FIRST NATIONAL BANK BUILDING

3. HISTORICAL OVERVIEW

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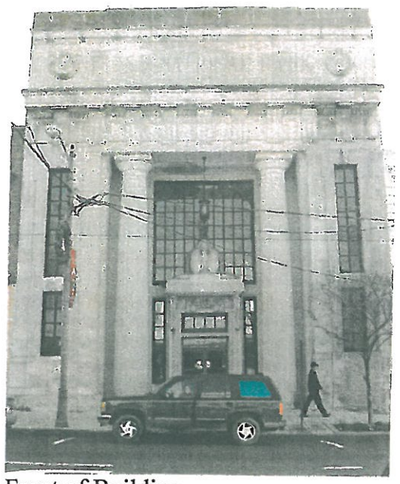
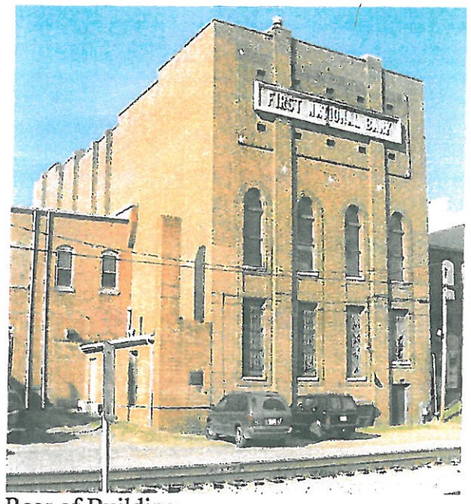
The First National Bank Building is ½ mile away from the Municipal Building, on the south side of Garnett Street in the center of the city. It was built as a Bank in 1921 and used as such until about 1985 which was when a fire is thought to have occurred and shortly afterward was abandoned as a bank. The City of Henderson and Vance County purchased the building in 1991 and it remained empty until 1995 when the Historical Society was allowed to use the building as a museum.

The building is not on the National Register of Historic Places but it is contained within the Historic District that is on the Register.

The building is a brick masonry structure with the front façade faced with limestone with magnificent scalloped Doric columns, friezes, cornices and a monumental entrance door.



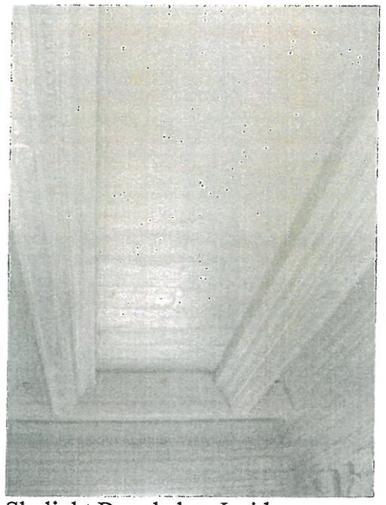
Front of Building



Rear of Building

The building is mainly one large volume some 50' high. It has a pair of strong rooms and storage rooms at the rear with a platform above them that affords a view across the buildings interior to the front entrance. The front door is recessed and is flanked by a small room on either side. One side was used as a toilet and the other as the night safe repository room. There is a partial basement at the rear of the property below the strong rooms/storage area.

The roof of the property is made up of a series of steel lattice girders that span from side wall to side wall. Transverse girders then span front to back to form a framework for the ornate paneled and molded ceiling. The central part of the roof contains a long skylight that has an internal glazed skin with an outer roof that is gabled and glazed full length with wired glass. The skylight has been lined internally with sheets and battens and outside it has been covered with corrugated sheet. This roof structure in turn creates a large valley down the entire length of each side wall that acts as a drainage gutter and slopes from the rear to the front.

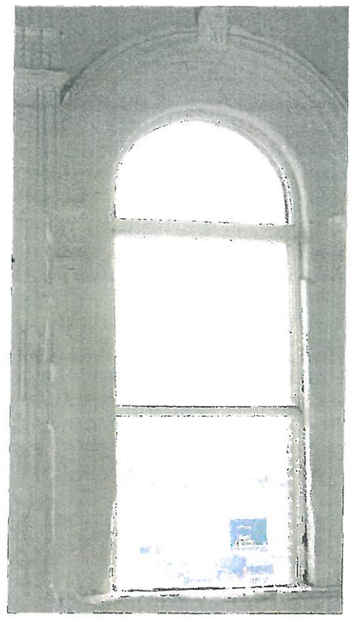


Skylight Boarded up Inside

Skylight Boarded up Inside

The rear of the building has large wooden framed single glazed windows at the platform level that we suspect have been added at a later date. Below these, at the main floor level the windows are single glazed steel framed windows that are likely the original windows.

