

THE PROVIDENT LOAN SOCIETY OF NEW YORK

East Houston Street Branch Office – Request for Evaluation



Written and Researched by:
Christian Emanuel

Submitted:
October 29th, 2015

REQUEST FOR EVALUATION (RFE) - INDIVIDUAL, INTERIOR, SCENIC

INSTRUCTIONS:

The landmarks Preservation Commission is responsible for identifying and designating the special buildings and sites that represent the architectural, historical and cultural heritage of New York City. The Commission's Research Department accepts suggestions from the public regarding potential historic resources throughout the five boroughs. If a property appears to rise to the level of significance necessary to be considered for Landmark designation, the agency may conduct additional research, and may recommend it for consideration by the Commission.

Please complete all 5 sections of this form. Fields marked with an asterisk (*) are required. An incomplete submission may slow down review of your request. **Requests will only be considered if a property is 30 years or older and if it is not already designated as a New York City Individual Landmark. Please be advised that if a property is located within the boundaries of a Historic District or Scenic Landmark, the property is already protected under the full extent of the law. LPC does not regulate the use or occupancy of Landmark buildings and sites.**

I. SUBMISSION CHECKLIST

To request the evaluation of a property's Landmark eligibility, you must include ALL of the following materials:

- ☒ Completed Request for Evaluation Application Form (5 sections)
- ☒ Statement of Significance (on Page 2 of application form)
- ☒ Current photographs of the site. Photographs should comprehensively reflect current conditions.

II. PROPOSED LANDMARK TYPE (Please select ONE of the following)

- ☒ **Individual:** The exteriors of individual structures, ranging from farmhouses to skyscrapers. (e.g., Woolworth Building; Pieter Wyckoff House; Cyclone Roller Coaster)
- ☐ **Interior:** Building interiors that are customarily open or accessible to the public, and meet the criteria for individual landmarks (e.g. Empire State Building lobby; Grand Central Terminal concourse and waiting room). The site cannot be a private residence or religious property.
- ☐ **Scenic:** City-owned parks or other landscape features (e.g., Prospect Park; Central Park; Ocean Parkway)

III. REQUESTOR INFORMATION

NAME* Christian Emanuel	TELEPHONE* 917-951-1711
E-MAIL ADDRESS christian.g.emanuel@gmail.com	AFFILIATION/REPRESENTING* Self
ADDRESS* 201 West 94th Street	APT./STE./FLR.* Apt 4B
CITY, STATE* New York, NY	ZIP CODE* 10025

IV. PROPERTY TO BE EVALUATED

PROPERTY/ADDRESS* 223-225 East Houston Street		BUILDING OR INTERIOR NAME (IF APPLICABLE) Provident Loan Society Branch Building	
BOROUGH* Manhattan	TAX MAP BLOCK* 412	TAX MAP LOT* 61	DATE OF CONSTRUCTION (IF KNOWN) 1912
ORIGINAL USE (IF KNOWN) Lending Institution Branch Office		ARCHITECT (IF KNOWN) Renwick, Aspinwall & Tucker	

CHRISTIAN EMANUEL

Real Estate Agent, Preservationist, Researcher
201 West 94th Street, Apt 4B • New York, NY 10025
Cellular: 917-951-1711 • E-Mail: christian.g.emanuel@gmail.com

NYC Landmarks Preservation Commission
THE MUNICIPAL BUILDING
1 Centre Street, 9th Floor, North
New York, NY 10007

Research Department Staff:

For over a century, the **Provident Loan Society** branch building on Houston and Essex has been a cornerstone of the Lower East Side's built identity. During these many years, it has endured cycles of change in one of New York's oldest and most famed neighborhoods. Today, I formally request that the building at **223-225 East Houston Street**, AKA 183-185 Essex St (**Manhattan Tax Block 412, Lot 61**) be evaluated for individual landmark status. I believe that the building's general condition, style, location, historical significance, and its current context make it a perfect candidate for protection under the Landmarks Law.

