

COLORADO CULTURAL RESOURCE SURVEY

Architectural Inventory Form

- Date _____ Initials _____
- Determined Eligible – National Register
- Determined Not Eligible – National Register
- Determined Eligible – State Register
- Determine Not Eligible – State Register
- Need Data
- Contributes to eligible National Register District
- Noncontributing to eligible National Register District

I. IDENTIFICATION

- 1. Resource number: **5RT.242** Parcel number(s): **145015012**
- 2. Temporary resource number: **N/A**
- 3. County: **Routt**
- 4. City: **Steamboat Springs**
- 5. Historic Building Name: **Routt County National Bank; First National Bank**
- 6. Current Building Name: **Routt County National Bank**
- 7. Building Address: **802/806 Lincoln Avenue**
- 8. Owner Name: **Steamboat Springs Agency**
- Owner Organization: **c/o Pat McClelland**
- Owner Address: **P.O. Box 771067**
Steamboat Springs, CO 80477



44. National Register eligibility field assessment: **Eligible**
 Local landmark eligibility field assessment: **Eligible**

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II. GEOGRAPHIC INFORMATION

9. P.M.: **6th** Township: **6N** Range: **84W**
NE ¼ of NE ¼ of NE ¼ of NW ¼ of Section 17
10. UTM reference (Datum: NAD27)
 Zone: **13** **344556 mE** **4483145 mN**
11. USGS quad name: **Steamboat Springs, Colorado**
 Year: **1969** Map scale: **7.5**
12. Lot(s): **Lot 12 Block 15**
 Addition: **Original Addition of Steamboat Springs** Year of addition: **1884**
13. Boundary description and justification:
This legally defined parcel encompasses, but does not exceed, the land historically associated with this property.
 Metes and bounds?: Describe:

III. ARCHITECTURAL DESCRIPTION

14. Building plan (footprint, shape): **Rectangular Plan**
15. Dimensions in feet: **Length: 140 feet x Width: 50 feet**
16. Number of stories: **2**
17. Primary external wall material(s): **Brick**
18. Roof configuration: **Flat Roof**
19. Primary external roof material: **Asphalt Roof/Composition Roof**
 Other roof materials:
20. Special features: **Chimney**
Window/Glass Block
21. General architectural description:
The following architectural description was excerpted from the National Register of Historic Places Registration Form for the property prepared by Laureen Schaffer and Jusztina McPhearson in September 2001. There have been no exterior modifications to the building since that time.

Located in downtown Steamboat Springs at the northwestern corner of Eighth Street and Lincoln Avenue (U.S. Highway 40), the Routt County National Bank Building is a prominent visual element within the downtown commercial district. Constructed in 1919, the rectangular plan, two-story commercial building has a circa 1940s, rectangular plan, one-story rear addition. Overall, the building with its addition measures approximately 50 x 140 feet. On the south and east, concrete sidewalks abut the building, and several small trees are planted near the curb at the south elevation. An alley is located to the north. The building has experienced several remodeling phases and recently has undergone a restoration that returned the south (front) elevation, to its original appearance, and the east (Eighth Street) elevation to its 1940s appearance. The overall appearance is consistent with the building's history, with the building currently maintaining a high degree of integrity in terms of location, design, setting, materials, workmanship, feeling, and association.

The Routt County National Bank Building is a two-story, rectangular plan, flat-roofed commercial building made of pressed brick (red and blond) and locally excavated blond sandstone with a one-story brick addition to the rear

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(alley) elevation. Supported by a cut stone foundation, the building's six first-story façade bays form a double storefront facing Lincoln Avenue. Semicircular arch display windows are topped with fanlight transoms on the first level. Two arched entryways that match the display windows appear on the Lincoln Avenue elevation. The entrance to the eastern half of the retail area features a reconstructed pediment above the door. The second story features nine new (200-01 restoration) metal clad, wood frame, one-over-one windows grouped into three sets of three. Light colored sandstone forms the elements of the arched windows and entries. Blond brick fills the spandrels above the archivolt to the sandstone belt course which forms the flat arches of the second-story windows. An additional sandstone belt forms the sill course. The façade is framed by red brick which rises vertically to form the parapet. Corbelled blond brickwork capped with sandstone forms a cornice of alternating blond and red colored brick set in vertical and horizontal courses.

