



**DATE:** September 18, 2018

**SUBJECT:** Local Landmark Designation  
57 Union St S

**CASE:** LLD-01-18

**APPLICANT:** Justin Mueller

**LOCATION:** 57 Union Street South, Concord, NC 28025  
PIN 5620-97-2749

**AREA:** +/- .3538 Acres

**EXISTING LAND USE:** Commercial

**EXISTING ZONING:** CC (Center City)

**REPORT PREPARED BY:** Scott Sherrill, Sr. Planner

**BACKGROUND**

The applicant is seeking to designate the property as a historic landmark.

The subject property is the (Former) Cabarrus Savings Bank, which is a contributing structure in the South Union Street Courthouse and Commercial National Register Historic District. The structure was constructed between 1923-1924.

Local historic landmark designations are designed to provide protection to historic resources that may or may not be in a local historic district and are authorized by NCGS 160A-400.5. There are two critical documents for review and recommendation: the ordinance and the report.

The ordinance is subject to review by the Planning and Zoning Commission in addition to the Historic Preservation Commission, and it includes the following elements:

<b>Ordinance Element</b>	<b>Staff Recommendation</b>
Landmark Boundary	Parcels 5620-97-2749
COA Review	Material alterations, restorations, moves, or demolition of: <ul style="list-style-type: none"><li>• Site</li><li>• Building exterior</li></ul>

	<ul style="list-style-type: none"> <li>• Portions of the building interior: the bank hall, including the decorative columns, decorative coffered ceiling, and marble floors; the lobby for the upper floors of the 5-story section, including the marble stairs, and individual elements such as the stainless steel bank vault door at the rear of the bank hall as set forth in the tax credit application.</li> </ul>
No COA For	Ordinary maintenance or repair of any architectural feature in or on the property that does not involve a change of design, material, or outer appearance
Standards for Evaluation	<i>Secretary of the Interior's Standards for Rehabilitation and Guidelines for Rehabilitating Historic Buildings</i>

City Council is the final approval authority for the designation ordinance, but both the Historic Preservation Commission and City Council hold a public hearing on the ordinance. The report of the Historic Preservation Commission is subject to review and comment by the State Historic Preservation Office.

The Planning and Zoning Commission has 60 days from August 17 within which to make a recommendation on the ordinance.

Local landmark status results in a 50% property tax deferment for the property owner. The current tax value is \$852,130. It is also located in the downtown municipal services district.

The State Historic Preservation Office has requested a few modifications to the submitted report:

1. Clarification of addressing and grammatical review
2. "The report should address what year the storefronts to the west (northwest) reconfigured and connected to the c.1924 bank building. The report explains that "mid-late-twentieth century" alterations were performed. It is unclear if the alterations occurred in the 1950s or closer to the turn of the century. It is also unclear what interior alterations were performed and if these alterations are considered historically significant. Thus, we strongly recommend updating the report to include this information as it will be important in assisting the commission make informed decisions when reviewing future COA applications."
3. "If you do not consider the "extensive remodeling and renovation" of the two adjacent two-story buildings a historically significant change, then we recommend including an explanation in the report regarding how the bank still retains requisite integrity for local landmark designation with these later alterations."
4. The report should be updated to match the ordinance regarding internal elements and add photographs.

The State Historic Preservation Office believes that with the revisions, the HPC and City Council will be able to conduct an adequate review of the request.

**APPROVAL CRITERIA**

The review of Historic Landmarks is based on a review of the significance and integrity of the site.

**ACTION REQUESTED**

The Planning and Zoning Commission may choose to make a recommendation at the September 18 meeting or defer consideration until the applicant has an opportunity to address the issues identified by the State Historic Preservation Office. The October 16 meeting would be the last possible day for the Planning and Zoning Commission to issue a recommendation.

**STATEMENTS OF REASONABLENESS AND CONSISTENCY**

The proposed request is consistent with Objective 3.3 of the 2030 Land Use Plan: "Support historic preservation efforts within the City's historic districts and for other historic sites." It is reasonable to extend historic preservation protections to the property at 57 Union St. S as an architecturally and historically significant building in Concord's downtown to ensure that it will retain important elements of its historic character.

2.1



North Carolina Department of Natural and Cultural Resources  
State Historic Preservation Office

Ramona M. Bartos, Administrator

Governor Roy Cooper  
Secretary Susi H. Hamilton

Office of Archives and History  
Deputy Secretary Kevin Cherry

September 12, 2018

Scott Sherrill  
City of Concord  
P.O. Box 308  
35 Cabarrus Avenue, West  
Concord, NC 28026

RE: Landmark Designation Report for the **Cabarrus Savings Bank, 51-57 Union Street, South, Concord, Cabarrus County**

Dear Mr. Sherrill:

Thank you for the report for the Cabarrus Savings Bank, located at 51-57 Union Street, South in Concord. We have reviewed the information in the report and offer the following comments in accordance with North Carolina General Statute 160A-400.4.

According to the report, the Cabarrus Savings Bank is one of the most architecturally significant buildings in the downtown Concord area, exhibiting a prominent Classical Revival design consistent with the financial institution's stature within the local community.

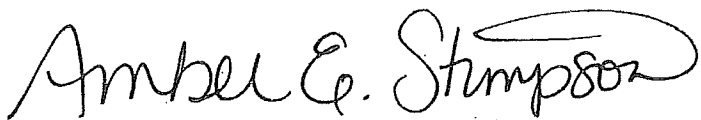
We have shared recommendations with staff to perform minor revisions to the report. With these changes, we believe the designation report will provide the Concord Historic Preservation Commission and the local governing board sufficient information to determine whether the Cabarrus Savings Bank possess the requisite special local significance and requisite integrity for local historic landmark designation

Landmark designation means the community recognizes a property as an important historic resource worthy of preservation. Any substantial exterior design changes to a designated landmark are subject to the design review procedures of the Concord Historic Preservation Commission. The owner may apply for an annual deferral of fifty percent of the property taxes for as long as the property is designated and retains significance and integrity.

Thank you for giving us the opportunity to comment on the report. Our comments are advisory only and are not binding. Once the governing board has received a recommendation from the Concord Historic Preservation Commission and has proceeded in the same manner as would otherwise be required for an amendment to the zoning ordinance, the governing board may proceed with the designation decision. Once the designation decision has been made, please return the completed designation confirmation form, enclosed.

This letter serves as our comments on the proposed landmark designation of the Cabarrus Savings Bank. Please contact me at 919-807-6575 should you have any questions about our comments.

Sincerely,

A handwritten signature in black ink that reads "Amber E. Stimpson". The signature is written in a cursive style with a large, sweeping loop over the "S" in "Stimpson".

Amber E. Stimpson  
Local Preservation Commissions / CLG Coordinator

CC: Commission Chair

Enclosure

2.3

## Scott Sherrill

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**From:** Stimpson, Amber <amber.stimpson@ncdcr.gov>  
**Sent:** Wednesday, September 12, 2018 3:08 PM  
**To:** Scott Sherrill  
**Cc:** Brosz, Jennifer R  
**Subject:** HPO Response Letter, Designation Confirmation form and Staff Comments-Cabarrus Savings Bank  
**Attachments:** Cabarrus\_Concord\_Cabarrus Savings Bank\_HPO Response.pdf; Cabarrus County\_Cabarrus Savings Bank Designation Confirmation\_9.12.2018.pdf

Good afternoon Scott-

Attached is a copy of a letter written in response to the proposed designation of the Cabarrus Savings Bank. Two paper copies of this letter will be sent to you via US Postal Service mail this afternoon. One copy is intended for you and the other copy is for the Commission Chairman. Also attached is a copy of a designation confirmation form for the property. A paper copy of this form will be enclosed with the letter. Once the ordinance has been adopted for the designation of the property, please return a completed copy of the confirmation form to me with the date the ordinance was adopted.

### **STAFF COMMENTS:**

HPO staff recommends the following changes be made to the report. Once the recommended revisions are performed we believe the report will offer the commission enough information to determine if the historic property possesses the requisite integrity for local designation:

#### Address:

Please clarify the address for the property proposed for designation: The boundary map and draft ordinance indicate the property is located at 57 Union Street, South, while the designation report provides 51 – 57 Union Street, South as the address.

#### Documenting Alterations:

Please revise the report to include additional information about alterations performed to the property.

- The report should address what year the storefronts to the west (northwest) reconfigured and connected to the c.1924 bank building. The report explains that “mid-late-twentieth century” alterations were performed. It is unclear if the alterations occurred in the 1950s or closer to the turn of the century. It is also unclear what interior alterations were performed and if these alterations are considered historically significant. Thus, we strongly recommend updating the report to include this information as it will be important in assisting the commission make informed decisions when reviewing future COA applications.
- If you do not consider the “extensive remodeling and renovation” of the two adjacent two-story buildings a historically significant change, then we recommend including an explanation in the report regarding how the bank still retains requisite integrity for local landmark designation with these later alterations.

### **Identifying Interior Features Proposed for Designation:**

Staff noticed discrepancies between the designation report and the draft landmark designation ordinance. Thus, we recommend updating the report to be consistent with the draft ordinance. Specifically, update the report to specifically identify which interior features are proposed for designation and will be subject to regulation through the COA review process.

- The draft ordinance indicates the entrance lobby of the five-story c.1924 section of the bank and the marble staircase leading from the lobby to the upper floors, are among the interior features proposed for designation. Therefore, we recommend updating the report to include photos of these features. It is important the report include baseline documentation for all exterior and interior designated features to aid the commission in determining if any future work proposed is congruous with the special character of the historic property.

We recommend checking the report for grammatical errors as multiple errors were identified by staff.

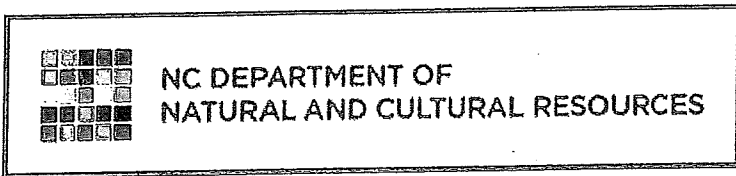
Please contact Jenn Brosz at [jenn.brosz@ncdcr.gov](mailto:jenn.brosz@ncdcr.gov) or at 919.807.6587 with any questions you may have regarding staff comments.

Best wishes!

**AMBER E. STIMPSON, MA**

Local Preservation Commission/Certified Local Government Coordinator  
State Historic Preservation Office  
NC Dept. of Natural and Cultural Resources  
919 807 6575  
[amber.stimpson@ncdcr.gov](mailto:amber.stimpson@ncdcr.gov)

109 East Jones Street | 4617 Mail Service Center | Raleigh, North Carolina 27699



*Email correspondence to and from this address is subject to the North Carolina Public Records Law and may be disclosed to third parties.*

2.5







1. Applicant Name: Justin Mueller, individual. Residences at 57 South, LLC
2. Applicant Address: 3828 Moultrie Street
3. Applicant City: Charlotte State: NC Zip Code: 28209
4. Applicant Telephone: 704-578-5688
5. Name and address of owner (if different from applicant): Regen Tab Umbrella, LLC  
51 Union Street South Suite 100, Concord, NC 28025
6. Location of Subject Property:
  - (a) Street Address: 51-57 Union Street South and 21 Means AVenue SE, Concord, NC 28025
  - (b) Cabarrus County P.I.N.: 56209727490000 and 56209739310000
7. Area of Subject Property (acres or square feet): 0.78 Acres with +/- 47,000 SF Building
8. Current Zoning Classification: cc Existing Land Use: Commercial
9. Surrounding Land Use:
 

<i>North:</i>	<u>Commercial/Restaurant</u>	<i>South:</i>	<u>Commercial Retail and Office</u>
<i>East:</i>	<u>Arts - Historic Building</u>	<i>West:</i>	<u>Commercial Retail and Office</u>
10. Reason(s) for requesting a Historic District Amendment: \_\_\_\_\_

Assure the future integrity and prominence of the building.  
Help with current and future renovation and maintenance of the property so that future generations can appreciate its historical and architectural significance.

**Required Attachments/Submittals**

1. Typed metes and bounds description of subject property. A property deed is sufficient, provided the deed describes only the subject property.
2. Cabarrus County Land Records printout of names and addresses of all immediately adjacent property owners, including any directly across a street.

