

P A S T
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June 30, 2023

Evan Kort, Associate Planner
City of Carmel-by-the-Sea
PO Box CC
Carmel, CA 93921

Re: SE Corner Dolores St. and 7th Ave., Carmel-by-the-Sea, CA
APN 010-145-022/023/024; DR 23-140: Northern California Savings & Loan

Dear Mr. Kort:

This letter evaluates the proposed alterations to the property located at the SE corner of Dolores Street and 7th Avenue, in Carmel-by-the-Sea, CA. PAST Consultants, LLC (PAST) completed a site visit to the property on June 20, 2023 to view the property's existing conditions and to evaluate project drawings for proposed alterations to the subject property.

The subject property contains the Northern California Savings & Loan Complex, constructed in 1972 in the Bay Region Modern style. Designed and executed by prominent local architects Walter Burde & Associates and Will Shaw & Associates, the building complex consists of a primary bank building located on the southeast corner of Dolores Street and 7th Avenue and a detached Community Room, whose shed-roofed design complements the larger bank building. An elevated walkway connects the bank building to the Community Room, creating a complex of two buildings integrated within the site. In 2023, the building was listed on the Carmel Historic Resources Inventory as an outstanding example of Modernist design by a prominent architectural team.

Previously, the Northern California Savings & Loan project has been featured in numerous publications, including:

- *Architecture of the Monterey Peninsula*, a book/exhibit at the Monterey Peninsula of Art, 1976;
- *Documentation and Conservation of the Modern Movement – Monterey*: A tour of the Monterey Region's iconic Modernist buildings conducted by DOCOMOMO, 2003;
- *Carmel, A History in Architecture*, Kent Seavey, 2007; and
- *Carmel Modernism*: A museum exhibit by the Monterey Area Architectural Resources Archive (MAARA) held at the Carl Cherry Center for the Arts, Carmel, 2016.

Proposed project

The property owner proposes the construction a mixed-use, commercial and residential project on the lot containing the Community Room (APN 010-145-023) and the adjacent lot to the south (APN 010-145-024). The proposed design does not include construction on the lot containing the Bank Building (APN 010-145-022). Design drawings by Jun A. Sillano, AIA, of International Design Group and dated 5/11/2023, were the documents reviewed for this historic assessment.

The project will allow retention of the Bank Complex, which includes the Bank Building, the Community Room and the Elevated Walkway connecting the two building masses. However, to facilitate the proposed project, the ornamented concrete wall to the south of the Community Room will be removed.

The following Historic Assessment Report provides a methodology, summarizes the historic status of the subject property, provides a property description and building chronology and an evaluation of the proposed alterations for conformance with the *Secretary of the Interior's Standards for the Treatment of Historic Properties*.

Project Methodology

PAST reviewed all relevant project files located at the City of Carmel-by-the-Sea planning and building departments as part of the project. A review of the relevant sections of the Carmel by-the-Sea Historic Context Statement (Carmel Historic Context Statement) was also conducted. A site visit was completed on June 20, 2023 to assess the building's existing conditions and to understand the proposed building alterations.

In addition, PAST performed research in local and regional repositories to determine the history of the ornamented concrete wall to the south and west of the Community Room.

Summary Property History

The subject property contains the Northern California Savings & Loan building complex. Completed in 1972 by Walter Burde and Associates and Will Shaw and Associates, the subject property was listed on the Carmel Historic Resources Inventory in 2023 under the Historic Context Statement's theme of Architectural Development in Carmel as a rare commercial example of the Bay Region Modern style. All relevant project data, property history and an evaluation of historic significance are presented on the DPR523 forms completed in January 2023.¹

¹ PAST Consultants, LLC. *Northern California Savings and Loan* (DPR523 forms), 1/3/2023. These forms update and replace the DPR523 forms prepared by Richard N. Janick, architectural historian in 2001.

Property Description

The DPR523 forms provide a comprehensive set of photographs of the bank building and the Community Room. The following description focuses on the Community Room, and its surrounding ornamented concrete wall as the project proposes to remove one of the remaining site features dating to the building's period of significance.

The ornamented concrete wall frames the Community Room and runs in an E-shaped pattern along Dolores Street and turns to the east within the lot. Designed by Brad Bowman and completed in 1972 by Ornamented Concrete, Inc. of Carmel-by-the-Sea, the wall was commissioned by Burde and Shaw as part of the overall project. Originally, the south section of the wall returned toward the Community Room. In 2014, the Dolores Street section of the ornamented concrete wall was cut down and the portion of the southern wall that returned toward the building was removed. A small stucco wall was also constructed (**Figures 1 - 3**).