The east elevation, facing Eighth Street, features five short windows which originally matched the front elevation in appearance. They were shortened to a rectangular shape in the 1940s. The lower portion of the original window opening was filled with blond brick, while the upper arched transom area was squared off, filled with glass block, and defined by a soldier course transom surround. These windows feature new (2000-01 restoration project) large, fixed display windows. Two doors appear on the elevation, one at the northern end of the two-story portion of the building and a second smaller, entrance is located between the fourth and fifth display windows. The smaller door with transom leads to a storage area. The larger, northern-end door provides the second-story access and features a transom capped with a sandstone lintel. A narrow sandstone belt course crosses the elevation level with the transom bar. A similar course forms the second-story sills. A wide belt course forms the flat arches of the second story windows. Five evenly spaced second-story windows are of the same modern vintage as the front elevation. Like the front elevation, the majority of the building on the east elevation is of blond brick construction framed by red brick along the sides and across the upper portion above the second-story windows. Corbelled blond brickwork capped with sandstone forms a cornice of alternating blond and red colored brick set in vertical and horizontal courses. An eye-level oculus occupies a spot near the southern corner. This decorative window, built during the 2000-01 rehabilitation, is framed with sandstone. The east elevation of the one-story rear addition is of blond brick with three rectangular display windows, one larger square-shaped display window, and a door. The windows feature original metal frames and are capped with a lintel of soldier-coursed brick.

The north (rear) elevation of the original two-story portion of the building is constructed of stone. The first story is totally covered by the building addition. On the second story, two one-over-one windows appear on the eastern half and two smaller windows appear on the western half. A brick chimney extends above the eastern portion of the building. The rear elevation of the one-story addition is divided equally between a concrete block section on the west and a brick section on the east. The concrete block section includes an alley door while the brick section has a large, square glass block window. A pair of cellar doors provides access to the basement.

Sometime in the 1940s the building was modified. The stone arched windows on the east side of the building were replaced with flat arched windows infilled with glass blocks. The corner oculus was replaced with a rectangular bank teller window. On the façade, the lower portion of the two bank windows were infilled with glass block while the area above, up to the second-story sills, was covered with a new wood façade containing an electric sign. The one-story portion of the building, measuring approximately 55' by 50', was added at the rear of the building.

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Approximately 1980, the building was again modified. The building was furred out and covered with a stucco veneer and a faux-mansard roof with wood shingles was built over the exterior portion of the second story. Decorative art work in the shape of a snake was added to the first story of the east elevation. Plastic signage was placed on the mansard roof at the southeast corner. The east elevation window openings were enlarged vertically by removing the brick beneath each opening. The openings were also divided into two narrow lights with a wide center mullion

The 2000-01 restoration project included the removal of the non-original stucco and mansard roof modifications. The damaged rusticated sandstone along the foundation, east elevation belt course and front elevation arches was replaced with two-inch thick pieces of light colored limestone. Infilled façade arches were opened and new transoms installed. The upper portion of each east elevation window was filled in with glass block. The sills were raised to their original level and the brick apron was recreated. The 1940s flat arch transom area was not reversed in order to properly depict the varied architectural history of the building. Additionally, the corner oculus was recreated from photographic evidence.