**Certification**

*It is understood by the undersigned that while this application will be carefully reviewed and considered, the burden of proving the need for the proposed amendment rests with the applicant.*

Justin Mueller  
Signature of Owner/Agent

June 19, 2018  
Date

Application fee is nonrefundable

Planning & Neighborhood Development  
66 Union St S • P. O. Box 308 • Concord, NC 28025  
Phone (704) 920-5152 • Fax (704) 786-1212 • www.concordnc.gov



Staff Use Only

Fee: \$350.00 Received by: \_\_\_\_\_ Date: \_\_\_\_\_

1. Scheduled for Historic Preservation Commission consideration:

Date: \_\_\_\_\_ Time: \_\_\_\_\_ Location: \_\_\_\_\_

2. Date advertised, written notice(s) sent, and property posted: \_\_\_\_\_

3. Record of Decision: Motion to:  Approve  Deny

	Yea	Nay
_____	___	___
_____	___	___
_____	___	___
_____	___	___
_____	___	___
_____	___	___

4. Historic Preservation Commission recommendation:  Approve  Deny

If denied, was an appeal filed? \_\_\_\_\_

5. Date applicant notified of Historic Preservation Commission action: \_\_\_\_\_

6. Scheduled for Planning and Zoning Commission consideration: \_\_\_\_\_

Date: \_\_\_\_\_ Time: \_\_\_\_\_ Location: \_\_\_\_\_

7. Date advertised, written notice(s) sent, and property posted: \_\_\_\_\_

8. Record of Decision: Motion to:  Approve  Deny

	Yea	Nay
_____	___	___
_____	___	___
_____	___	___
_____	___	___
_____	___	___
_____	___	___

9. Planning and Zoning Commission recommendation:  Approve  Deny

If denied, was an appeal filed? \_\_\_\_\_

10. Date applicant notified of Planning and Zoning Commission action: \_\_\_\_\_

11. Scheduled for City Council consideration:

Date: \_\_\_\_\_ Time: \_\_\_\_\_ Location: \_\_\_\_\_

12. Date advertised, written notice(s) sent, and property posted: \_\_\_\_\_

13. City Council recommendation:  Approved  Deny

14. Date applicant notified of City Council action: \_\_\_\_\_

Planning & Neighborhood Development  
66 Union St S • P. O. Box 308 • Concord, NC 28025  
Phone (704) 920-5152 • Fax (704) 786-1212 • www.concordnc.gov



Application for  
Historic District Amendment

15. Comments (see minutes for details): \_\_\_\_\_

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United States Department of the Interior  
National Park Service

## National Register of Historic Places Continuation Sheet

Section Number 7 Page 12 South Union St. Courthouse & Commercial H. D.  
Cabarrus County, North Carolina

the shop front has been altered and the decorative cornice has been removed, the building still contributes to the historic character of the district because its scored-stucco second-story facade and three segmental-arched sash windows with segmental-arched hood molds continue to convey the proportions, rhythm, and style of late nineteenth-century commercial buildings. For more than two decades, the building served as a general merchandise store; later it was used for a variety of retail purposes.

12. **COMMERCIAL BUILDING**

28 Union Street, S.  
ca. 1920  
Contributing building

This diminutive building demonstrates that even the smallest of Concord's commercial buildings could boast a great deal of style during the early twentieth century. Sanborn Maps show that it was built between 1911 and 1921 (stylistically it appears to date closer to 1920), replacing an alley between the two adjacent buildings. It was first used as a doctor's office, but by 1927 it had converted to use as a store. In recent years has been a shoe repair shop. The yellow brick facade is largely consumed by the shop front, whose off-center door and adjacent shop window are headed by a three-part, segmental-arched transom with arched brick lintel and concrete keystone. The facade is enframed by narrow, paneled brick pilasters which ascend to the decorative concrete of the building's parapet.

13. **(FORMER) CABARRUS SAVINGS BANK**

57 Union Street, S.  
1923-1924  
Contributing building

Located across Means Avenue from the historic Cabarrus County Courthouse, the former Cabarrus Savings Bank is one of the most architecturally significant buildings in the historic district. Built in 1923-1924, the five-story building of sophisticated Classical Revival design assumed a physical prominence in Concord's downtown that matched its stature as a financial institution. The Cabarrus Savings Bank was chartered in 1897 and grew rapidly, opening branches in Albemarle, Mt. Pleasant, and Kannapolis in the succeeding twelve years. The bank first rented space in the Propst Building, but moved to the P. M. Morris Building (#5)

United States Department of the Interior  
National Park Service

## National Register of Historic Places Continuation Sheet

Section Number 7 Page 13 South Union St. Courthouse & Commercial H. D.  
Cabarrus County, North Carolina

soon after that building was constructed in 1903. The bank remained there for two decades until constructing its own building. In 1930 the Cabarrus Savings Bank changed its name to the Cabarrus Bank and Trust Company, which it remained until becoming a part of First Union Bank in recent years. The architect of this handsome building has not been identified. In true Classical fashion, it is organized like a column into base, shaft, and capital. The tall base of the building is clad in ashlar limestone and consists of tall, round-arched windows and fine classical trim. The pedimented bank entrance, the pilastered doorway to the elevator and stairs, and the inscribed bank sign are all particularly handsome. Above the limestone base, yellow brick pilasters with Corinthian capitals contrast with the red brick walls and rise four stories to a broad limestone frieze and dentiled and modillioned cornice. A brick and limestone parapet rises above the cornice. The main banking room presents an outstanding interior space of sophisticated classical design. Tall, round-arched windows create a light and airy feeling, while heroic Corinthian columns support a richly detailed paneled ceiling. In recent years a two-story wing has been added to the north side of the bank. Though decidedly modern, its use of materials and tall arcade fronting on Union Street sympathetically coordinates with the original building.

14. (FORMER) CABARRUS COUNTY COURTHOUSE  
65 Union Street, S.  
1875-1876  
Contributing building

The seat of local government for nearly a century, the 1875-1876 courthouse, listed individually in the National Register in 1974, is the county's pre-eminent historic and architectural landmark. Designed by architect George S. H. Appleget (1831-1880), the courthouse is one of North Carolina's finest late-nineteenth-century public buildings. Cabarrus County's second courthouse, a two-story brick structure erected in 1826, was destroyed by fire in 1875. Later that year, the county commissioners contracted with Appleget, then living in Charlotte, to prepare plans for a new building. Appleget, a native of New Jersey, had previously worked in Raleigh where he is known to have designed the Heck-Andrews House (1869) on Blount Street and the original section of Estey Hall (1874) at Shaw University. The commissioners awarded the construction contract to F. W. Ahrens, a Charlotte builder who also erected Graves Hall at what is now Barber-Scotia College in 1876. A small addition was built to the courthouse in 1901, when the recess at the building's

**AN ORDINANCE OF THE CONCORD CITY COUNCIL DESIGNATING THE FORMER  
CABARRUS SAVINGS BANK LOCATED AT 57 UNION STREET S AS A LOCAL  
HISTORIC LANDMARK**

WHEREAS, North Carolina General Statutes §160A-400.5 grants North Carolina local governments the authority to designate local historic landmarks upon compliance with North Carolina General Statutes §160A-400.6; and

WHEREAS, the City of Concord has complied with the required landmark designation procedures of §160A-400.6 of the North Carolina General Statutes and the local historic landmark designation procedure set forth in the Concord Development Ordinance §9.8.3; and

WHEREAS, the Concord Historic Preservation Commission conducted a public hearing on \_\_\_\_\_ to consider the proposed designation; and

WHEREAS, the former Cabarrus Savings Bank was constructed between 1923 and 1924 and is one of the most architecturally significant buildings in the South Union St. Courthouse and Commercial Historic District (National Register);

NOW, THEREFORE, BE IT ORDAINED, by the City Council of Concord, NC:

1. That .319 +/- acres at the northern quadrant of the intersection of Union St. and Means Ave. is hereby designated a local historic landmark pursuant to Part 3B, Article 19, Chapter 160A of the North Carolina General Statutes. This property is more specifically described as Lying and being in the City of Concord, Number 12 Township, Cabarrus County, North Carolina, and being in the northern quadrant of the Union Street S (public right-of-way, variable width) and Means Avenue (public right-of-way, variable width), and being the property of Cabarrus County (Deed Book 30070 at Page 112), and being more particularly described as follows:

Beginning at a building corner, said building corner being the eastern corner of Steve L. Medlin and wife Debra F. Medlin (Deed Book 4614 at Page 166), and being the following three courses and distances from an existing PK nail at the carline intersection of Union Street and Cabarrus Avenue: 1) S 63°18'39" E 382.52 feet; 2) S 39°15'09" E 49.32 feet; and 3) S 40°21'43" E 34.68 feet; thence from the POINT OF BEGINNING with the line of Cabarrus County (Deed Book 3007 at Page 112) S 40°21'43" E 108.30 feet to a building corner; thence along the northwestern side of Means Avenue (public right-of-way, variable width) S 49°37'47" W 128.30 feet to a building corner; thence along the northeastern side of Union Street S (public right-of-way, variable width) N 38°48'10" W 100.76 feet to a building corner; thence with the line of Steve L. Medlin and wife Debra F.

Medlin (Deed Book 4614 at page 166) N 50°44'08" E 125.31 feet to the POINT OF BEGINNING containing 0.319 acres.

2. The local historic landmark designation encompasses the site, building exteriors of the structure, and the following portion of the interior: the bank hall, including the decorative columns, decorative coffered ceiling, and marble floors; the lobby for the upper floors of the 5-story section, including the marble stairs; and individual elements such as the stainless steel bank vault door at the rear of the bank hall as indicated in the 2018/2019 tax credit application.
3. The property subject to this designation is located at 57 Union St S, Concord, NC. This property is more particularly described as the property at GIS PIN 5620-97-2749 on the Cabarrus County Tax Maps.
4. That said designated property may be materially altered, restored, moved, or demolished only following the issuance of a Certificate of Appropriateness by the Concord Historic Preservation Commission. For the designated interior portions, a certificate of appropriateness is required for modifications that impact, affect, or obscure architectural or layout details as set forth in the landmark report and supplementary materials. An application for a Certificate of Appropriateness authorizing demolition of said property may not be denied; however, the effective date of such a Certificate may be delayed in accordance with Chapter 160A, Article 19, Part 3B and amendments, thereto and hereinafter adopted. The regulations relating to Certificates of Appropriateness are found in the City of Concord Development Ordinance. Owners of locally designated historic landmarks are expected to be familiar with and follow *The Secretary of the Interior's Standards for Rehabilitation and Guidelines for Rehabilitating Historic Buildings*, the guidelines used by the City of Concord Historic Preservation Commission to evaluate proposed alterations and additions for this property.
5. That nothing in this ordinance shall be construed to prevent or delay the ordinary maintenance or repair of any architectural feature in or on said property that does not involve a change of design, material, or outer appearance thereof. Nothing herein shall be construed to prevent the property owner from making any use of this property not prohibited by other statutes, ordinances, or regulations.
6. That a suitable sign may be posted indicating that said property has been designated as historic property and containing any other appropriate information. If the owner consents, the sign may be placed on said property. If the owner objects, the sign may be placed on a nearby public right-of-way.
7. That the owners of the property known as the Former Cabarrus Savings Bank be given the notice of this ordinance as required by applicable law and that copies of this ordinance be filed and indexed in the offices of the City Clerk, Cabarrus County Building Services Division, Cabarrus County Register of Deeds, and the Tax Supervisor as required by law.







## Cabarrus Savings Bank – Local Landmark Report

### I. General information

1. Common and Historical Property Names: Cabarrus Savings Bank
2. Physical Address or Location: 51-57 Union Street S., Concord, NC 28025
3. Tax Parcel Identification Number (PIN): 5620-97-2749
4. Current Owner Name: Concord Redevelopment Partners, LLC
5. Current Owner Mailing Address: 1151 Biscayne Drive, Concord, NC 28027
6. Appraised Value of the Property: Please see attachment.

### II. Abstract

1. The former Cabarrus Savings Bank is one of the most architecturally significant buildings in the downtown Concord area. Built in 1923-1924, the five-story building of sophisticated Classical Revival design assumed a physical prominence that matched its stature as a financial institution. The building retains its integrity and while it is listed on the National Register as part of the South Union St. Courthouse & Commercial H. D., the owner would like to assure that in the future this integrity and prominence of the Cabarrus Savings Bank building is assured.

2. The building being proposed for landmark status consists of the 5-story former Cabarrus Savings Bank and the two-story portion of the building that was altered in a mid-late 20<sup>th</sup> century renovation and combined with the bank building to form one contiguous structure. The building sits on a single parcel (PIN 5620-97-2749) with land area of 13,876 square feet.