Figures 1 and 2. Left image looks north at the site. Constructed in 2014, the wall in the foreground is not a historic addition to the site. The original ornamented concrete wall is shown with an arrow. Right image details the Community Room looking northwest, with the 2014 stucco wall shown.

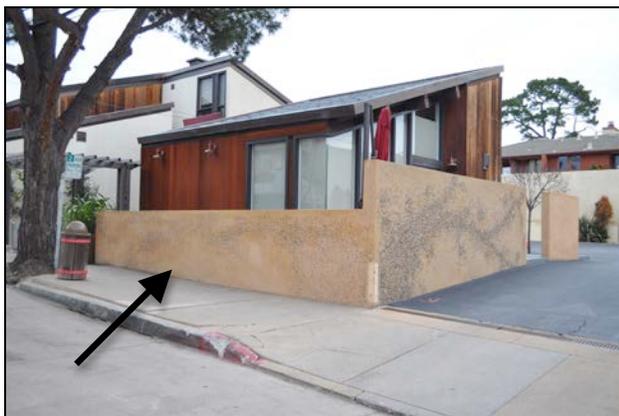


Figure 3. View of Community Room taken from Dolores Street, showing the wall cut down (arrow). The southern section retains its original height.

Community Room and Site Landscape: Building Chronology

1. Permit # 72-80, 10/26/1972: \$250,000 for construction of bank and Community Room. Will Shaw and Associates and Walter Burde, architects; Carl Swenson, Inc., contractor. Landscape walls designed and constructed by Ornamental; Concrete, Inc. of Carmel
2. Permit # 78-132, 8/4/1978: \$30,000 for interior remodel. Holowinski & Blevins, planning architect; Hampshire Construction, contractor.
3. Permit #13-170C, 9/5/2013: Interior remodel. Adam Jeselnick, architect; Hare Construction, contractor. Design review for this permit completed in 2014.
7. Permit #DR 14-23C. As built drawings submitted and design review approved for interior remodel of Community Room and site landscape modifications:
 - Site: Install new asphalt overlay, install two freestanding trellises between Bank Building and Community Room. Remove original wall at southwest corner of site and install new concrete planter. Remove existing wood fence at south property line and install new stucco wall. Install small concrete wall and planter southeast of Community Room. Install new trash bin enclosure at southeast corner of site.
 - Ornamented Concrete Wall: Modify original ornamented concrete wall: cut down section running along Dolores Street; removes section of ornamented concrete wall south of the Community Room where it returns to the building. Construct new stucco wall to the east (**Figure 4**).

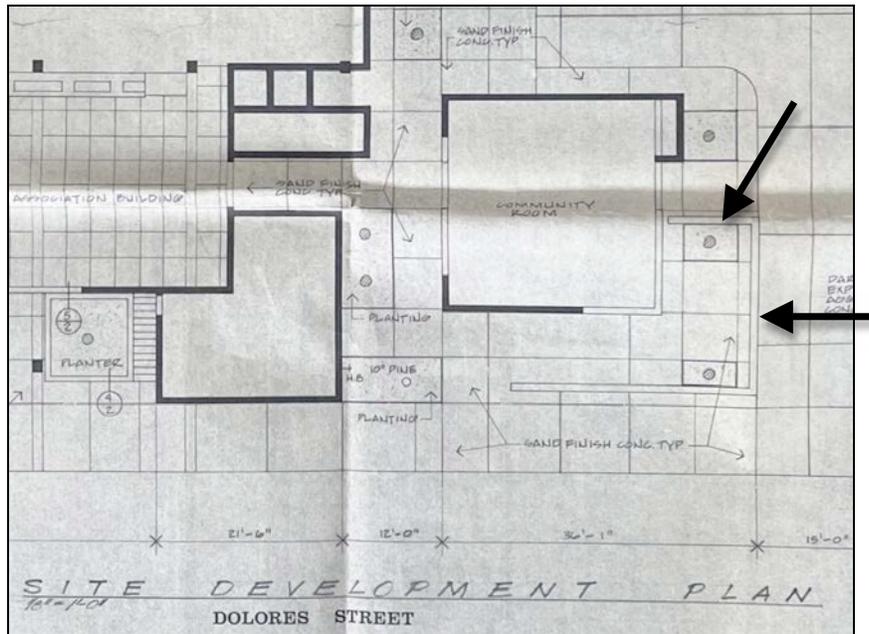


Figure 4. Detail of March 15, 1972 Site Plan showing the original layout of the ornamented concrete wall. The top arrow indicates the section of wall that was removed. Bottom arrow indicates the remaining intact wall section.