22. Architectural style: **Late 19th And Early 20th Century American Movements/Commercial Style**
 Building type:
23. Landscape or special setting features: **This prominent two-story commercial building is located at the northern corner of Lincoln Avenue and 8th Street in the heart of downtown Steamboat Springs.**
24. Associated buildings, features or objects: **Not Applicable**

IV. ARCHITECTURAL HISTORY

25. Date of construction: Estimate: Actual: **1919**
 Source of information: **"Handsome New Business Block for Steamboat." *Steamboat Pilot*, April 9, 1919, p. 1.**
26. Architect: **Unknown**
 Source of information: **N/A**
27. Builder: **Carl Howelson**
 Source of information: **Schaffer, Laureen and Juszina A. McPhearson, National Register of Historic Places Registration Form.**
28. Original owner: **First National Bank of Steamboat Springs/ Richard Jones**
 Source of information: **"Handsome New Business Block for Steamboat." *Steamboat Pilot*, April 9, 1919, p. 1.**
29. Construction history:
This two-story commercial building was constructed in 1919 as the First National Bank of Steamboat Springs. In the 1940s, a 50' by 55' one-story addition was built onto the rear elevation. At approximately the same time, the rounded stone arch windows facing 8th Street were replaced with flat arch windows infilled with glass blocks, and a corner oculus window was removed in favor of a rectangular bank teller window. Also in the 1940s, the lower portions of two bank windows were infilled with glass block, while the area above, extending to the second story sills was covered with a new wood façade with an electric sign. The building was next significantly altered circa 1980. At that time, the walls were furred out and covered with a stucco veneer, and a faux-Mansard roof with wood shingles was built over the exterior portion of the second story. Decorative art work in the shape of a snake was added to the first story of the east elevation. Plastic signage was placed on the mansard roof at the

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30. Original location: Moved: Date of move(s): N/A

V. HISTORICAL ASSOCIATIONS

31. Original use(s): **Commerce and Trade/Financial Institution**
32. Intermediate use(s): **Commerce and Trade/Specialty Store
Social/Meeting Hall**
33. Current use(s): **Commerce and Trade/Specialty Store**
34. Site type(s): **Two-story corner commercial building.**

35. Historical background:

The following historic background data is excerpted from Section 8 of the National Register of Historic Places Registration Form for the property prepared by Lauren Schaffer and Jusstina McPhearson in September 2001.

Commercial development in Steamboat Springs began when a sawmill opened for business in 1883, with other businesses soon following. By 1900, the town had two hotels, a flour mill, a bank, a general store, post office, newspaper, and a schoolhouse located on Pine Street. The first banking establishment in Steamboat Springs was Milner Bank and Trust, founded in the 1880s by E.F. Milner, one of the original members of the Steamboat Springs Town Company. Milner continued to manage the bank until 1920. By January 1899, another financial institution, the Bank of Steamboat Springs, was in business and running advertisements in the Steamboat Pilot. Steamboat's third banking institution, the First National Bank of Steamboat Springs, was established in the fall of 1902.

Steamboat's early banking institutions prospered during the first two decades of the twentieth century, with the exception of the Milner Bank, which folded by the 1920s - Steamboat's first financial disaster. Prosperity continued for the First National Bank throughout the first two decades of the century, so much so that by 1918, the bank was again in need of a larger building. An addition located behind the original bank building was already in progress but additional space was needed. In April 1919, Richard Jones, president of the institution, promised completion of a new business block on the opposite, or northwest corner of Eighth Street and Lincoln Avenue to house the expanding institution. The new building was 50 x 85 feet in size, divided in the center on the ground floor. The First National Bank would occupy the eastern corner while Mark I. Ballard planned to lease the western portion for his drug store. The upper story of the building was designed to be the meeting place for the local Masonic Lodge. Although the architect is unknown, Carl Howelson was the builder.

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Carl Howelson, a Norwegian immigrant, renowned locally for his talent and craftsmanship with stone and masonry work, is credited with introducing the sport of ski jumping to Steamboat Springs and is responsible for establishing the Winter Carnival, a tradition that continues to this day.