The intersection of Essex Street and East Houston Street is a bustling gateway, fusing together the distinct street grids of the Lower East Side and Alphabet City. At those crossroads, there is a now humble, one-story neo-classical...pawn shop. The Provident Loan Society's East Houston Street branch location was built in 1912, and its construction signaled an increased reach for a fledgling not-for-profit lending corporation. The history of The Provident Loan Society in the New York City dates back to the panic of 1893, when New York's elite banded together to foster loans for less fortunate New Yorkers by pawning their valuables. Provident Loan offered a much lower rate than the traditional pawnbrokers of the time, and still operates in the same fashion today. Their success and well-funded founders allowed them to hire the firm Renwick, Aspinwall, & Tucker to design their numerous branch locations. Unfortunately, over time, many of their branch locations have fallen to the wrecking ball. Now, with only a few of these buildings left, we must seriously consider ensuring the conservation of a nearly intact relic of this bygone era.

The Provident Loan Society branch building on Essex and Houston sits vacant; a vulnerable building on a prized corner lot. A commercial lease could lead to a quick and irreversible façade modification, endangering its mostly-intact details. A residential development requiring a tear down could be filed for, erasing a century of contribution to the streetscape and community. A case should be made for the evaluation of this building, as it is our obligation to effectively triage our developing neighborhoods.

I – Overview/Background

The Houston St. corridor continues to re-invent itself, now including new high-rises, redeveloped tenements, and dazzling penthouse additions to historic commercial buildings. Developers continue to create a newer, more diverse context with glass-clad high rises towering through unchanged rows of ornate tenements. Unfortunately, we are losing some commercial buildings, which helped to open up the tight streets and sidewalks into their private spaces, adding to the context of this corridor. Further south, commercial spaces like this one-story branch office building are becoming less common. The Provident Loan's branch office on Essex and Houston is a valuable contributor to the neighborhood, and helps balance the diversity of uses in the area.

By 1912, the Provident Loan Society's physical expansion was in full swing. The organization's founders included the likes of Henry R. Beekman, Cornelius Vanderbilt, Robert W. De Forest, J. Pierpont Morgan, Jacob H. Schiff, Seth Low, Solomon Loeb, and Gustav H. Schwab. With such tremendous financial backing, Provident Loan grew from an initial \$100,000 investment round in 1894 to a multi-million dollar operation after the turn of the century. They were able to select the firm founded by James Renwick, Jr. to complete designs for a dozen Provident Loan Society branch locations in the City of New York. The company's headquarters is still located at 346 Park Avenue South, and was built in 1908 with Renwick firm on the design. As a result, 223-225 East Houston, along with other surviving Provident Loan Society buildings, come with a noteworthy architectural pedigree.

A bulk of these branch offices were built during the first three decades of the 20th century. Renwick, Aspinwall & Tucker were credited for the design of this particular building, and the builder on the project was the famed C. T. Wills Company. (For other later branch locations, the firm Renwick, Aspinwall & Guard is credited.) The Renwick and Aspinwall firm was probably most famous for the American Express Building at 65 Broadway, built 1914-1917, and designated a NYC Landmark in 1995. Both before and after the completion of 65 Broadway, the firm's mastery over neo-classicism was evident through their relationship with The Provident Loan Society, who had commissioned a dozen branch locations.

The New York Times reported the purchase of the plot of land on the "southwest corner of Essex and East Houston Streets from Henry F. Schillinger and Mrs. Josephy Goldberg" in April of 1912. The size was reported as 50x75, presumably because of an irregular lot shape and extension in the rear of the building. At this point in time, Provident Loan already had seven open branch locations in Manhattan and The Bronx. Permits were filed, and the building was built during the same year.

The building served as a Provident Loan Branch office for decades, and was sold in 1966. A year later, the Provident Loan building came into the possession of American Artist Jasper Johns. Johns.

Originally from Augusta, Georgia, Johns was an abstract expressionist artist best known for his painting *Flag*. Johns was working, and presumably living in this Provident Loan Society branch for some time. Public records indicate that he sold the building in 1988. Since then, the building has been used primarily as a night club. These two later uses of the building are signals of more nostalgic times on the Lower East Side. The Jasper Johns narrative is reminiscent of the Jay Maisel connection to 192 Bowery...the photographer purchased the landmark Germania Bank Building on Spring Street and The Bowery the very same year.

