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Out with the New!

Restoring an historic interior is hard enough, but North Adams Hoosac Savings Bank of North Adams, Mass., and New England Design Associates had another kind of problem—the “original” was gone

By Deborah Craven



With the recession's grip remaining firm on New England and many of its banks still struggling towards solvency, you might wonder how North Adams Hoosac Savings Bank, North Adams, Mass., a one-branch, single-unit bank in Berkshire County, has survived the longest economic

slump since World War II. In fact, the Bank has prospered. A \$5-million building renovation of its 52,000-sq. ft., Romanesque-style 1892 building, directed by New England Design Associates, is helping to revitalize the community's historic district. Proof of the Bank's success can be observed on a Friday night, when you can typically see some 200 to 300 people representing several generations of satisfied customers drop by.

Here is an institution that knows its customers well and reflects their basic outlook. Ray Ranzoni, president of North Adams Hoosac Savings Bank, explains, "We're very conservative. We're dedicated to our customers. And we only handle consumer and residential loans in the the Northern Berkshires."

Rated as one of the top-performing savings banks nationwide, North Adams Hoosac serves approximately 22,000 depositors in its small, western Massachusetts community, an old mill town that was the former home of Sprague Electric. The bonds between Bank and town are critical at this time in their respective histories. Like its

sister mill towns of New Bedford and Lawrence, North Adams is now attempting to carve out a new image as well as create a stronger local economy.

True to the Bank's conservative nature, Ranzoni hesitates to acknowledge the Bank's role as catalyst for the economic spark that has occurred in the downtown historic district. However, he does admit that significant new construction and refurbishment of existing structures have followed the Bank's restoration. Among these are a new Walmart, a \$1.5-million dollar remodeling of a local supermarket, enlargement of an existing K-Mart store, and refurbishment of the Old Adams Inn into a brand new Holiday Inn. "The Old Adams Inn had been closed for two years and this new hotel will be a boon for tourism," Ranzoni points out.

Since the 1940s, the Bank and J.C. Penney have shared floor space, including ground floor and mezzanine, in the building. The expiration of Penney's lease and its subsequent decision to move to North Waynesboro coincided with the Bank's desire to expand and restore. "The timing

Reconstructing the historic, century-old North Adams Hoosac Savings Bank was as much an exercise in urban archeology as in architecture and interior design. Before the renovation, the front elevation (above) included masonry from 1901, 1960 and 1972 as well as 1892. Inside, the ground floor gallery (opposite), reminiscent of fin de siècle Newport architecture, combines faux marble columns, granite and marble floors and a vaulted ceiling to showcase original artwork.

was right,” says Ranzoni, who teamed with five other Bank trustees to form a building committee. “Since we’re in a historic district, we decided that if we could do a historic renovation and improve the efficiency of the Bank’s operations at the same time, why not?”

This would not be the first renovation for the Bank. Although the building is currently listed on the National Register of

lime stone columns, pavers, granite hitching posts and wrought iron fencing—in sharp contrast to the concrete panels installed during the 1970s.

Among the many challenges faced by the design team was keeping the bank’s operations running while renovation was going on around all 39 bank employees. To accomplish this, Snell’s construction team worked its way from the top of the building

If “original use” violates modern safety codes, what’s a bank to do?

Historic Places, it has undergone several renovations over the past century. Not all of the work was in keeping with the building’s original character.

To oversee the historic renovation, the building committee hired New England Design Associates, a Worcester, Mass.-based firm, because of its reputation for providing renovation/design/build services. The selection was carefully considered. Ranked as one of the top 50 firms in the United States by *Commercial Renovation Magazine*, the award-winning firm counts the Newport Savings Bank in Washington Square, Newport, R.I., among its most notable historic projects.

The building committee for the design team identified three key objectives: The establishment of the restored historic home base as focal point for the Bank’s customers and the community, improved bank operations and compliance with the guidelines for historic structures—to gain eligibility for substantial investment tax credits. The transformation engages customers the moment they come inside. The gallery that welcomes them is reminiscent of early Newport mansions’ foyers.

“We wanted to establish a theme—to create an restored interior consistent with the Victorian period that would follow through the rest of the project,” explains Charles A. Snell, principal, New England Design Associates, who headed up the restoration. Faux marble columns and granite and marble floors create the setting for original artwork depicting local places and people of North Adams. Among the scenes with strong associations for the community are a local citizen who sold balloons on the same street corner for over 50 years, workers leaving the Sprague Electric Mill and the town common during a snowstorm.

In addition, the Romanesque Revival facade, complete with terracotta frieze and gargoyle faces on capitals, was completely restored. A new mahogany storefront, canopy, carriage lamps, and granite facing replaced aluminum windows and an early 1970s marquee. The building’s rear elevation now consists of a new brick face complete with cobbling,

to the bottom, making changes everywhere. The third and fourth floors had not been occupied since Prohibition and needed substantial renovation, including the installation of HVAC and sprinklers. The first and second floors, renovated three decades ago, were outdated for the Bank’s present use. Overall, the building lacked handicap accessibility and needed a new elevator and stairway as well.

In the sequence of construction events, the third and fourth floors were renovated while the elevator and stairway were installed, so that personal loans could be temporarily relocated there from the second floor. Once the second floor was completed, it housed a temporary teller’s line so that work could progress on the ground floor.