The new bank building closely matched the adjacent Lincoln Avenue Furlong Building, a building Howelson also erected. Howelson produced many fine masonry buildings during the early history of Steamboat Springs, including many of the cobble and mortar structures located throughout the town. Howelson frequently used local materials for his buildings, and the Routt County National Bank was no exception. The brick for the building was locally manufactured in kilns located to the west of Steamboat, and the stone was quarried from Emerald Mountain.

The stock market crash of 1929 affected all financial institutions in the country to varying degrees. The First National Bank of Steamboat Springs did not fare well in the following decade, and eventually the institution went under during the Depression of the 1930s. In 1933, Steamboat's remaining financial institution, the Bank of Steamboat Springs, merged with the Routt County State Bank, which originated in Oak Creek. Following the death of Richard Jones in the mid-1930s, the western and eastern halves of the lower story of the building were sold to Mark Ballard and the Routt County State Bank, respectively. In 1938, the merger of the two banks was incorporated and the name of the newly-formed institution was changed to Routt County National Bank.

As noted previously, the original building block was intended to house several operations. When the building was erected in 1919, the eastern portion was purchased by Richard Jones of the First National Bank, and the western half of the property was leased to Mark Ballard at the same time. The Ballards ran a drug store in the western half from 1929 - 1937, at which time Walter and Mabel Law took over the business and renamed it Law Drugs. In 1956, the pharmacy was sold and became Kinney Drugs until 1976, when it was again sold and renamed Beckett Drugs. The Ballard family owned the western portion of the commercial building until 1961, when it was sold to Lloyd L. Brown. In 1968, the Routt County National Bank purchased Brown's interest in the building, owning both halves of the lower story for a brief period before selling the property to its present owners, the Steamboat Agency. The bank remained at its original location on the northwest corner of Lincoln Avenue and Eighth Street until the fall of 1970, when it relocated to the corner of Lincoln Avenue and Third Street. However, a downtown branch of the financial institution was maintained in the former location on the northwest corner of Lincoln Avenue and Eighth Street throughout most of the 1980s, even though the first floor of the building itself had been sold to the Steamboat Springs Agency in 1969. Currently, the structure houses the Shirt Stop at 806 Lincoln Avenue (the western half), Alpine Electronics (Steamboat's Radio Shack dealership) at 802 Lincoln Avenue, and Jackson's Office Supplies in the addition.

The upper story of the commercial block was leased to the Masons for the first 10 years, and was then purchased by The Steamboat Hall Association and declared "tax exempt" in February 1930. The second story of this building has remained under the ownership of the Steamboat Masonic Lodge to date. Chartered in September 1904, there were 31 founding members of the Masonic Lodge, including prominent citizens such as Charles Leckenby, David and John Stukeby, Vernon Briston, Don Whipple, and Charles Van Dorn, among others. In the 1930s and 1940s, Lodge membership increased to 150 members. Throughout its years in the Yampa Valley, the Masonic Lodge has hosted social events for the community, including slide shows, dinners, and dances, as well as operating a variety of youth organizations and events.

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36. Sources of information:

Alexandroff, Marty. "Colorado Cultural Resource Survey Architectural Inventory Form." February 1996, on file with the City of Steamboat Springs, and the Colorado Historical Society Office of Archaeology and Historic Preservation.

Colorado's Historic Newspaper Collection. <http://www.coloradohistoricnewspapers.org>. "Handsome New Business Block for Steamboat." *Steamboat Pilot*, April 9, 1919, p. 1.

Klein, Naomi. "Colorado Cultural Resource Survey Inventory Record." May 1981, on file with the City of Steamboat Springs, and the Colorado Historical Society Office of Archaeology and Historic Preservation.

Richards, Dee. *Steamboat Round the Bend*. Steamboat Springs: the Steamboat Pilot, 1976.

Routt County Assessor, Commercial Property Appraisal Record.

Sanborn Insurance maps for Steamboat Springs, July 1911, June 1920.

Schaffer, Laureen and Jusztina A. McPhearson, "Routt County National Bank." National Register of Historic Places Registration Form, September 7, 2001.