Ornamented Concrete Wall: History

Ornamented Concrete, Incorporated was founded by Brad Bowman of Carmel Valley. The company specialized in handmade site alterations rendered in concrete and stucco. Ornamented concrete became popular with Mid-Century architects as Brad Bowman perfected his process in the late 1950s. On the Northern California Savings and Loan complex, the method was applied to the landscape walls framing the Community Room, and to the east wall of the Bank Building. The use of the ornamented concrete method on both the Bank Building and the site originally linked the building to its surroundings (**Figure 5**).



Figure 5. Looking northwest at the east elevation of the Bank Building, the ornamented concrete wall shown.

The Ornamented Concrete firm’s work also includes site work and fountains for Edward Durell Stone’s Community Hospital of the Monterey Peninsula, as well as ornamented concrete site features and the decorative shell motifs installed on the Shell Gas Station on San Carlos Street and Fifth Avenue, designed by Burde and Shaw and listed on the Carmel-by-the-Sea Historic Resources Inventory.²

A camouflage expert during World War II, Brad Bowman pioneered a process for using exposed aggregate concrete in construction projects, developing a methodology for using various aggregate combinations to create artistic compositions that were used as building walls, concrete paving or landscape walls. Brad Bowman used a simple technique: a V-shaped blade stamped patterns within the concrete, a term he labeled “Ornamented Concrete.” Exposed aggregate, rocks or pebbles were inserted into the wet concrete in various patterns. This revolutionary process labeled Brad Bowman the “father of stamped concrete.”

Bowman formulated his stamped-concrete idea when he practiced imprinting patterns in wet sand on the beach at the end of Ocean Avenue in Carmel. Early commissions included ornamented concrete driveways for luxury homes in Carmel and Pebble Beach. In 1970 Brad Bowman founded the Bomanite Corporation in Madera, California. He patented his early ornamented concrete process

² See *Carmel Pine Cone*, 4/19/1962, p4; “Brad Bowman,” *Carmel Valley Outlook*, 10/18/1962, p8 and “Rustic Atmosphere,” *Carmel Pine Cone*, 5/12/1966, p20, courtesy Harrison Memorial Library, Carmel.

as “Bomanite” and developed international licenses in the 1980s and 1990s. The Bomanite Corporation remains in business today. In 2012, Brad Bowman was honored with induction into the Decorative Concrete Hall of Fame.³

For the subject building, a 1972 photograph of the wall’s installation appeared in local newspapers. While Brad Bowman designed these site features, his daughter, Tani Bowman assisted in design and application. Local newspapers indicate that the selection and placement of each rounded stone was meticulous, with each stone’s size and shape being important to the overall pattern (**Figure 6**).

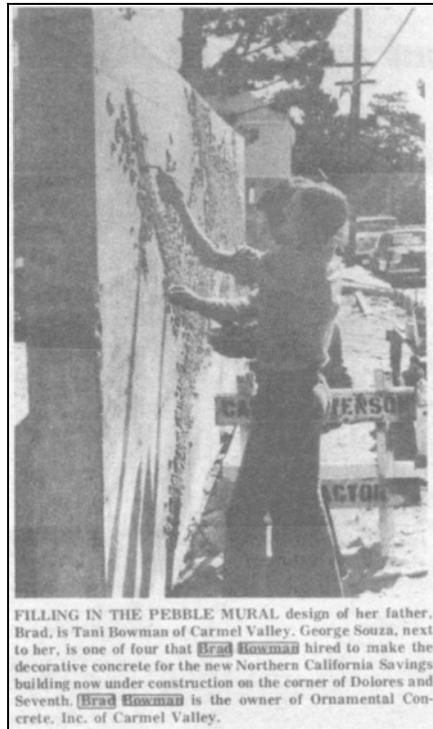


Figure 6. Image of Tani Bowman adding stones to the ornamented concrete wall during project construction in 1972 (Courtesy: Harrison Memorial Library, Carmel)⁴

Historic Integrity of the Site Features

The original parking lot paving, including the indication of individual parking stalls, both of which used contrasting exposed aggregate concrete, has been removed and/or covered with asphalt paving as part of the 2014 site improvements. Sand finish concrete also served as paving around the Bank Building and between the Bank Building and the Community Room. This finish was also replaced in 2014. Original fencing on the south and east property lines and most original tree plantings have been removed.

³ *Polk’s City Directories: 1958 – 1970*; “Bowmanite’s Culture of Invention with Concrete,” Joe Maty, *Concrete Décor*, Vol. 16, No. 1, January 2016.