II – Building Description

The designs for the branch offices were fugal, all recognizable as Provident Loan locations to someone looking to pawn their valuables. Branding was not about bright signage or logos, it was about the structure itself. The most memorable of the Provident Loan buildings were built on corner lots, like their current and perpetual headquarters on 25th and Park Ave South, which stands four stories. Their location on East 124th and Lexington is most similar to the Houston and Essex branch, but has since been heavily modified with store fronts and a new paint scheme. The proposed branch location contained in this RFE is one of the most intact structures remaining from the architects and the Provident Loan Society. It has an incredible integrity of location, and its visibility and recognizability is shared by residents of the area and visitors alike.

The neo-classical Houston St branch has frontage of 50 feet both on the East Houston Street and Essex Street sides. The building is approximately 35 feet tall, but appears as one story, adding a civic sensibility and a boldness to the design. The window bays measure seven feet wide, and there are three windows on each side. Presumably, the only major alteration would be on the northern façade, where a window was modified to add a doorway. Historic photos from the New York Public Library archives can confirm this modification.

The building has a marble base, and is primarily tan-colored Roman brick, accompanied by terra cotta designed façade elements. These designed elements include window enframements and dentiled pediments (which sit on slender scroll brackets). The pediments are triangular on the outer windows, but curved on the two center windows. At the top of the building, a simple terra cotta capital still leaves a hint of the signage on both façades, clearly reading “THE PROVIDENT LOAN SOCIETY OF NEW YORK.” The building is topped with a copper cornice with evenly spaced modillions. To my knowledge, the building has an extension that measures 25 by 50 feet, protruding from the southwest corner of the building, which it is not visible from the street. Both the south and west sides of the building are bordered by attached tenements.

Currently, the building is vacant, but has been used as a nightclub in the recent past. This previous use resulted in installation of awnings on all of the windows, and metal conduits have been added to run

additional exterior lights and security cameras. Most of the original materials and façade elements are still intact, and in very favorable shape. The building looks much as it did when it was built in 1912.

III – Closing Thoughts

Landmarks can be considered “landmarks” for many reasons. Beyond the technicalities and the criteria set forth by the law, these buildings and districts define the places and spaces in which *they* live, and they signal to us our own location as we move about the built habitat of the city. They punctuate our comings and goings; they send us in the right direction and they orient us. Grid cities depend upon them. As buildings like the Provident Loan branches become rarer, we lose important trail markers along our way.

Residential redevelopment in historically dense residential neighborhoods is a new force that is altering the organic city planning that has occurred in the last 150 years. To grant landmark status to such a bold, simple, and now relatively small commercial structure is a great service to the future community. Protection under the Landmarks Law in this situation means that we are bestowing the neighborhood with a new type of diversity, a diversity which only our era could have produced. I urge you to seriously and expediently investigate this building along with me.

Buildings like this Provident Loan branch can teach us about a time where businesses insisted upon a well developed classical styles for their temples of commerce. These buildings served to dignify their customers, as they came in with heirlooms in hopes of scraping a few bucks together. They could feel like they were doing business on Park Avenue, even when they were still on East Houston Street. This is a terrific physical example of our social and economic history. Although things have changed, that’s a feeling we still get today when crossing from the East Village to the Lower East Side. The end result is that this building has become an anchor, and one that we cannot afford to lose our physical connection with.

As I write this, The Provident Loan Society on East Houston Street sits empty. It is my hope that this city continues to champion adaptive re-use along with new development. Rumors of demolition and replacement coincide with a “For Rent” sign in the window. For a neighborhood that is seeing an increased sense of transiency and identity loss, I hope that we can give them something permanent, and a blank canvas within a century old landmark that can be re-used in so many different ways. I’m sure the founders of Provident Loan, and especially their customers, would support our cause.

Sincerely,

A handwritten signature in black ink, appearing to read 'Christian Emanuel', with a stylized, cursive script.

Christian Emanuel

IV - Building Photos



North and East Façades.



North Façade, Facing East.



Detail of Pediments and Cornice.



In Context with New Developments.



North Façade Detail



East Façade Detail.



Triangular Pediment Detail.



Curved Pediment Detail.

V – Current Tax Map