Today, the fourth floor is home to the executive offices, boardroom and bookkeeping, the third floor has been offered for rent, the second floor once again holds personal loans, the ground floor accommodates installment loans, mortgages and new

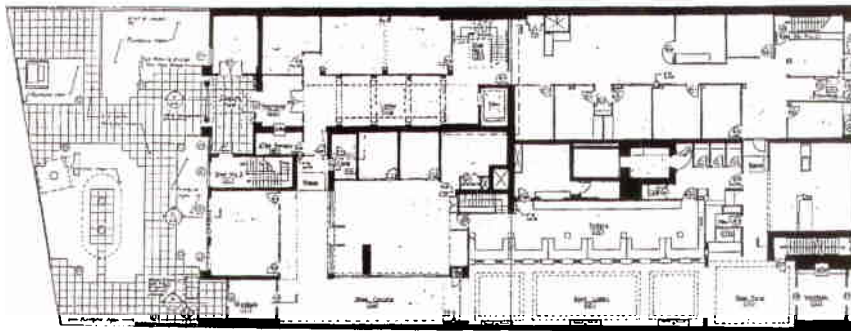
Historic interiors work with modern functions at North Adams Hoosac Savings Bank—most of the time, that is. The teller’s line (below) has been reconfigured to increase teller and vault space, and the ceiling has been divided into coffers to reinforce the expansive feeling. Upstairs, the new boardroom (opposite) on the fourth floor follows the aesthetics of the Bank’s overall fin de siècle style.





accounts and the lower level is the site of the employee lounge, cafeteria, computer operations and mail room. Says an appreciative Ranzoni, "This design really allowed me to expand my mortgage and installment loan areas, which I needed to do to promote more customer contact."

Perhaps the project's greatest challenge was to satisfy the requirements established by the Massachusetts Historical Commission for an investment tax credit. This credit, which can range as high as \$1 million, is available to institutions who restore their landmark buildings to "original intended use." To secure the credit, research on old documents and photos to identify work done in previous renovations



became an important activity, and New England Design Associates was obliged to defend alterations considered necessary to meet modern safety codes before the Massachusetts Historical Commission. In addition, a nationally recognized restoration consultant was retained to help guide the project team through the arduous federal, state and local approvals process.

(An original fireplace in Ranzoni's fourth floor office illustrates the stringency of historical guidelines. "We needed to restore the

fireplace because the state historical group said it was significant," Snell remembers. "Originally, we thought we could just eliminate it because the wooden mantle was in terrible condition. But we managed to restore it so it looked like the original. It cost \$20,000 to do it, but it looks just as it did in 1892.")

When the Hoosac Savings Bank building was constructed in 1892, the *North Adams and Vicinity Illustrated* proclaimed it "one of the finest buildings in Berkshire County and an ornament to the city." Today, a century later, the restored building is considered North Adams' "new ornament of the 90s." Besides its obvious aesthetic appeal, the restoration has had a tonic effect on the community.

The Bank itself is delighted about the consequences. "While we wanted to bring back the character of the building as it was in 1892, we discovered that we also helped out the historic district and the business community," says Ranzoni. "I think we've given North Adams a hand in the turning the corner to a new era." Indeed, the renovation is paying back its cost—generating a lot of interest along the way. ☺

Project Summary: North Adams Hoosac Savings Bank

Location: North Adams, MA. **Total floor area:** 53,200 sq. ft. **No. of floors:** 4. **Average floor size:** 13,300 sq. ft. **Total staff size:** 39. **Cost/sq. ft.:** \$95 (including FF&E). **Wallcovering:** Schumacher, Wolf Gordon, Lappin, Gennon. **Paint:** Benjamin Moore, Sherwin Williams, Polomox. **Laminate:** WilsonArt, Formica, Nevamar. **Dry wall:** U.S. Gypsum. **Masonry:** Henry Camosse & Sons. **Ceramic tile flooring:** Dal-Tile, American Olean. **VCT flooring:** Tarkett. **Carpet/carpet tile:** Bentley, Lees, J&J, Shaw. **Ceiling:** Armstrong. **Lighting:** Cooper Industries, Visa, Staff. **Doors:** Stanley. **Door hardware:** Burns, Yale. **Glass:** Libbey-Owens-Ford, PPG, Solar Seal. **Window frames:** Duratherm. **Window treatment:** Cowhan/Trout, Maharam. **Work stations:** Existing. **Work station seating:** Existing. **Lounge seating:** Madison. **Cafeteria, dining, auditorium seating:** Existing. **Conference tables:** Council. **Cafeteria, dining, auditorium tables:** Existing. **Other tables:** Kimball, Madison. **Files:** Space Saver, Storwal. **Shelving:** Space Saver. **Architectural woodworking and cabinetmaking:** DiClemente/Volke. **Signage:** Barlo Group. **Planters, accessories:** McDonald, Matel. **Elevators:** Otis. **Forms & Surfaces (cab interiors):** HVAC: McQuay, Carrier. **Fire safety:** Simplex. **Security:** Mosler. **Plumbing fixtures:** American Standard, Kohler. **Client:** North Adams Hoosac Savings Bank. **Architect:** New England Design Architects. **Interior designer:** New England Design Assoc. **Structural engineer:** Charles Mello. **Mechanical engineer:** Bernard Lynch. **Electrical engineer:** Shepherd Engineering. **Interior contractor and construction manager:** New England Design Assoc. **Lighting designer:** Shepherd Engineering. **Furniture dealer:** Office Furniture Systems. **Photographer:** William Traub.

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