⁴ Image from the *Carmel Valley Outlook*, 10/19/1972, p15, courtesy Harrison Memorial Library, Carmel.

In 2014, the ornamented concrete wall around the Community Room's southeast corner was altered with the Dolores Street-facing wall cut down and the south section removed where it returned toward the Community Room building. A poorly designed stucco wall was placed to the east of the original wall at this time (**Figures 1 and 2**).

Based on the numerous alterations to the site and the original Burde/Shaw landscape design, this report concludes that the original landscape design south and east of the Community Room has lost substantial historic integrity. However the south portion of the ornamented concrete wall remains intact enough to reveal the original stone pattern.

Evaluation of Proposed Alterations

The Secretary of the Interior's Standards

The *Secretary of the Interior's Standards for the Treatment of Historic Properties (Standards)* provides the framework for evaluating the impacts of additions and alterations to historic buildings. The *Standards* describe four treatment approaches: preservation, rehabilitation, restoration and reconstruction. The *Standards* require that the treatment approach be determined first, as a different set of standards apply to each approach. For the proposed project, the treatment approach is rehabilitation. The *Standards* describe rehabilitation as:

In *Rehabilitation*, historic building materials and character-defining features are protected and maintained as they are in the treatment Preservation; however, an assumption is made prior to work that existing historic fabric has become damaged or deteriorated over time and, as a result, more repair and replacement will be required. Thus, latitude is given in the Standards for Rehabilitation and Guidelines for Rehabilitation to replace extensively deteriorated, damaged, or missing features using either traditional or substitute materials. Of the four treatments, only Rehabilitation includes an opportunity to make possible an efficient contemporary use through alterations and additions.⁵

The ten *Standards* for rehabilitation are:

1. A property will be used as it was historically or be given a new use that requires minimal change to its distinctive materials, features, spaces, and spatial relationships.
2. The historic character of a property will be retained and preserved. The removal of distinctive materials or alteration of features, spaces, and spatial relationships that characterize a property will be avoided.
3. Each property will be recognized as a physical record of its time, place, and use. Changes that create a false sense of historical development, such as adding conjectural features or elements from other historic properties, will not be undertaken.

⁵ *The Secretary of the Interior's Standards for the Treatment of Historic Properties* (accessed via <http://www.nps.gov/hps/tps/standguide/>).

4. Changes to a property that have acquired historic significance in their own right will be retained and preserved.
5. Distinctive materials, features, finishes, and construction techniques or examples of craftsmanship that characterize a property will be preserved.
6. Deteriorated historic features will be repaired rather than replaced. Where the severity of deterioration requires replacement of a distinctive feature, the new feature will match the old in design, color, texture, and, where possible, materials. Replacement of missing features will be substantiated by documentary and physical evidence.
7. Chemical or physical treatments, if appropriate, will be undertaken using the gentlest means possible. Treatments that cause damage to historic materials will not be used.
8. Archeological resources will be protected and preserved in place. If such resources must be disturbed, mitigation measures will be undertaken.
9. New additions, exterior alterations, or related new construction will not destroy historic materials, features, and spatial relationships that characterize the property. The new work shall be differentiated from the old and will be compatible with the historic materials, features, size, scale and proportion, and massing to protect the integrity of the property and its environment.
10. New additions and adjacent or related new construction will be undertaken in such a manner that, if removed in the future, the essential form and integrity of the historic property and its environment would be unimpaired.

Evaluation of Proposed Alterations

Comments on Design Drawings

Based on a review of the design drawings, the following is recommended:

- Sheet A1.0, Site Plan: Elevated walkway between Community Room and Bank Building is not shown. Please indicate the elevated walkway clearly.
- Sheet A1.1, Site Demolition Plan: Elevated walkway appears to be shown as dashed lines. Please add note that the elevated walkway is to remain. Add to note in middle of drawing: “All structures & pavement inside property lines shall be demolished U.O.N. except for existing Community Room Building and Elevated Walkway.
- Sheet A6.0, West Elevation. Recommend the removal of decorative ceramic tile from the west elevation of Building 2 and replace it with the same stucco finish as Building 1. This will allow the proposed west elevation to read like an arcaded block and will allow the Community Room building to stand out.

Evaluation of Proposed Project

The proposed building alterations do not include construction on the lot containing the Bank Building (APN 010-145-022). Proposed alterations to the adjacent southern lot containing the Community Room (APN 010-145-023) include the removal of the ornamented concrete wall south of the Community Room and the proposed project to the south and east of the Community Room.

The following lists the ten *Standards* for rehabilitation in italics, with an evaluation given below each *Standard*.