### III. Historic Background

1. Narrative:

*History*



The Cabarrus County Savings and Loan Association was instituted in 1897 in response to the growing need for commercial and financial services in quickly growing Concord, North Carolina. The bank rented space first in the Propst Building moving to the P. M. Morris Building circa 1903. The bank remained in the P.M. Morris Building for two decades until constructing its own building located at 57 Union Street South in 1923-1924.<sup>1</sup> An advertisement for the opening of construction bids published in the *Manufacturers Record* from 23 November 1922 indicates that the architect for the building was Willard G. Rodgers from Charlotte, North Carolina.<sup>2</sup> At the time of its construction this 5-story tall Classical Revival style building was the largest commercial building in the city. The bank grew quickly after its institution. In 1899 The North Carolina General Assembly allowed for the opening a branch office in Albermale, Stanley County with additional branch offices following in Mt. Pleasant and Kannapolis. In 1907 The General Assembly again modified the banks charter to allow it to open any branch office in any location within the State of North Carolina. At its height Cabarrus Savings Bank operated five branch offices in North Carolina.<sup>3</sup> In 1984, under President and CEO William Philpot Jr. Carrabus Bank and Trust Company became the first bank authorized by the North Carolina Banking Commission to operate as a commercial bank.<sup>4</sup>

The bank also went through a number of name changes in its history. In 1930 the bank changed its name to Cabarrus Bank and Trust Company, in 1987 it became Cabarrus Savings Bank, and in 1992 to Cabarrus Bank of North Carolina after being purchased by Carolina First Bancshares. In 2000 the bank merged with First Charter Bank and changed its name to the same in 2001 indicating the end of Cabarrus Savings Bank as an individual entity.<sup>5 6</sup>

#### *Architect*

Willard G. Rogers was born in 1866 to a family of architects, his father was Salomon Rogers who practiced in Georgia and Mississippi, and his grandfather was the famed Massachusetts and Ohio architect Isaiah Rogers. Willard and his wife moved to Charlotte, North Carolina circa 1900. After arriving in Charlotte Willard started as an architect with the engineering firm Stuart W. Cramer. In 1905 Willard went into practice with Charles Christian Hook until 1916 after which he practiced on his own. Willard was quite active in the profession in North Carolina serving as president of the North Carolina Architectural Association in 1912. Charlotte City Directors continually list Willard as an architect in the city. The 1940 US census lists Willard, aged 71, and his wife, Eva, as still residing in Charlotte. Willard passed away on 28 November 1947. His work included residential homes, commercial buildings, schools, churches, courthouses, and banks predominantly

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<sup>1</sup> Laura A. Phillips, *South Union Street Courthouse and Commercial Historic District*, 1997, Nomination to the National Register of Historic Places.

<sup>2</sup> *Manufacturer's Record*, (Baltimore ,Maryland, November 23, 1922) 90.

<sup>3</sup> Maple Technologies, *US Bank Locations*, 2018.

<sup>4</sup> *Independent Tribune*, Obituary for William Philpot Jr., Concord, North Carolina, March 25, 2015.

<sup>5</sup> Maple Technologies 2018

<sup>6</sup> *New York Times*, First Charter Adding Carolina First Bancshares, November 9, 1999.



across the Western Piedmont.<sup>7</sup> The Catawba County North Carolina Courthouse (Rodgers and Stout) and the James E. Stagg House (Rodgers and Hook) in Durham North Carolina were designed by Willard G. Rogers and are also listed on the National Register of Historic Places.

2. Date(s) of original construction:

Original construction date: 1923-24.

3. Date(s) of all additions and/or alterations:

In the mid-late 20<sup>th</sup> century, the Cabarrus Bank and Trust Company expanded its operations by extensively remodeling and renovating two adjacent existing two-story storefront buildings and combining them with the original 5-story bank to create the unified structure that remains today. An additional one-story wing has been added to the north side of the 5-story portion of the bank. This addition more than doubled the size of the bank vault.

#### IV. Assessment

1. A full description of the property's historical, prehistorical, architectural, and/or cultural importance (significance) for one or more of the following specific reasons:

The Cabarrus Savings Bank Building is significant for both its contribution to the local commerce of Concord, North Carolina (Criterion A), and as an example of Classical Revival style architecture (Criterion C).

From the late 19<sup>th</sup> century and 20<sup>th</sup> century until World War II, banks were viewed as civic institutions and presented a sense of importance rivaling governmental buildings of the time period. Located across Means Avenue from the historic Cabarrus County Courthouse, the former Cabarrus Savings Bank is no exception as one of the most significant buildings in the South Union St. Courthouse & Commercial Historic District. The Cabarrus Savings Bank was chartered in 1897 and grew rapidly, opening branches in Albemarle, Mt. Pleasant, and Kannapolis in the succeeding twelve years. The bank first rented space in the Propst Building, but moved to the P. M. Morris Building at 48-56 Union Street S. soon after that building was constructed in 1903. The bank remained there for two decades until beginning construction of its own building across the street in 1923. During the decades of growth in the twentieth century, the population of Concord had increased from about 9,000 persons in 1916 to about 13,500 persons in 1936. Deposits at city banks had swelled to more than 7.5 million dollars, with another 2.7 million dollars in the three savings and loan associations. Savings banks including Cabarrus Savings boasted another 2 million dollars in assets (over \$36million in todays dollars). In 1930 the Cabarrus Savings Bank changed its name to the Cabarrus Bank and Trust Company, which continued to grow until being purchased by Carolina First Bancshares in 1991. In November 1999, The First Charter

<sup>7</sup> Catherine W. Bishir, *North Carolina Architects & Builders: A Biographical Dictionary*, 2018, North Carolina State University.



Corporation agreed to buy Carolina First BancShares, which including Cabarrus Bank, had assets of \$774 million and 31 offices.

The Cabarrus Savings Bank building is one of the most significant examples of Classical Revival design in Concord. In true Classical fashion, it is organized like a column into base, shaft, and capital. The tall base of the building is clad in smooth faced rusticated limestone and consists of tall, round-arched windows and fine classical trim. The pedimented bank entrance, the pilastered doorway to the elevator and stairs, and the pilastered window next to the entrance are fine examples of Classical Revival detailing within the buildings base. Above the limestone base, yellow brick pilasters with Corinthian capitals contrast with the red brick walls of the buildings shaft, rising four stories to a broad white painted frieze and dentiled and modillioned cornice. A brick and limestone parapet rises above the cornice. Beyond the Classical façade, the main banking hall presents an outstanding interior space of sophisticated classical design. Tall, round-arched windows create a light and airy feeling, while heroic Corinthian columns support a richly detailed paneled ceiling.

The extensive remodeling and renovation of two adjacent existing two-story storefront buildings combined them with the original 5-story bank to create the unified structure that remains today. The re-facing of the front of the two-story section extending the Classical Revival stone base of the 1923-24 construction with seven limestone arches carrying the tall arched window openings of the bank cut through the façade with the face of the building set-back several feet. This set-back curtainwall glass window system is the only expression of modernist designs that dominated this time period.

In downtown Concord, the dominance of the Cabarrus Savings Bank building as the most outstanding example of Classical Revival design is rivaled only by the former Concord National Bank constructed in 1926 one block north at the corner of Union Street S. and Cabarrus Avenue, which was incorporated into the larger Hotel Concord. While this example has fine detailing at the two-story base, the larger building is plain in comparison to the overall composition of the Cabarrus Savings Bank.

## 2. Architectural description:

The Cabarrus Saving Bank building is located in downtown Concord, NC, the county seat of Cabarrus County. The surrounding downtown district is composed mostly of two and three-story commercial buildings mostly along Union Street S. & N. and Cabarrus Avenue E. & W., which is located one block north of the building. Church Street S. which lies one block east is populated mostly by one story buildings. The building occupies the entire property parcel with primary west and south elevations fronting on Union Street S. and Means Avenue SE.

The southern third of the building at the corner of Union Street S. and Means Avenue SE. is 5-stories with a height of 75 feet to the top of the parapet and is constructed with a steel frame, concrete floor and roof slabs, and a concrete foundation. The north two-thirds of the building is 2-stories with a height of approximately 37 feet to the top of the parapet of the



primary west elevation. The 2-story portion has masonry bearing walls sitting on a concrete foundation with a mix of steel and wood floor and roof structure. Both portions of the building have flat roofs with parapets at the street facing elevations concealing the roofs, elevator penthouses and mechanical equipment. The building is Classical Revival style with the base of the building clad in rusticated limestone and upper stores clad in brick. The windows include original steel sash at the first and mezzanine floors of the 5-story section, mid 20<sup>th</sup> century aluminum replacements at floors 2-5 at the west and south elevations, original steel double hung windows at the north and east elevations of the 5-story section, and a mid-late 20<sup>th</sup> century curtain wall window system behind the limestone arches at the west elevation of the 2-story section.

The west elevation is three bays wide at the 5-story section with the pedimented main entrance to the former bank hall centered under the middle of three arched openings in the 2-story smooth faced rusticated limestone base. A secondary entrance to the upper floors in the bay left of the main entrance. The first floor window opening to the right of the entrance is divided into three sections by limestone pilasters. Original arched steel windows are located at mezzanine level. The mid-late 20<sup>th</sup> century west elevation of the 2-story section continues the limestone base with seven arched openings repeating the rusticated limestone details of the arched bays and intermediate cornice of the 1923-24 construction. An entrance serving this section is located in the recessed curtain wall at the 2<sup>nd</sup> bay from the north end. At floors 2-5, buff brick pilasters with buff glazed terra cotta Corinthian capitals delineate the 3 bays. A single window trimmed with terra cotta is centered in each bay with dark red brick as the background. The second floor windows have a terra cotta panel above decorated with swags. The terra cotta sills at the 5<sup>th</sup> floor extend to the pilasters creating a continuous band. Brick above this band is laid in a stack bond pattern. The original double hung windows have been replaced with mid-20<sup>th</sup> century mill finish aluminum windows with horizontal muntins, which are out of character with the original appearance. Above the 5<sup>th</sup> floor windows is a large entablature almost seven feet in height of either painted wood or pressed metal with a dentiled and modillioned cornice that wraps the west and south elevations. Above the entablature is a dark red brick parapet approximately six feet in height with bays divided by buff brick pilasters with a decorative buff glazed terra cotta cap.

The west elevation of the two-story portion of the building which was refaced during the mid-late 20<sup>th</sup> century expansion of the bank. The flat faced rusticated limestone base is extended across this elevation with seven arched openings having the same dimensions of the arched openings of the original bank. The openings form a loggia with the exterior wall of this portion of the building set back about 5 ½ feet back from the face of the stone façade. The exterior wall is a dark bronze aluminum framed curtain-wall with smoke colored glass that encloses the first and second floors. A pair of doors which is off-center behind the second from the north arched opening is the only opening in the curtain-wall system. Above the limestone base of the façade is an unadorned red brick wall surface approximately teen feet in height. This wall is terminated by a plain limestone entablature approximately two feet in height with a limestone parapet cap. The height of the parapet extends up to align with the middle of the third floor of the adjacent 5-story section.



The south elevation fronting on Mean Avenue E. mirrors much of the detailing of the west elevation. This elevation has 8 bays with double-height arched steel windows of the former bank hall centered in the middle four bays. Mezzanines at the front and back of the bank hall divide the remaining arched openings of the end bays with rectangular steel windows at the first floor and arched steel windows at the mezzanines. All windows at the limestone base are original. There is an entrance door at the first floor at the front bay of the rear mezzanine. Above the limestone base, pairs of buff brick pilasters frame the two end bays against the red brick background. Windows at floors 2 through 5 at these end bays have identical terra cotta trim as those at the west elevation. Upper floor window openings of the 6 middle bays are wider and pairs of double hung windows with only terra cotta sills at floors three and four with a continuous terra cotta band under the 5<sup>th</sup> floor windows. The original double hung windows at floors 2 through 5 have been replaced with mid-20<sup>th</sup> century mill finish aluminum windows with horizontal muntins. There are decorative buff glazed terra cotta panels between the 5<sup>th</sup> floor windows. The red brick at the 5<sup>th</sup> floor continues the stack bond pattern seen on the west elevation. Above the 5<sup>th</sup> floor windows the painted wood or pressed metal entablature and cornice continues from the west elevation terminating at the southeast corner. Above the entablature the parapet continues matching the west elevation with buff brick pilasters framing the end bays and a decorative buff glazed terra cotta cap. Attached to the 5-story section fronting Means Avenue E. is a one-story addition dating from the mid-late 20<sup>th</sup> century. The south elevation of this addition is plain red brick sitting on a short limestone base that aligns with the sills of the first floor windows of the 5-story section. Centered in the elevation is a single door opening with a windowless door, a transom and an arched flat limestone panel above. This opening is has a simple limestone trim with a single keystone. A heavy limestone parapet cap aligns with the entablature of the limestone base of the 5-story section.