Original Steel Windows



Wood Windows Following Fire

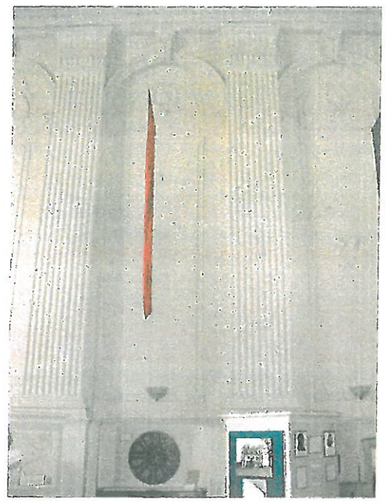
The windows to the front of the building appear to bronze framed single glazed windows but the front door is a pair of aluminum framed glazed doors with a fanlight that are not original.

Doors and Transom Changed After Fire

Internally, the wall and ceilings are very ornate plasterwork with numerous dentils, corbels, plaques and cornices.

Over its life, a few events have taken place that now account for the buildings condition.

The bank was obviously designed as a building with which to make a statement about the importance and stature of the bank company itself. The bank has a very imposing front façade and a beautifully ornate plaster interior.

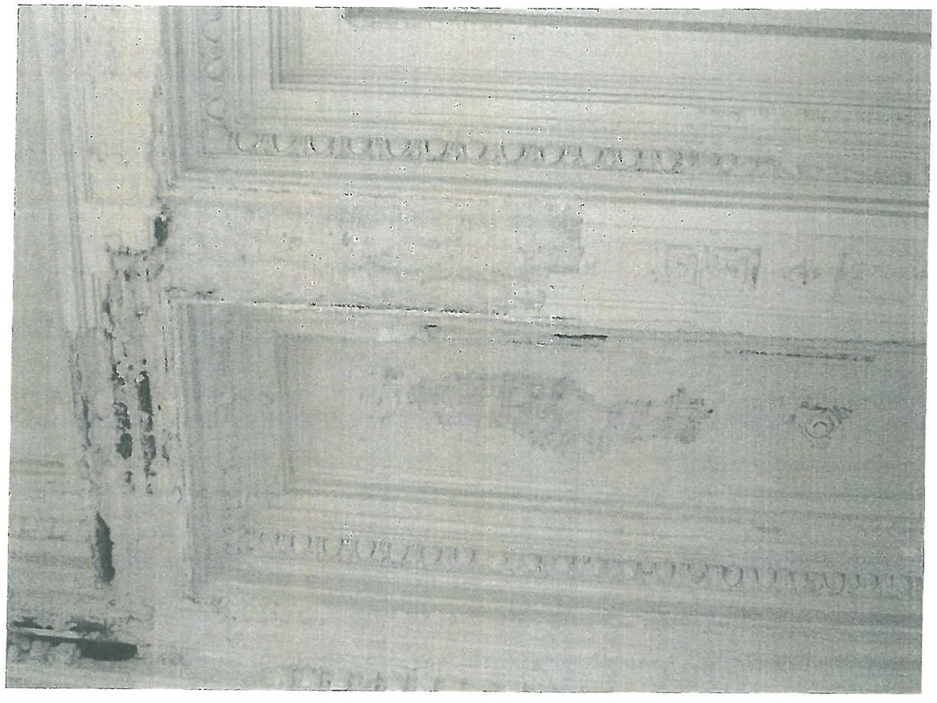


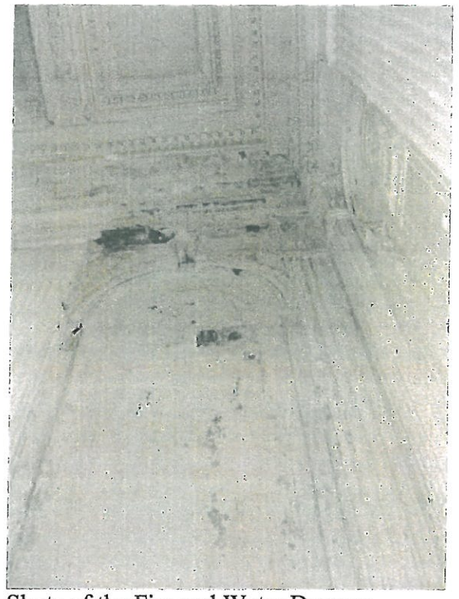
At some point, probably in the 1960's, modern demands for air conditioned space and perceived 'modernity' resulted in the bank installing a suspended ceiling just below the level of the rear platform thus enabling the building to be fitted with air conditioning and modern lighting.