1. *A property will be used as it was historically or be given a new use that requires minimal change to its distinctive materials, features, spaces, and spatial relationships.*

Although the subject property has changed from a commercial bank to a commercial restaurant use, the subject building's current use has required minimal changes to its distinctive exterior materials, features, spaces, and spatial relationships in keeping with this *Standard*.

2. *The historic character of a property will be retained and preserved. The removal of distinctive materials or alteration of features, spaces, and spatial relationships that characterize a property will be avoided.*

The original spatial relationship between the bank building and the Community Room is a primary character-defining feature of the site. The proposed project allows the spatial relationship between the Bank Building and the Community Room to remain, as well as the elevated walkway connecting the two buildings.

The distinctive concrete site features, original paving and fencing have been removed to the south and east of the Community Room, with the exception of the ornamented concrete wall. A recommendation for the ornamented concrete wall's removal is proposed and included at the end of this document.

The proposed project is in conformance with this *Standard*.

3. *Each property will be recognized as a physical record of its time, place, and use. Changes that create a false sense of historical development, such as adding conjectural features or elements from other historic properties, will not be undertaken.*

The proposed project does not add conjectural features or elements from other historic properties that would confuse the remaining character-defining features of the subject property. The project is consistent with this *Standard*.

4. *Changes to a property that have acquired historic significance in their own right will be retained and preserved.*

This *Standard* does not apply because no changes to the property have acquired historic significance.

5. *Distinctive materials, features, finishes, and construction techniques or examples of craftsmanship that characterize a property will be preserved.*

With the exception of the ornamented concrete wall, the original landscape and paving features of the 1972 Burde/Shaw design have been removed or obscured. Maintaining the entirety of the Bank Complex, including the Bank Building, the Community Room and the elevated walkway connecting the buildings, is in conformance with this *Standard*. A recommendation for the removed section of the ornamented concrete wall is included at the end of this document.

6. *Deteriorated historic features will be repaired rather than replaced. Where the severity of deterioration requires replacement of a distinctive feature, the new feature will match the old in design, color, texture, and, where possible, materials. Replacement of missing features will be substantiated by documentary and physical evidence.*

It is recommended that any deteriorated exterior cladding and roof elements for the Community Room be repaired, rather than replaced, in conformance with this *Standard*.

7. *Chemical or physical treatments, if appropriate, will be undertaken using the gentlest means possible. Treatments that cause damage to historic materials will not be used.*

Physical treatments to repair exterior cladding for the Community Room shall use the safest methods for a given substrate, in conformance with this *Standard*.

8. *Archeological resources will be protected and preserved in place. If such resources must be disturbed, mitigation measures will be undertaken.*

This *Standard* does not apply, as the identification of archaeological features is not within the scope of work for this Phase Two historical report.

9. *New additions, exterior alterations, or related new construction will not destroy historic materials, features, and spatial relationships that characterize the property. The new work shall be differentiated from the old and will be compatible with the historic materials, features, size, scale and proportion, and massing to protect the integrity of the property and its environment.*

This *Standard* does not apply as no alterations are proposed for the Bank Complex, with the exception of the removal of the ornamented concrete wall.

10. *New additions and adjacent or related new construction will be undertaken in such a manner that, if removed in the future, the essential form and integrity of the historic property and its environment would be unimpaired.*

This *Standard* does not apply as no alterations are proposed for the Bank Complex, with the exception of the ornamented concrete wall.

Conclusions on Proposed Project

The proposed project is in conformance with the *Standards* because they allow Bank Complex, including the Bank Building, the Community Room and the elevated walkway connecting the buildings to remain. This will retain the original spatial relationships between the separate building masses and provide sufficient historic integrity for the Building Complex to maintain listing on the Carmel Historic Resources Inventory.

However, the proposed project removes the remaining intact section of the ornamented concrete wall south of the Community Room. A recommendation for this loss is proposed below.

Ornamented Concrete Wall: Proposed Recommendation for Project Consistency



Figure 7. Remaining intact section of the ornamented concrete wall.

The remaining intact section of the Bowman-designed ornamented concrete wall is shown above (**Figure 7**). This section still reveals its original stone pattern and sand finish. This report recommends that the removed section of the wall be preserved and replaced at another location on the site. A potential location would be in the parking lot within proximity of the ornamented concrete wall on the east elevation of the Bank Building. This location would allow interpretation of the removed feature on the original site and provide a link to the original Burde/Shaw design.

Conclusion

In conclusion, the proposed project is consistent with the *Secretary of the Interior's Rehabilitation Standards*.

Please contact me if you have any questions about this evaluation.

Sincerely,

Seth A. Bergstein, Principal