Both the east, north as well as partial elevations at the light court of the 5-story portion of the building are devoid of decoration. The elevations are painted brick. The windows at these elevations are original galvanized steel double hung with wire glass and painted stone sills. The east elevation has a painted steel exterior egress staircase that was added in the mid-late 20<sup>th</sup> century. There are two windows per floor flanking the exterior stair. The west elevation has a 1x2 bay indented light court that begins on the 2<sup>nd</sup> floor. Each floor has a single double hung window centered in each bay for a total of four per floor. The 2<sup>nd</sup> and most of the 3<sup>rd</sup> floor of the light court have been enclosed by roof slightly above the roof level. The north elevation has one window centered on each bay at the rear two bays and bays flanking the existing stair and elevator shaft. Additional small windows open into the stair and elevator shaft on each floor. The north elevation continues above the parapet at the 2<sup>nd</sup> and 3<sup>rd</sup> by back from Union Street south to form the elevator.

The east elevation of the lower building portions is unadorned painted brick following the form of the one-story addition and the two adjacent buildings that were joined with the 5-story section. The three sections of this elevation are demarked by the ends of the parapet walls that divide the building. The middle section of this plain elevation has a recessed windowless exit door centered at the first floor. This section has high bricked-in window



openings at the first floor and bricked in windows at the second floor. The top of this section has simple corbelled masonry that forms a shelf for the gutter that drains this portion of the roof. The one-story section is windowless and has two downspouts with scuppers at the parapet and the third section is windowless with a gutter at the top and downspouts. The brick penthouse of the rear freight elevator and a variety of rooftop mechanical equipment are visible above this elevation.

The north elevation of the two-story section is also unadorned painted brick with no window openings. Much of this elevation is obscured by the adjacent building to the north that shares a party wall with the two-story section. The top of the visible portion forms a parapet that steps down along with slope of the roof and is capped by terra cotta bell coping.

### 3. Archaeological significance:

No known archaeological features are present at the current time.

### 4. Evaluation of the property's integrity:

The Cabarrus Savings Bank building exhibits a very high degree of integrity in its present state. The overall condition of the building is very good. The stone and brick masonry show very few signs of deterioration with the exception of a few spalled brick on the non-primary elevations and a small percentage of mortar joints that need to be re-pointed with mortar. All of the windows at the two-story base of the 1923 section of the building are original steel sash in good condition. The painted frieze and cornice are in good condition with the exception of one missing modillion. The original windows on floors 2-5 were replaced with mill finish aluminum windows sometime in the 1950's or 1960's. The secondary north and east elevations retain original galvanized steel windows. Overall, the Cabarrus Savings Bank retains its prominence as one of the major visual landmarks in the landscape of downtown Concord.

The interior of the Cabarrus Savings Bank building also exhibits a high degree of integrity. The bank hall retains original architectural features including two-story Corinthian columns, pilasters, detailed plaster coffered ceiling, arched interior windows, and interior trim. Original marble flooring is exposed at the middle bay of the bank hall and entry lobby. At the rear of the bank hall, the original vault remains with its massive stainless steel & glass time-lock door. At the front of the bank hall there is a dropped lay-in acoustical ceiling in one room under the mezzanine, but original plaster moldings are visible above the ceiling. The first-floor entrance lobby for the upper floor bank offices retains original marble and tile flooring, original marble wainscot. And original marble treads on the stair leading to the mezzanine. The lobby ceiling has some plaster damage, but retains a majority of the original plaster cove. The east elevator is original and retains decorative metal and glass doors and decorative door frames.

The rear mezzanine above the vault retains original paneling on the walls, an original small vault/closet with concrete walls, and original marble stalls and wainscot in one restroom. A



second restroom has finishes from the mid-20<sup>th</sup> century. The upper 1/3 of the walls and ceiling of this mezzanine has mid-20<sup>th</sup> century acoustical tile applied over the plaster. The front mezzanine has a newer laminate floor but retains plaster walls and ceilings. The upper floors 2-5 of the 5-story portion of the building have had all interior partitions removed. These floors retain original plaster finishes on the walls and ceilings, but much of the plaster has been damaged by previous furred walls and dropped ceilings that have been removed. These floors did not ever have the highly decorative plaster finishes seen on the first floor. The interior of the two-story portion of the building retains finishes from the mid-late 20<sup>th</sup> century renovation with the exception of newer updated finishes in the north lobby corridor leading to the elevator and newer carpeting in office areas.

5. A justification of the proposed boundaries of the designation:

The proposed boundary of the designation is the perimeter property lines of the parcel which is the extents of the Cabarrus Savings Bank building.

#### **V. Supporting documentation**

1. Digital photographs that clearly show the overall property in its current condition:  
Please see separate digital photos.

2. A sketch floor plan of the building:  
Please see attached existing floor plans.

3. A site plan (preferably but not necessarily drawn to scale) showing:  
Please see attached site plan.

4. Plat or tax map, including the tax appraised value of the property.  
Please see attached.

5. Any other information the local governing board deems necessary.

#### **VI. Bibliography/Source Citations:**

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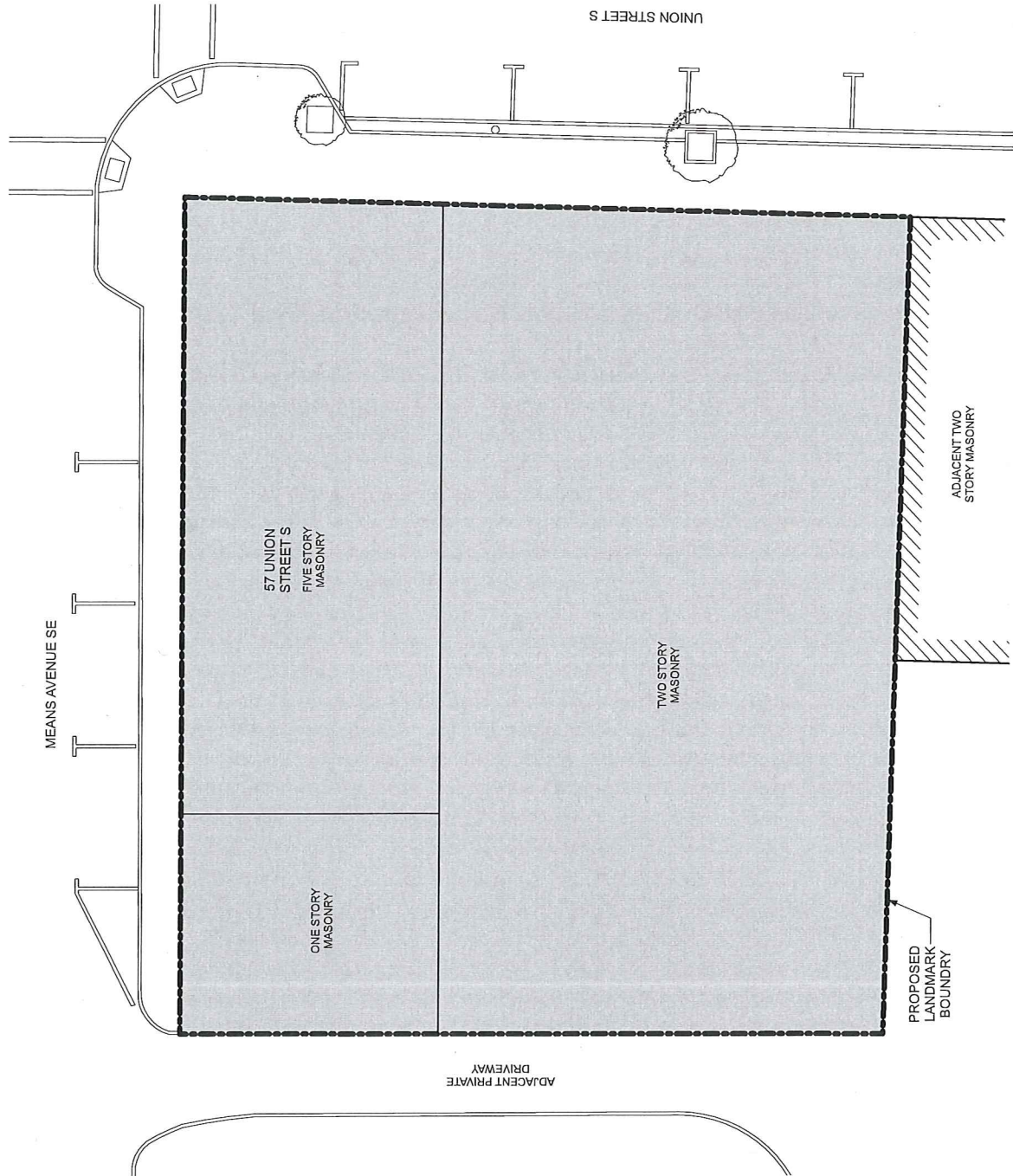
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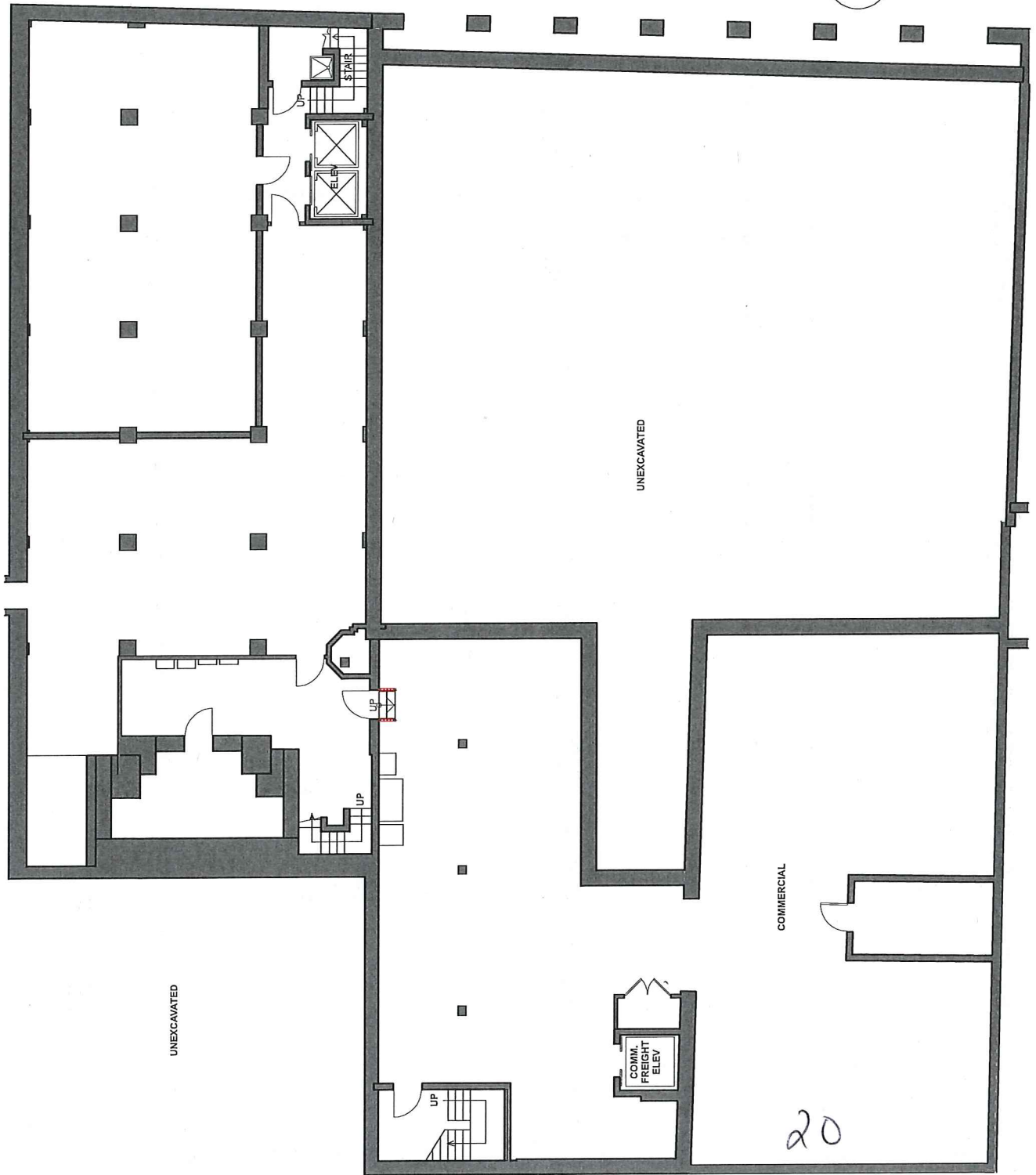