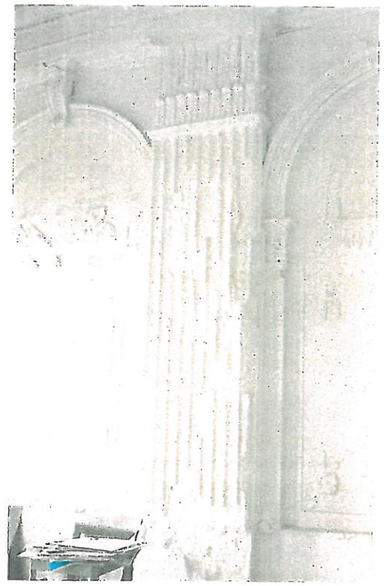
The rear platform was used as a workers break room and a fire broke out in this area in the back right corner. The fire was rapidly developing above the suspended ceiling by the time the fire crews arrived and it took some time to establish the root of the fire. The suspended ceiling was ripped out to allow access for water hoses and the complete building volume was sprayed with water to douse the fire. The resulting water damage was significant.

1. It is likely that the upper rear windows were destroyed resulting in the relatively inexpensive and poorly detailed existing wooden windows having been fitted in place of what would have been ornate steel framed windows evidenced from the lower floor.
2. The front door where probably smashed in to gain access resulting in the relatively cheap aluminum doors and transom now in position.
3. The skylight was severely damaged and the inner glazing framework sagged. It is believed that it was boarded over rather than taken down. It is also likely that the upper structure was damaged to the point that it was leaking and may have resulted in the corrugated metal covering to the outside.

4. The most devastating damage was to the ornate plasterwork of the interior. Heat badly damaged the right side of the ceiling especially at the rear corner. Extensive water damage then resulted from the fore hoses. The plaster must have absorbed massive quantities of water and there is extensive efflorescent damage, with the plaster blooming and falling off. Many of the medallions, corbels and cornice moldings were knocked off by water pressure and have since fallen due to lack of adhesion caused by efflorescence. There has since been considerable slow, long term water damage to the ceiling, especially to the right side of the buildings, caused by water ingress from the roof.

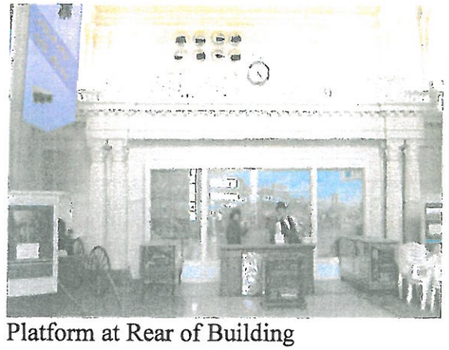




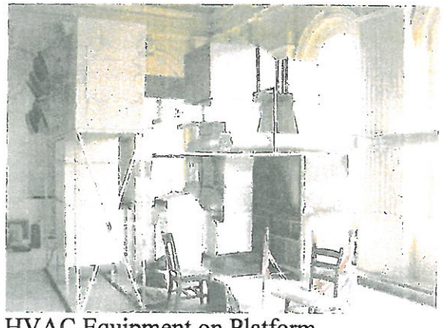


Shots of the Fire and Water Damage

The building remained unused for some time before being taken over and used for museum purposes when a large central heating and air conditioning units was placed on the platform and designed to crudely throw conditioned air into the overall space.



Platform at Rear of Building

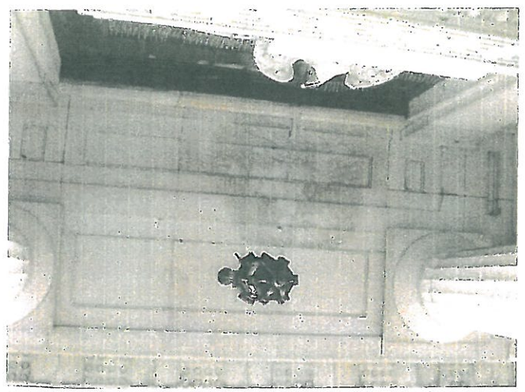


HVAC Equipment on Platform

On inspection, there were three additional water related issues that became concerning.