VI. SIGNIFICANCE

37. Local landmark designation: Yes No Date of designation: 09/21/99

Designating authority: Routt County Board of County Commissioners

38. Applicable National Register criteria:

- A. Associated with events that have made a significant contribution to the broad pattern of our history;
- B. Associated with the lives of persons significant in our past;
- C. Embodies the distinctive characteristics of a type, period, or method of construction, or represents the work of a master, or that possesses high artistic values, or represents a significant and distinguished entity whose components may lack individual distinction;
- D. Has yielded, or may be likely to yield, information important in history or prehistory.
- Qualifies under Criteria Considerations A through G (see Manual).
- Does not meet any of the above National Register criteria.

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Steamboat Springs Standards for Designation:

- | | | |
|-------------------------------------|--|--|
| <input checked="" type="checkbox"/> | | A. Its character, interest, or value as part of the development, heritage, or cultural characteristics of Routt County, the State of Colorado, or the United States. |
| Not Applicable | | B. Its location as a site of a significant historic event. |
| Not Applicable | | C. Its identification with a person or persons who significantly contributed to the culture and development of Routt County. |
| <input checked="" type="checkbox"/> | | D. Its exemplification of the cultural, economic, social, or historic heritage of Routt County. |
| Not Applicable | | E. Its portrayal of the environment of a group of people in an era of history characterized by a distinctive architectural style. |
| Not Applicable | | F. Its embodiment of distinguishing characteristics of an architectural type or specimen. |
| <input checked="" type="checkbox"/> | | G. Its identification as the work of an architect or master builder whose individual work has influenced the development of Routt County. |
| Not Applicable | | H. Its embodiment of elements of architectural design, detail, materials, and/or craftsmanship that represent a significant architectural innovation. |
| Not Applicable | | I. Its relationship to other distinctive areas that are eligible for preservation according to a plan based on an historic, cultural, or architectural motif. |
| Not Applicable | | J. Its unique location or singular physical characteristic representing an established and familiar visual feature of a neighborhood, a community, or Routt County. |

39. Area(s) of significance: **Commerce**
Commerce
40. Period of significance: **1919-1951**
41. Level of significance: National: State: Local:

42. Statement of significance:

This building has been individually listed in the National Register of Historic Places under Criterion A, because it "exemplifies the development of the commercial sector of a Colorado mountain town and the economic ups and downs of Routt County during the first half of the twentieth century." The building is also individually listed as a local landmark in Routt County, under Criteria A, D, and G.

43. Assessment of historic physical integrity related to significance:

Following its restoration, this building displays a high standard of physical integrity, relative to the seven aspects of integrity as defined by the National Park Service and the Colorado Historical Society, Office of Archaeology and Historic Preservation - setting, location, design, materials, workmanship, feeling and association.

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VII. NATIONAL REGISTER ELIGIBILITY ASSESSMENT

44. National Register eligibility field assessment: **Eligible**
 Local landmark eligibility field assessment: **Eligible**
45. Is there National Register district potential? Yes No
- Discuss: **Historic buildings in the core area of downtown Steamboat Springs may collectively possess the historical and/or architectural significance, and display sufficient physical integrity, to comprise a National Register historic district**
- If there is National Register district potential, is this building: Contributing Noncontributing N/A:
46. If the building is in existing National Register district, is it: Contributing Noncontributing N/A:

VIII. RECORDING INFORMATION

47. Photograph number(s): **CD #5: Images 92-95, CD #6: Image 116** CDs filed at: **City of Steamboat Springs**
48. Report title: **Historic Building Inventory of Downtown Steamboat Springs** **137 10th Street**
49. Date(s): **05/18/07** **Steamboat Springs, CO 80477**
50. Recorder(s): **Carl McWilliams**
Timothy Wilder
51. Organization: **Cultural Resource Historians**
52. Address: **1607 Dogwood Court**
Fort Collins, CO 80525
53. Phone number(s): **(970) 493-5270**

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Location Map