1 SITE PLAN  
SCALE: 1/16" = 1'-0"

**g+a**  
57 UNION STREET S  
67 S UNION ST  
CONCORD, NC 28025  
PRELIMINARY STUDIES  
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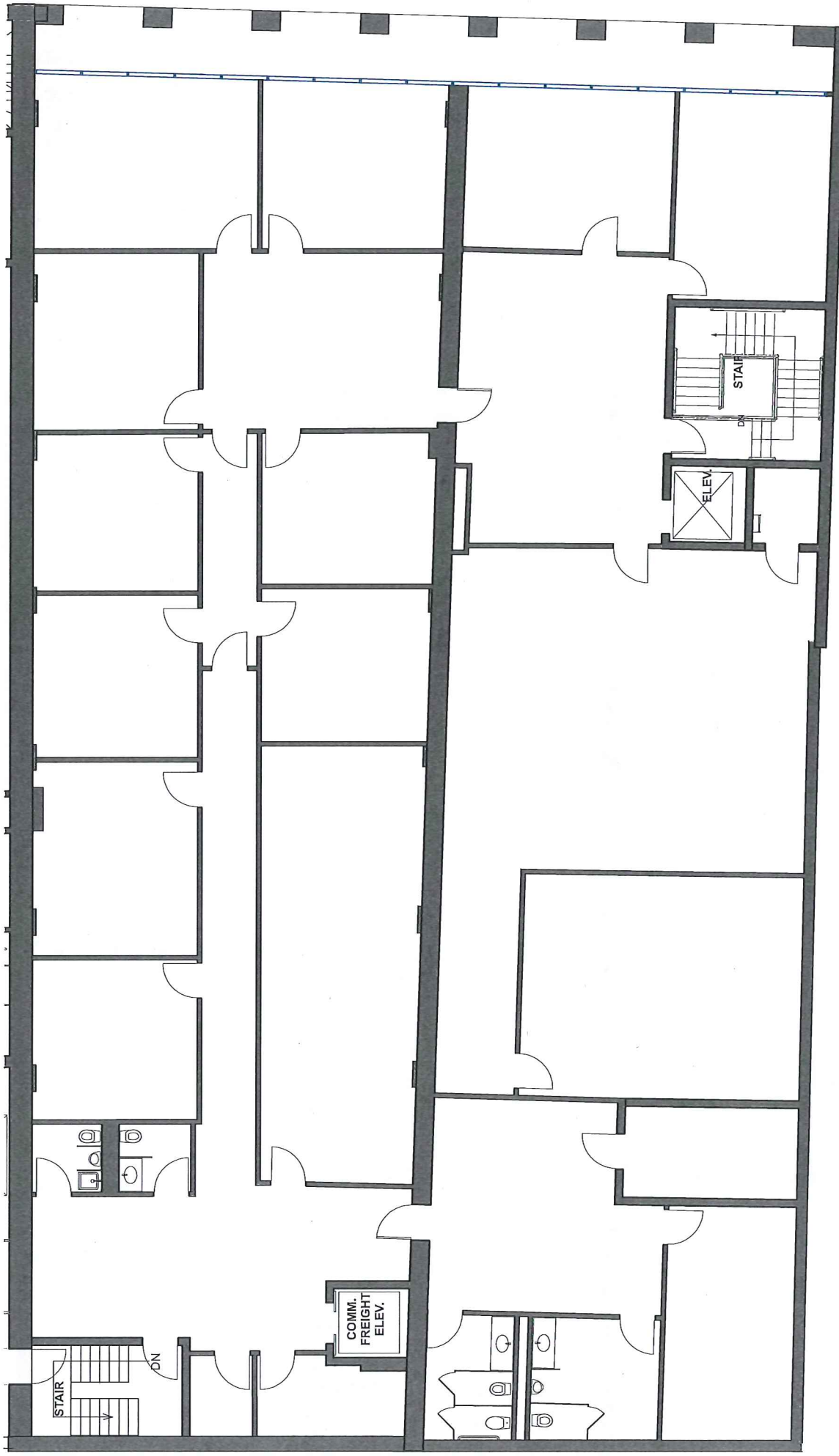
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1 EX. BASEMENT PLAN  
SCALE: 3/32" = 1'-0"

57 UNION STREET S.  
67 S. UNION ST.  
CONCORD, NC 28025  
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**EX. SECOND FLOOR PLAN**

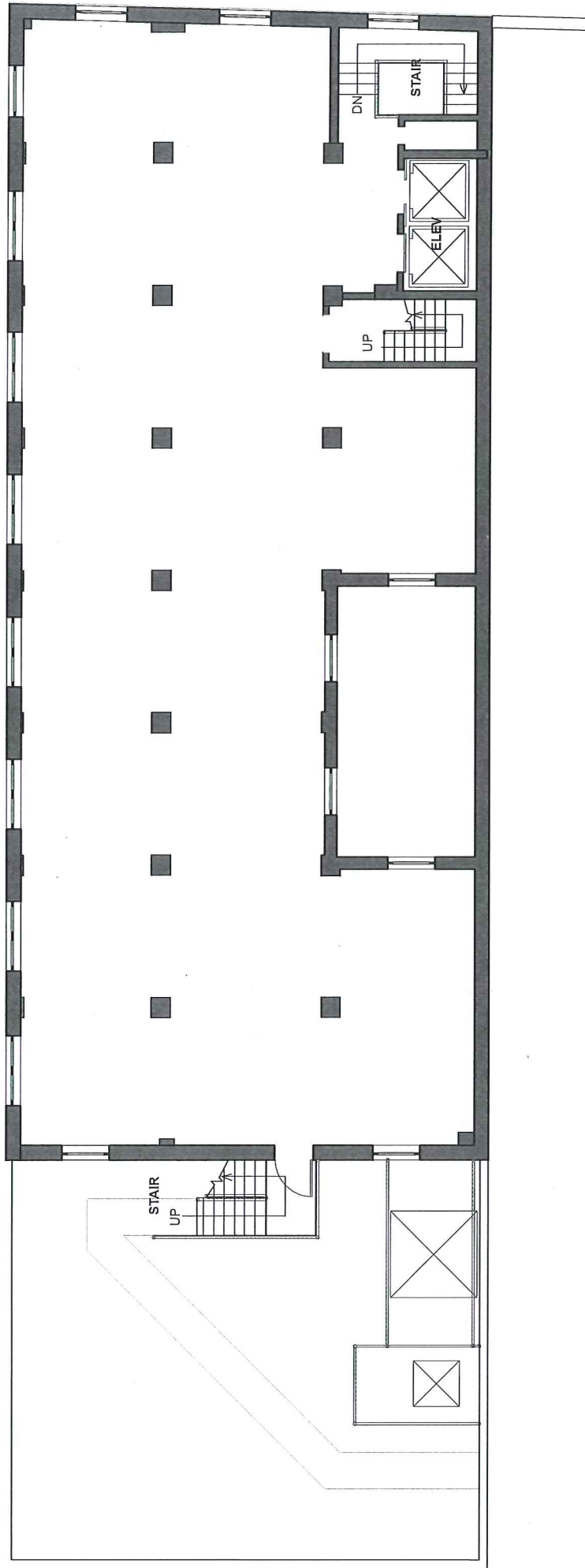
SCALE: 1/8" = 1'-0"



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**1 EX. SECOND FLOOR PLAN**

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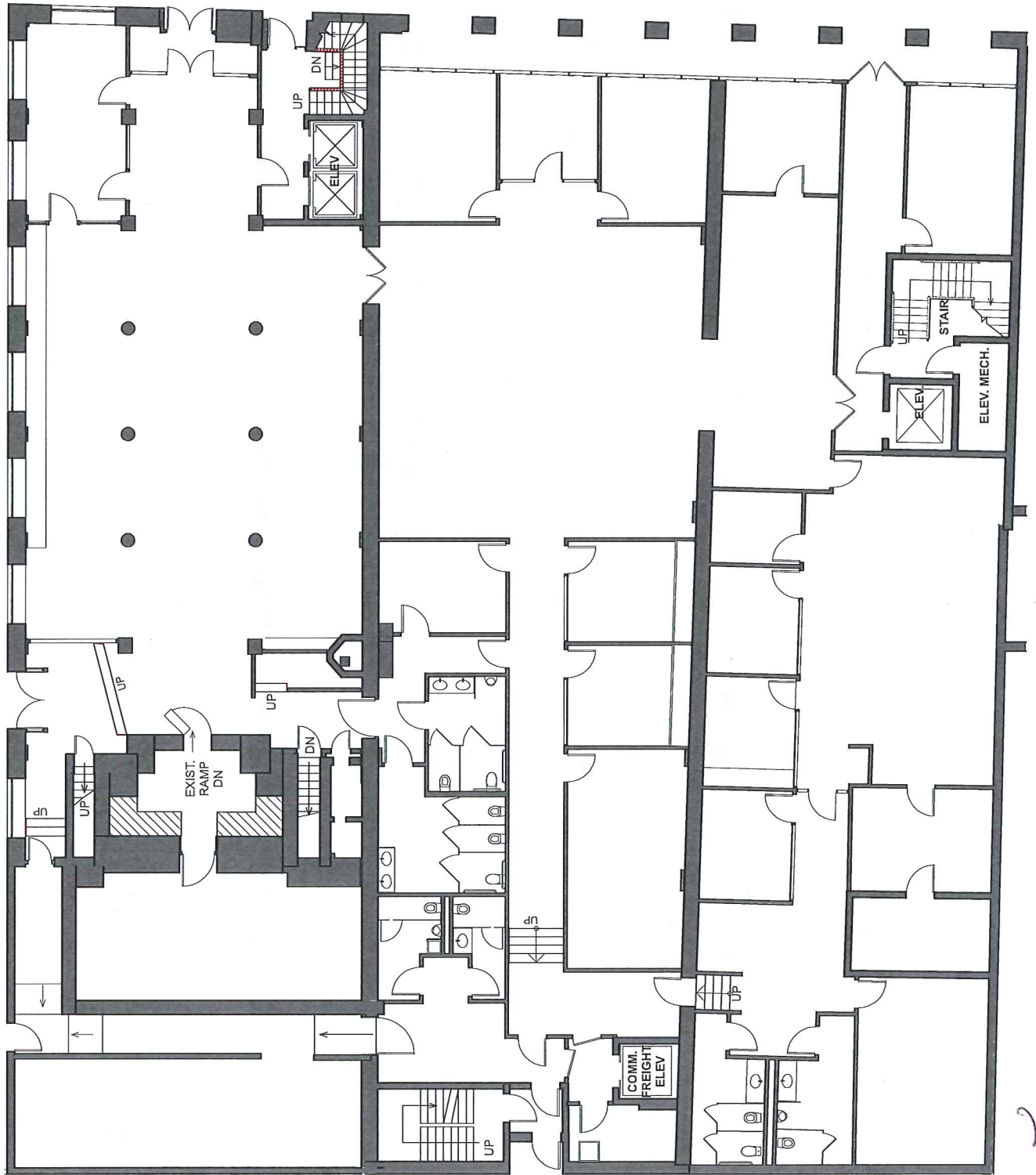