1. The basement has considerable standing water across it. It is unlikely that this remains from the many years that have passed since the fire. It could be caused by ground water or possibly a broken water pipe and would require additional investigation to determine its cause.
2. There is a large patch of dampness on the stone soffitt above the entrance porch.
3. There were considerable amounts of dripping water inside the small room on the right of the entrance porch; sufficient to collapse the ceiling. There were similar amounts of water dripping down the façade of the building emanating from the cornice levels (i.e. roof level) of the building. The likely source was either a broken water line/storage tank or a leaking gutter.

Water Streaming Down Façade



Water Patch on Soffit of Entrance Porch

With the assistance of the Fire Department, we were able to gain access to the roof and the cause points 2 and 3 became immediately apparent.

The roof structure created a large 'ditch' like gutter down the two side parapet wall of the building. Each gutter has a single outlet at the front of the building and the right hand outlet had become blocked creating a massive amount of standing water along the entire length of the building some 2+' deep at the low end. Although there were overflow outlets, they were higher than the water level and thus the water was trapped and had been leaking through the roof covering for many months, maybe even years.

The outlet was unblocked and the water emptied out in a matter of minutes. Regrettably, it took our camera with it as it fell down the side of the gutter and disappeared down the outlet pipe. Consequently we do not have photographic evidence of the state of the roof. Fortunately, Frank Frazier, the City Engineer, was with us on the roof to bear witness to this inspection.

There is also a 3' square access hatch in the front center of the roof that is approached by a steel ladder from the ceiling of the porch some 12' below. The hatch had been left off the opening for a considerable period of time that has resulted in the damp patch on the stone ceiling over the porch. The hatch was placed back in position which should prevent any further deterioration.

The museum has been closed for a couple of years now. We understand that this is due in part to lack of volunteer staff but also because of the potential danger from falling plasterwork.

4. PROPOSALS

4.1 Building Uses

The most taxing question for this building is how it can best be utilized.

Apart from the costs of renovation, the space is effectively one large volume with very little planned ancillary space. It could be re-utilized as a bank, retail space, office space or restaurant use but the cost of heating and air conditioning such a large volume would be very high. It would be possible to create additional floors inside the space to provide residential accommodation or offices above a retail space.

In order to assess a realistic state of affairs for rental space – be it office, retail or residential, - we spoke with Mr. George Harvin who has purchased and renovated a number of properties in the city center. His experience is that there is little demand for such space and what demand there is produces very low rental figures. As a consequence he has severely limited his property activities in the city's center.

If the City and the County jointly decide to keep the building, the its present use as a museum is ideal for the building but we would suggest that in any event, it would not be financially viable to restore the plasterwork to its original condition.

The only other use that has some merit came from Mr. Harvin who suggested that the building would make a very good train station. The Amtrak service requires stations having a 1000' stretch of level track in order to meet its requirements for a station and the bank building sits in the center of just such a stretch. Given scale and volume of the building and the low level of need for heating and air conditioning of such a station building, this would be a good utilization of the building. It would however still leave the question of how extensive the restoration costs should be.

Mr. Harvin did express an interest in acquiring the property and holding it for such use if it could be acquired at a satisfactory price.

We strongly suggest that it would be a sensible option to place the property on the open market and see what, if any, interest there is in the property.

4.2 Renovation Work

The steps taken to mitigate the water damage have taken away the immediate major causes of the buildings degradation. However, there are obviously leaks in the roof covering and as part of any renovation work, the roof should be re-covered.

The plasterwork is so badly degraded that it is almost impossible to repair it without hacking off large areas and re-plastering, and the majority of the cornices and dentils etc. are missing and would need replacing. It is estimated that if the plasterwork was restored to its original condition, that this work alone would cost well over $500,000.
An option, while being less acceptable from a historical restoration point of view, would be to hack off the plaster and replace it with sheetrock. Various layering and building out of a timber framework could re-create the wall conditions; and simple cornice moldings and limited "off the shelf" decorative components would help renovate the interior surfaces while keeping an indication of what existed previously.

Another important feature of the building is the skylight which was damaged during the fire. It will be necessary to uncover it both internally and externally before deciding on the extent of renovation work it will require. There can be little doubt however that if the building is kept as a single volume, the restoration of the skylight would make the interior of the building quit unparallel in its grandness, especially if kept as a museum or used as a rail station.

The condition of the basement causes some concern as the amount of standing water is considerable; some 2' deep. It is suggested that this is pumped out (an operation the Fire Department could assist with) and the cause identified.

Beyond this stage, any additional renovation work would be entirely dependent on its final intended use.

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