 669.

5 The incorporators of the bank only met again on December 12, 1866 and January 11, 1867 at which time the formal organization of the bank was undertaken. The amended charter was passed by the New York State legislature on April 22, 1867. 75 Years of the Staten Island Savings Bank ([Stapleton, N.Y.: Staten Island Savings Bank, 1939], 6-7); Act of Incorporation of the Staten Island Savings Bank, 1.


7 Variously called Tynan Building or Tynan’s Hall, no date is given for the move. 75 Years of the Staten Island Savings Bank, [8].

8 The old village hall of Edgewater was a 3-1/2 story commercial structure, with mansard roof which the bank merged with two adjacent buildings. Steinmeyer, 24; E. C. Bridgman, “Savings Bank Safest Place for Savings: Specially [sic] in the Handsome New Building of Our Own Bank in Stapleton,” Staten Islander, Dec. 20, 1922, sec. 2, p. 1; 75 Years of the Staten Island Savings Bank, [8].


Ibid., 14.


All the buildings for Idlewild (now John Fitzgerald Kennedy Airport) have been demolished, the Marine Air Terminal and hangers at LaGuardia are still extant and the former is a designated New York City Landmark. Delano’s tenure as supervisor on the White House alterations began in 1949 and continued after his retirement from active practice. Pennoyer, 195-196; New York City Landmarks Preservation Commission, *Guide to New York City Landmarks*, 3rd ed. (New York: Wiley, 2004), 276.


The round arch was a recurring motif in Delano & Aldrich projects. Pennoyer, 24.

In plan the officers and President’s Office were located on Beach Street, the stenographic pool on Water Street. Illustration of plan, Delano & Aldrich collection, Avery Drawings & Archives, Avery Architecture and Fine Arts Library.

The drawings submitted to the buildings department by Delano & Aldrich indicate that these differences were intentional not a later alteration.


The roof access is visible from the upper end of Tappan Park. The structure over the skylight can be seen from elevated access points such as Beach Street, north of Union Place and the Staten Island Railway platform at Stapleton.

A parking lot was included in the description. There is a lot for customers behind the bank on Beach Street. New York City. Department of Buildings. Borough of Richmond Docket Books: Alt. 255-61.

Early pictures of the bank and the Department of Buildings drawings show a solid parapet. The vent appears in a May 1937 photograph featured in Connelly, “Business of Banking Goes Public,” A27. It also appears in the tax photo for the building.
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 Staten Island Savings Bank 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 the neo-Classical style Staten Island Savings Bank was constructed on the prominent corner of Water and Beach Streets in downtown Stapleton in 1924-25; that it is designed by the nationally-significant firm of Delano & Aldrich and that it is one of the few buildings attributed to Aldrich; that it is an important example of twentieth-century Italian Renaissance-inspired neo-Classicism in Staten Island; that the architects took advantage of the acute angle of the site to create a dramatic entrance in the style of a colonnaded portico with a fish-scaled cast-lead dome; that the facades reflect the interior plan, with rusticated limestone and tall arched windows defined by Tuscan pilasters for the public banking area and ashlar limestone for the administrative offices; that Delano & Aldrich was known for its spare but well-detailed and carefully placed ornament, which this building exemplified; that this building replaced the bank’s previous offices on the same site; that it was founded as a mutual savings bank in 1864 and that the Staten Island Savings Bank opened for business three years later in 1867 and became Staten Island’s first successful bank; that due to its prominent site in the middle of Stapleton’s commercial district, the Staten Island Savings Bank continues to be a visual anchor for the community in which it was founded and has served.

Accordingly, pursuant to the provisions of Chapter 74, Section 3020 (formerly Section 534 of Chapter 21) 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 designated as a Landmark the Staten Island Savings Bank, 81 Water Street, Staten Island and designates Borough of Staten Island Tax Map Block 521, Lot 28, as its Landmark Site.

Robert B. Tierney, Chair
Pablo Vengoechea, Vice-Chair
Joan Gerner, Roberta Brandes Gratz, Christopher Moore,
Richard Olcott, Thomas Pike, Elizabeth Ryan
Staten Island Savings Bank Building
81 Water Street
Staten Island
Photo: Carl Forster
Staten Island Savings Bank Building
Beach Street facade

Photo: Carl Forster
Staten Island Savings Bank Building
Water Street and rear facades

Photo: Carl Forster
Main entrance

Staten Island Savings Bank

Niche and bust of Benjamin Franklin

Photos: Carl Forster
Beach Street and rear facades

Window details
Staten Island Savings Bank
Iron work detail

*Photo: Carl Forster*
Staten Island Savings Bank
Iron work details at entrance

Photo: Carl Forster
Staten Island Savings Bank (LP-2201), 81 Water Street, Staten Island.
Landmark Site: Borough of Staten Island Tax Map Block 521, Lot 28.
Graphic Source: Sanborn, Building and Property Atlas Staten Island 2005, Plate 33
Staten Island Savings Bank (LP-2201), 81 Water Street, Staten Island.
Landmark Site: Borough of Staten Island Tax Map Block 521, Lot 28.
Graphic Source: New York City Department of City Planning, MapPLUTO, Edition 03C, December 2003