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# FIRST FLOOR PLAN

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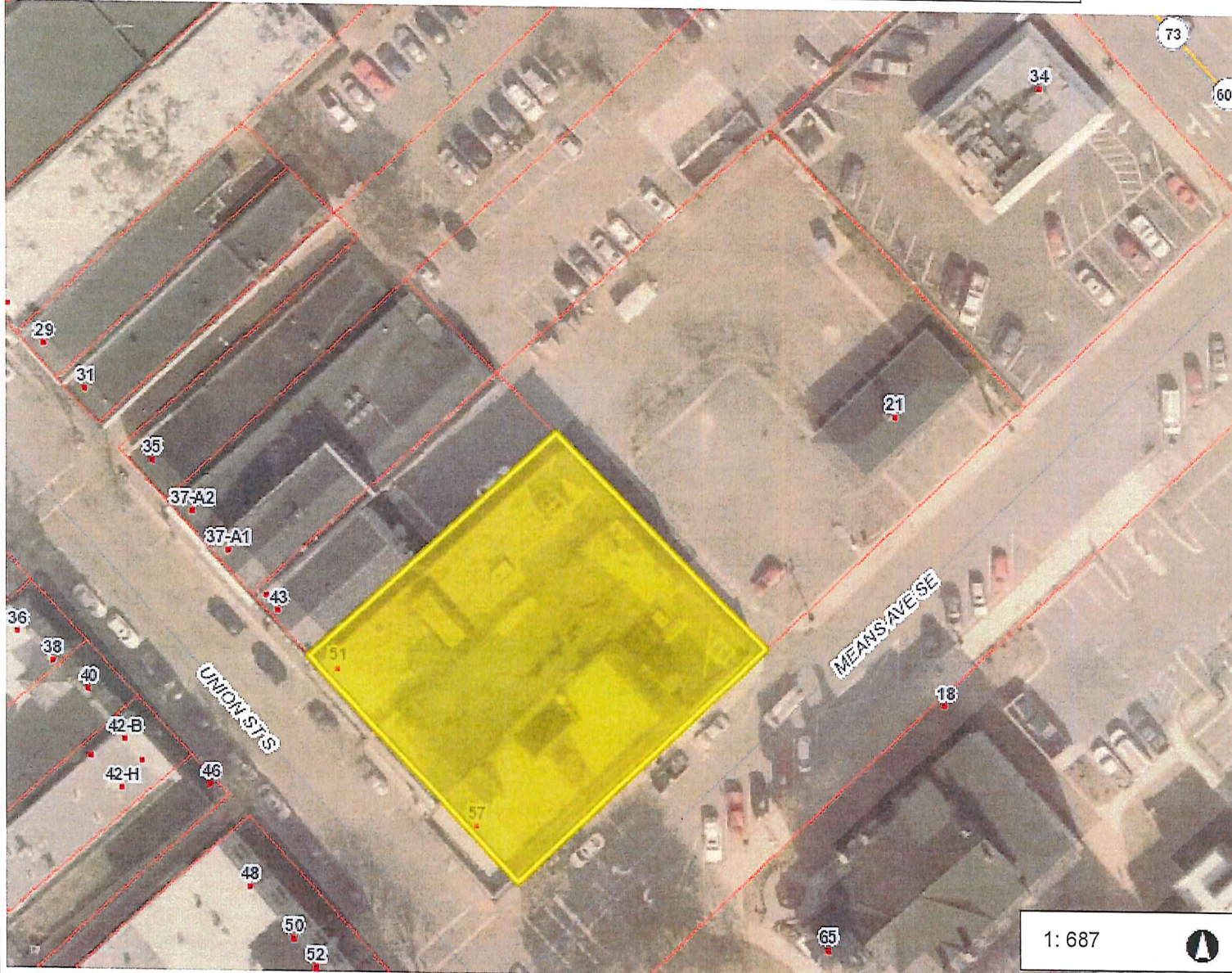
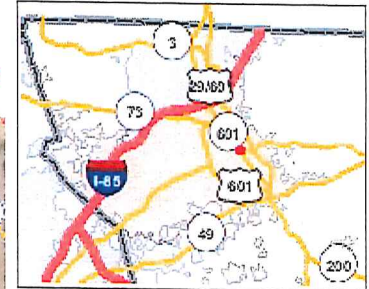
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**57 UNION STREET S**  
 475 UNION ST  
 CONCORD, NC 28025  
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25

# 57 Union St S Local Landmark Boundary



**Legend**

- Address Point
- Street Right-of-Way
- Parcels
- Speedways & Race Tracks
- Airports & Airstrips
- + Railroad
- Highways
  - Interstate
  - NC Highway
  - US Highway
- Roads
- Parks
- Concord City Limits Zoomed In
- Cabarrus County
- Structures
- Hillshade
  - High : 180
  - Low : 0
- Concord Zoomed In

1: 687



This map is a user-generated static output from a web-based mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise fully reliable. The City of Concord shall not be held liable for inaccurate content.

**Notes**

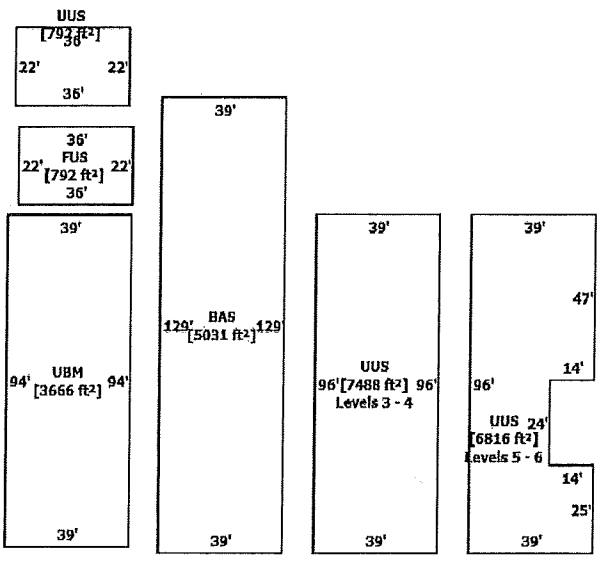
26

View All Cards Next Card

**CABARRUS COUNTY, NC**  
**REGEN TAG UMBRELLA LLC A NC LLC**  
 51 UNION ST S UNIT & 57 NC 59012  
 CONCORD CITY TAX (100), CONCORD DOWNTOWN TAX (100), COUNTY TAX (100)  
 Reval Year: 2016 Tax Year: 2018 NE/INT S UNION/MEANS ST  
 Appraised by 07 on 12/11/2013 50000 DOWNTOWN CONCORD

Return/Appeal Notes: Parcel: 5620 97 2749 0000  
 PLAT: / ID NO: 12 031 0054.00 0000  
 CARD NO. 1 of 3  
 1.000 LT SRC= Owner  
 TW-12 CI-02 FR-00 EX- AT- LAST ACTION 20180412

CONSTRUCTION DETAIL		MARKET VALUE								DEPRECIATION			CORRELATION OF VALUE		
Foundation - 3 Continuous Footing 4.00										FOBS	Functional Obsolescence	0.40000	CREDENCE TO MARKET	DEPR. BUILDING VALUE - CARD 198,560	
Sub Floor System - 5 Wood 11.00										EOBS	Economic Obsolescence	0.10000			DEPR. OB/XF VALUE - CARD 2,910
Exterior Walls - 21 Face Brick 25.00	USE 18	MOD 04	Area 13,493	QUAL 125	BASE RATE 122.63	RCN 1654648	EYB 1980	AYB 1924	Standard	0.38000	% GOOD 12.0	MARKET LAND VALUE - CARD 231,620			
Roofing Structure - 09 Rigid Frame w/Bar Joist 9.00	TYPE: OFFICE HIGH RISE > 4								OFFICE CONSTRUCTION			TOTAL MARKET VALUE - CARD 433,090			
Roofing Cover - 04 Built Up Tar and Gravel/Rubber 3.00	STYLE: 4 - 2.5 Stories or More											TOTAL APPRAISED VALUE - CARD 433,090			
Interior Wall Construction - 3 Plastered 26.00												TOTAL APPRAISED VALUE - PARCEL 852,130			
Interior Wall Construction - 6 Custom Interior 0.00												TOTAL PRESENT USE VALUE - PARCEL 0			
Interior Floor Cover - 14 Carpet 5.00												TOTAL VALUE DEFERRED - PARCEL 0			
Heating Fuel - 03 Gas 1.00												TOTAL TAXABLE VALUE - PARCEL \$ 852,130			
Heating Type - 06 Hot Water 8.00												PRIOR			
Air Conditioning Type - 03 Central 6.00												BUILDING VALUE 576,900			
Commercial Heat & Air - 3 Split Units 0.00												OBXF VALUE 43,610			
Structural Frame - 04 Masonry 6.00												LAND VALUE 231,620			
Ceiling & Insulation - 08 Not Suspended - No Insulation 2.00												PRESENT USE VALUE 0			
Average Rooms Per Floor - 10 Average Rooms Per Floor 0.00												DEFERRED VALUE 0			
Floor Number - 05 Floor 0.00												TOTAL VALUE 852,130			
Half-Bathrooms BAS - 0 FUS - 0 LL - 0												PERMIT			
Plumbing Fixtures 7.000												CODE DATE NOTE NUMBER AMOUNT			
Office BAS - 0 FUS - 0 LL - 0 0												ROUT: WTRSHD:			
<b>TOTAL POINT VALUE 113.000</b>												SALES DATA			
<b>BUILDING ADJUSTMENTS</b>												OFF. RECORD DATE DEED TYPE Q/UV/I SALES PRICE			
Quality 4 Above Average 1.1000												130700085 7 2018 SW A I 1850000			
Shape/Design 3 MF3 1.0000												083840069 8 2008 GW A I 0			
Size 1.0100												030070112 10 2000 SW U I 0			
TOTAL ADJUSTMENT 1.110												BUILDING AREA 5,823			
FACTOR												NOTES			
TOTAL QUALITY INDEX 125												SEE COMMENTS FOR CURRENT BUSINESSES FLRS. 2-5=95X39 stripped/gutted			
Click on image to enlarge															



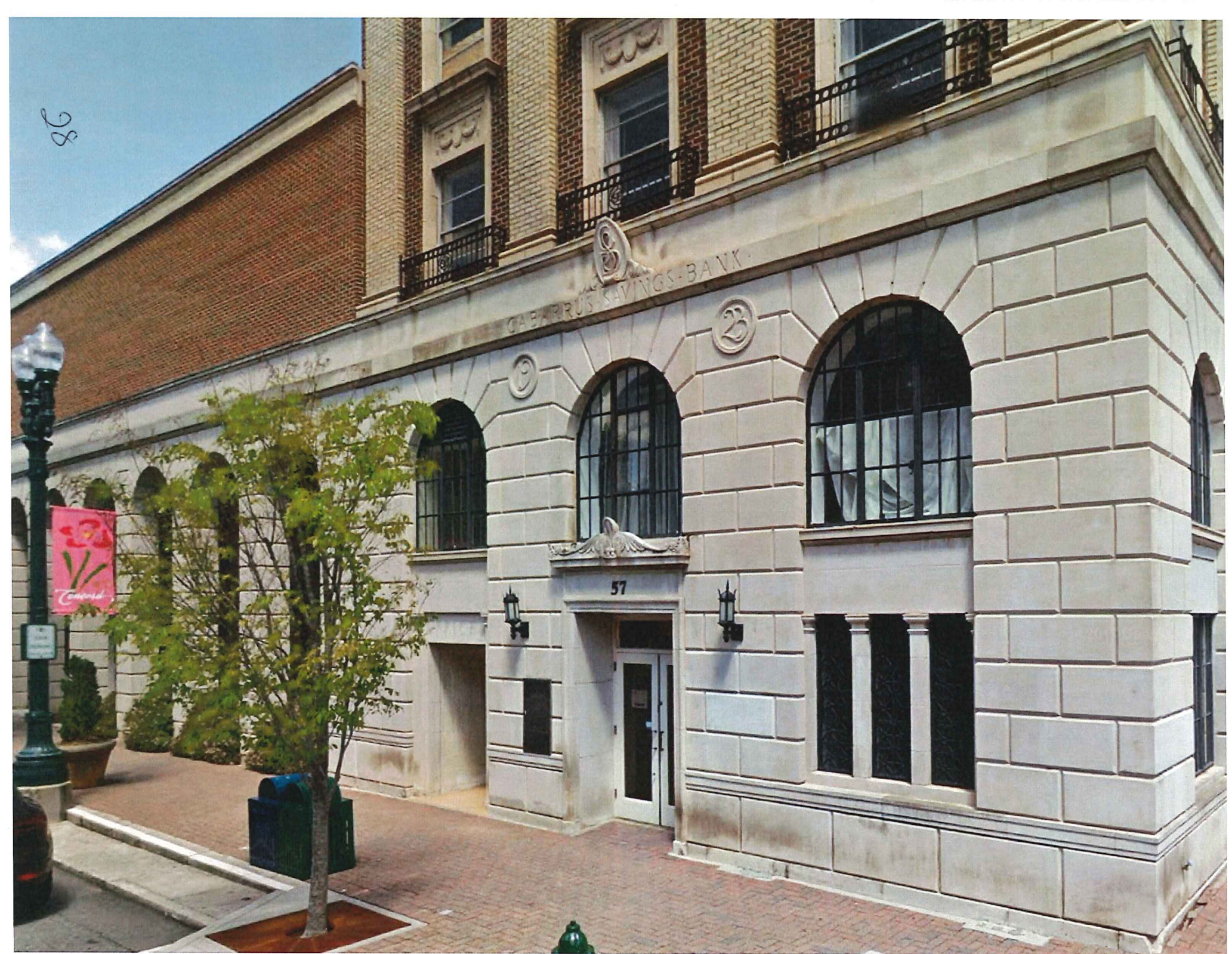
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BAS	5,031	100	616952	46	0	0	6	31,400.00	1	1	0.68	1924	1974	40		30	384
FUS	792	095	92218	18	15	270	22.00		100	1	1.20	1924	1985	S3		30	2138
UBM	3,666	025	112452	TOTAL OB/XF VALUE 2,906													
UUS	15,096	045	833026														
FIREPLACE	1 - None 0																
SUBAREA TOTALS	24,585	1,654,648															

**BUILDING DIMENSIONS** BAS=W39S129E39N129Area:5031;UUS(Llevels3-4)=S96E39N96W39Area:7488;UUS(Llevels5-6)=S96E39N25W14N24E14N47W39Area:6816;FUS=W336S22E36N22Area:792;UUS=W36S22E36N22Area:792;UBM=W39S94E39N94Area:3666;TotalArea:24585

HIGHEST AND BEST USE	USE CODE	LOCAL ZONING	FRON TAGE	DEPTH	DEPTH / SIZE	LND MOD	COND FACT	OTHER ADJUSTMENTS AND NOTES	ROAD TYPE	LAND UNIT PRICE	TOTAL LAND UNITS	UNT TYP	TOTAL ADJST	ADJUSTED UNIT PRICE	LAND VALUE	OVERRIDE VALUE	LAND NOTES
OFFICE	0400	CC	111	127	0.9400	2	1.0000	LOC	PS	2,200.00	112.000	FF	0.940	2,068.00	231616		0
<b>TOTAL MARKET LAND DATA</b>																	
<b>TOTAL PRESENT USE DATA</b>																	

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GABARRUS SAVINGS BANK

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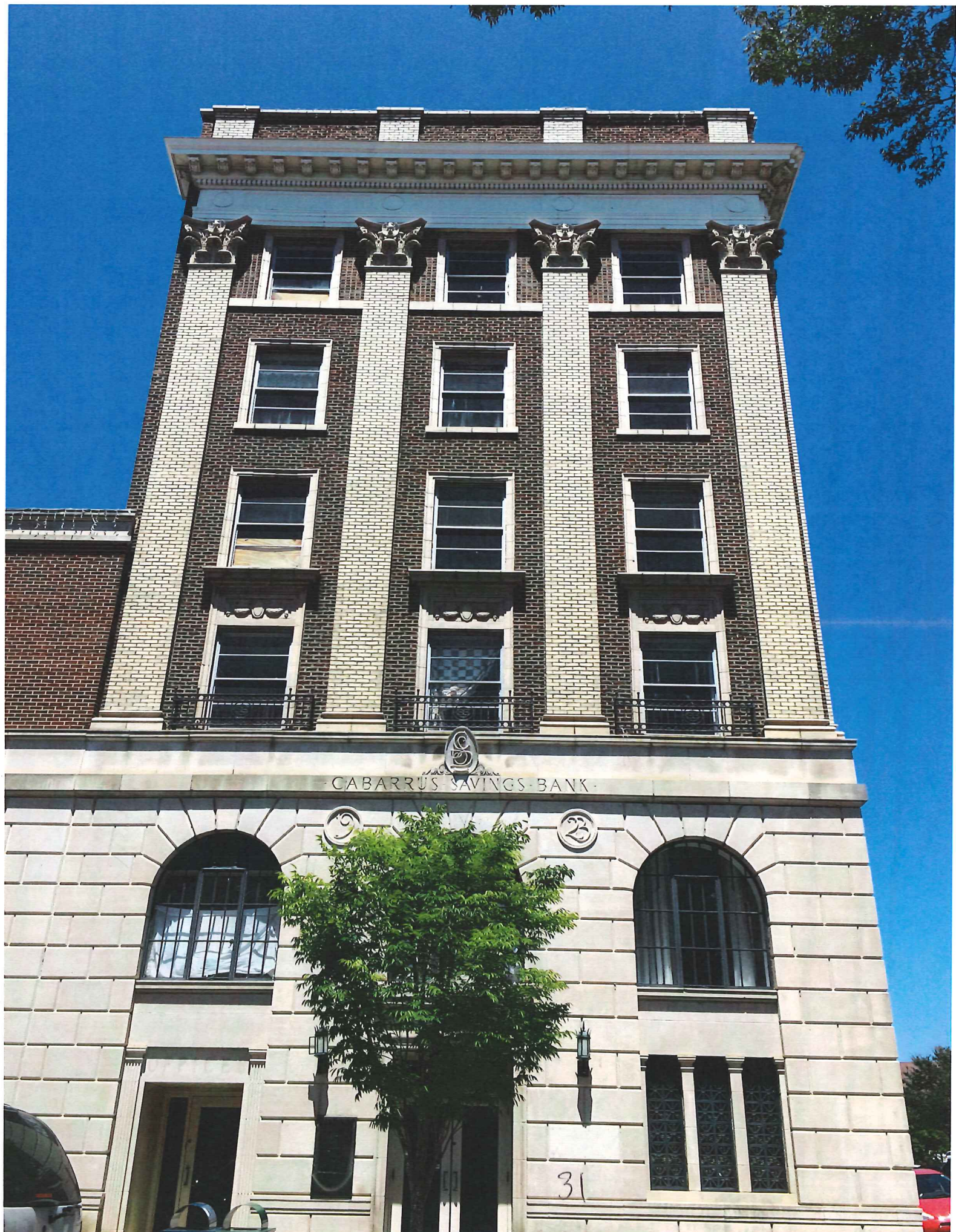
Central



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CABARRUS SAVINGS BANK

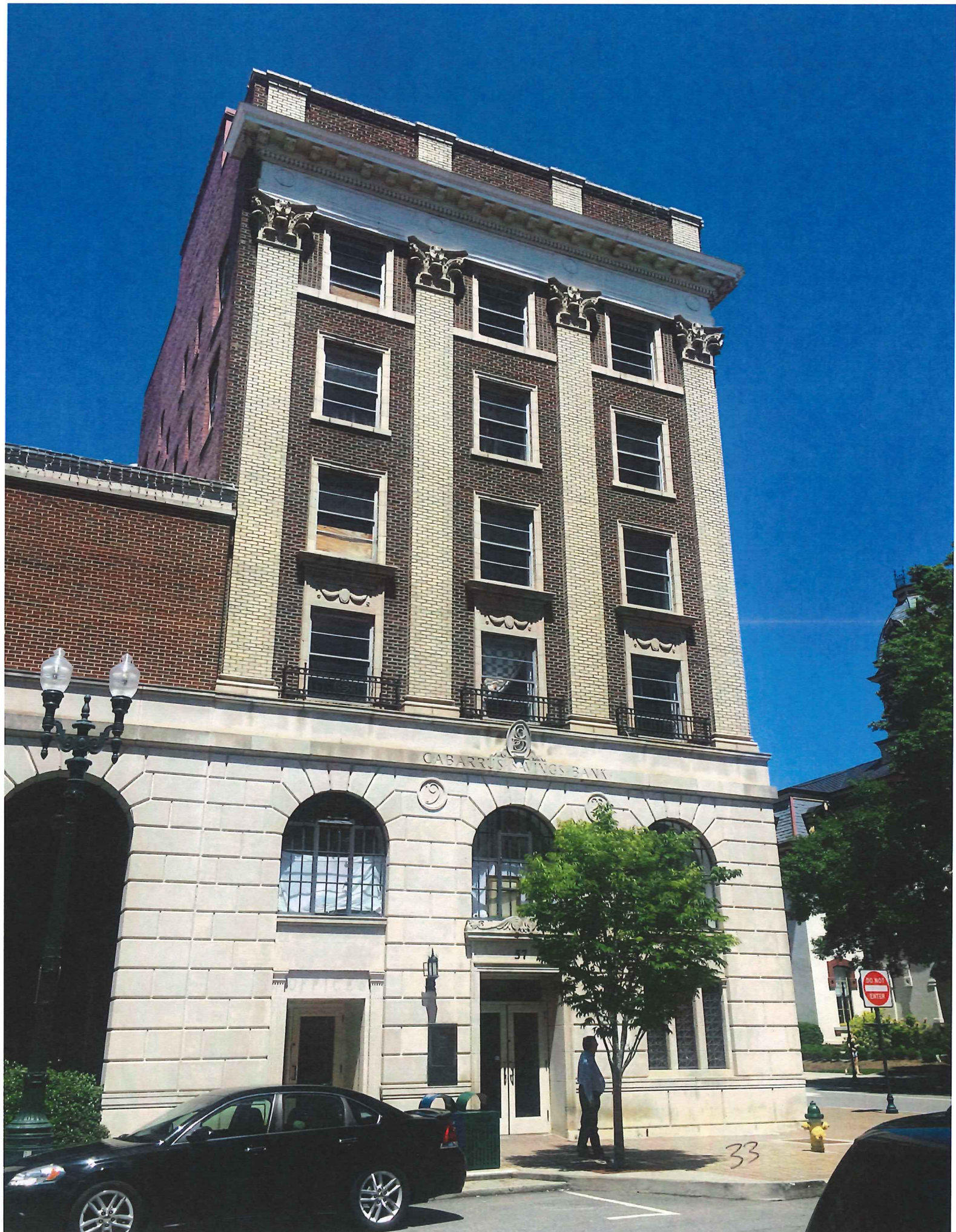
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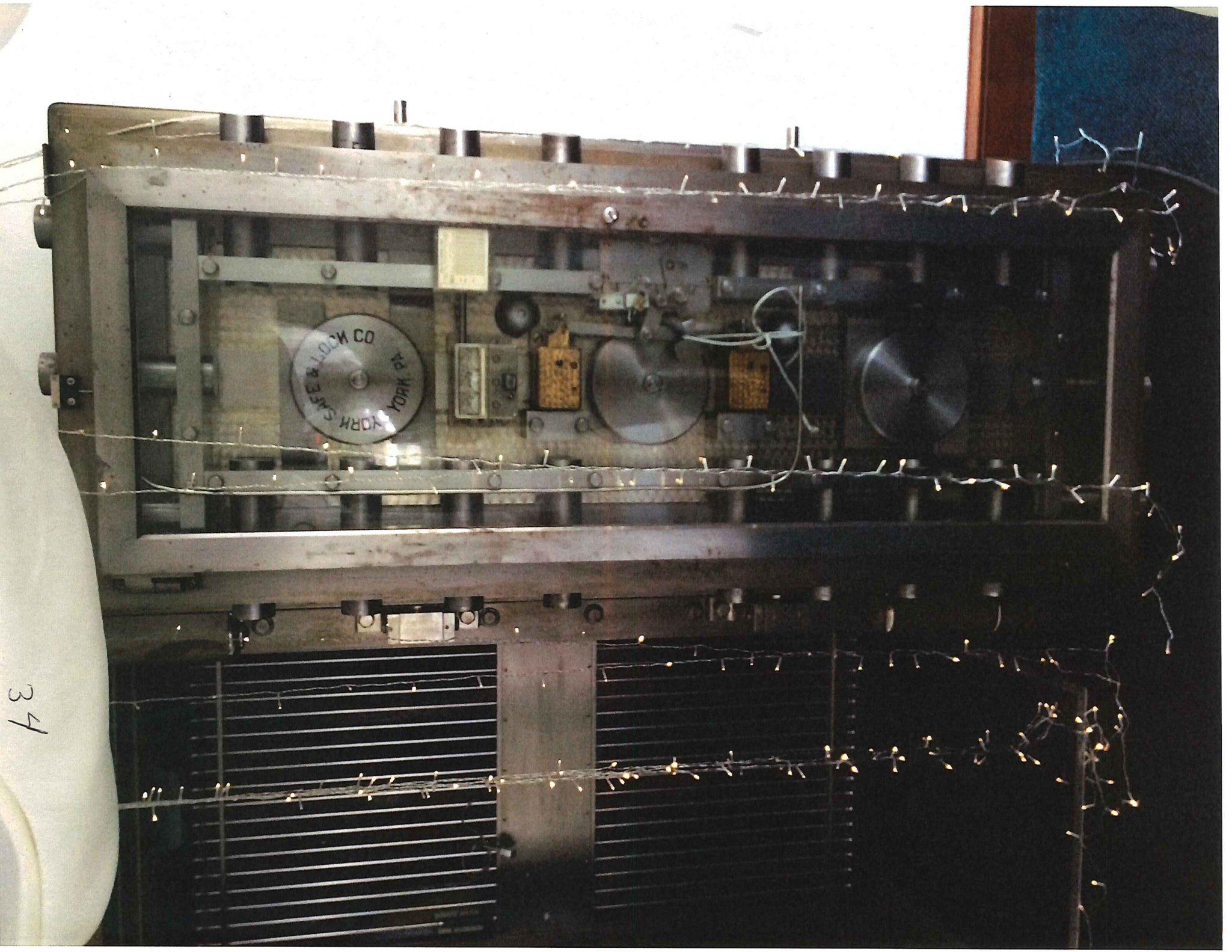
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CABARRUS WINGS BANK

33

NO RIGHT TURN  
ENTER



34









CABARRUS SAVINGS BANK



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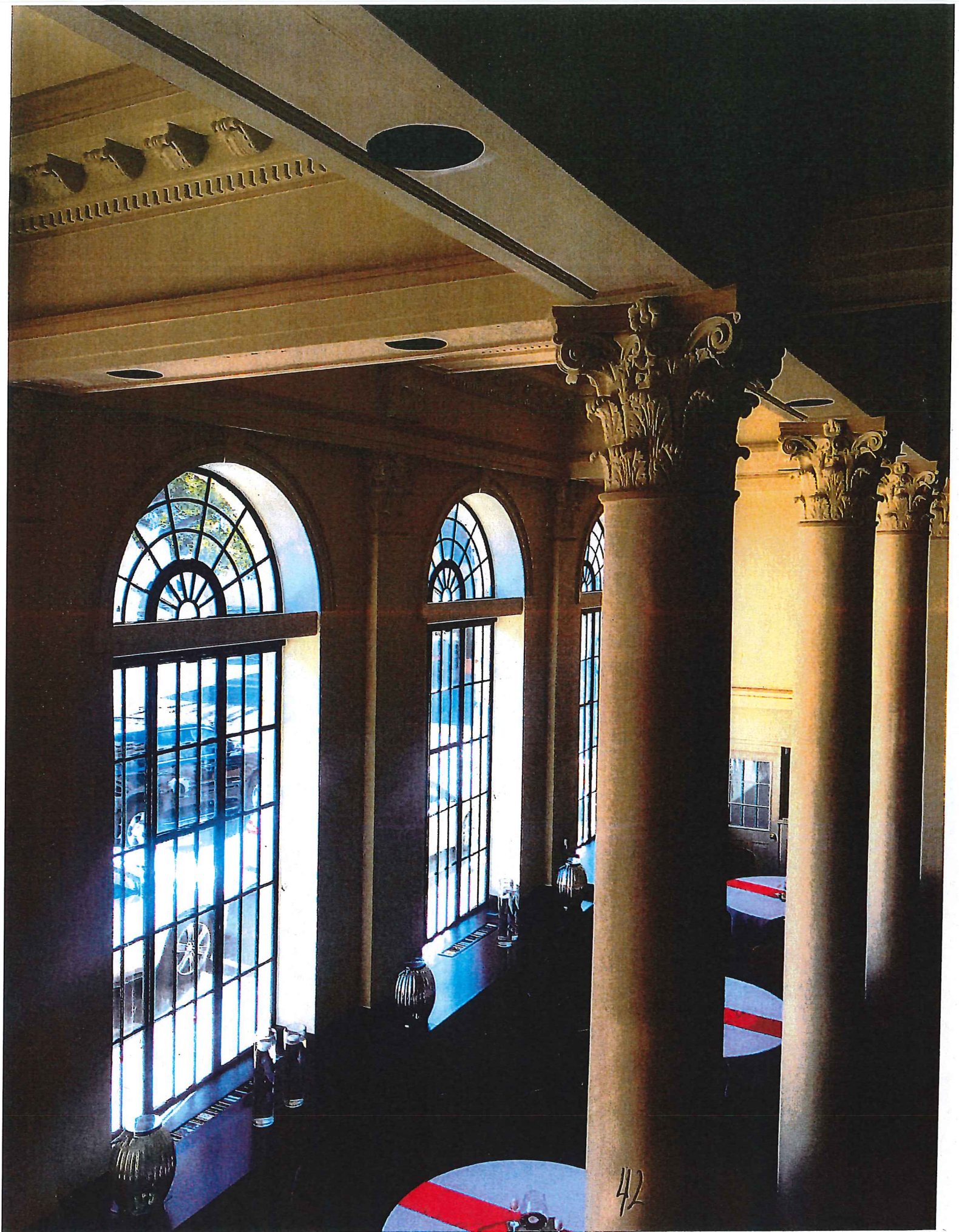




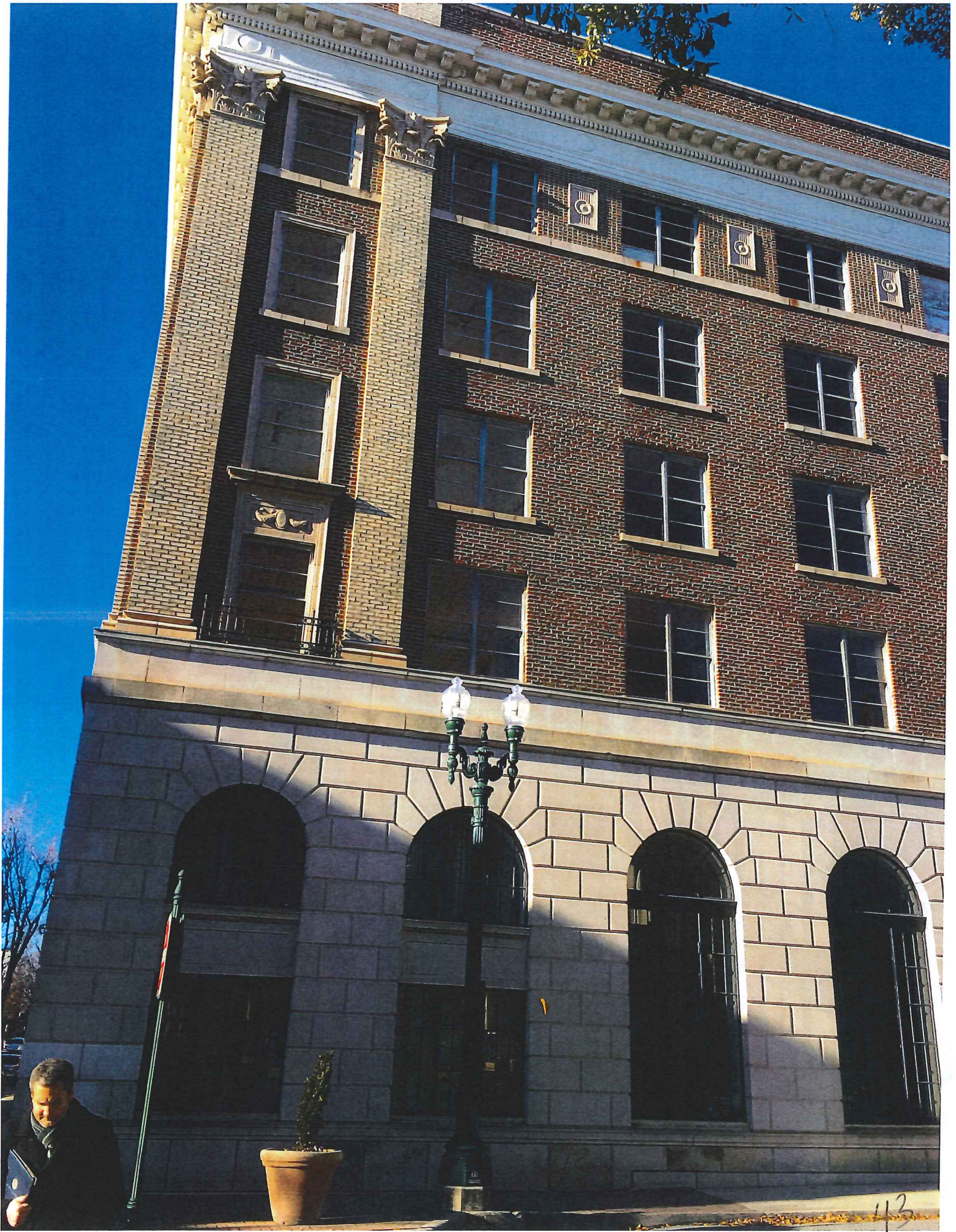


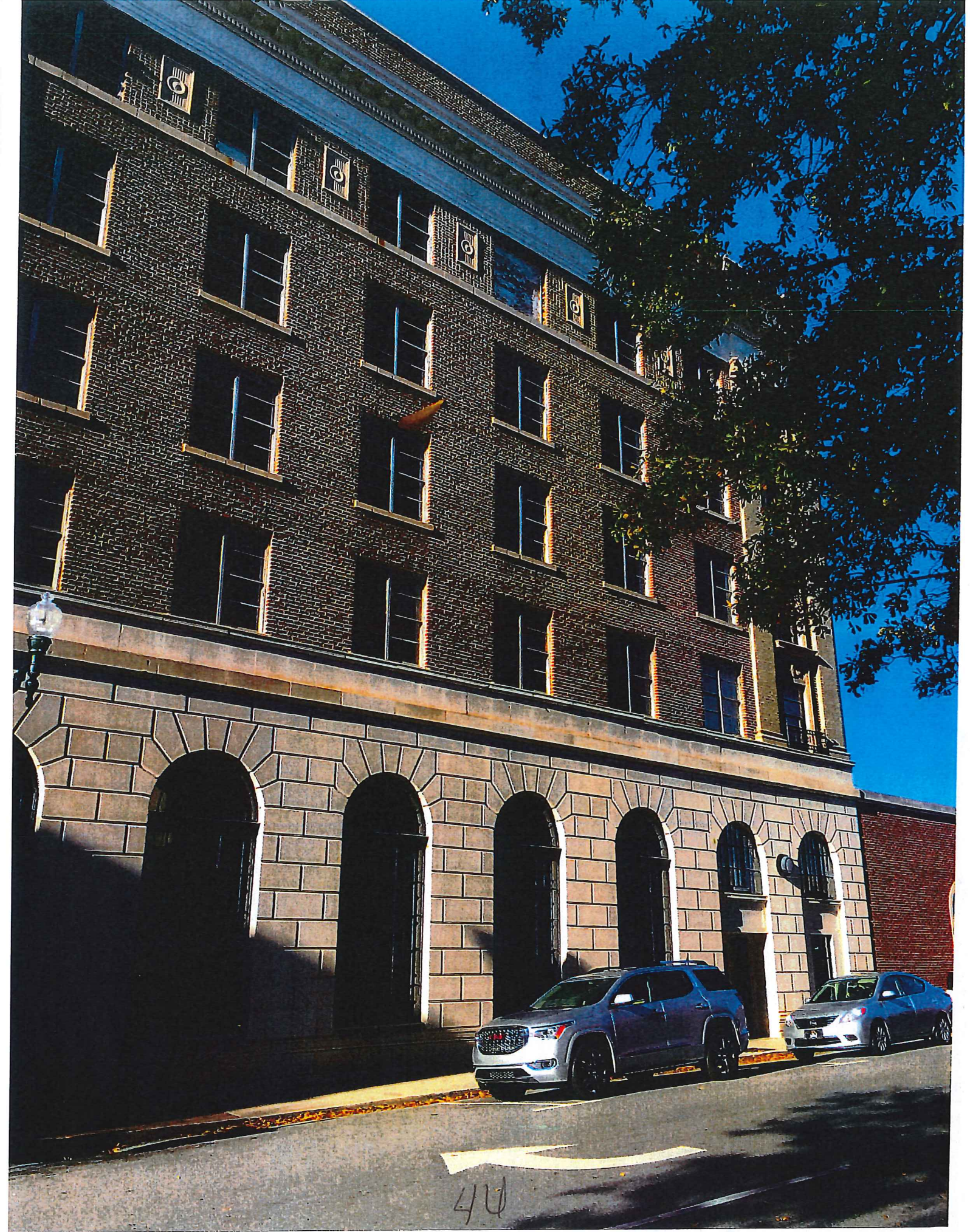
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101

45



104

105

46

ONE WAY  
→

