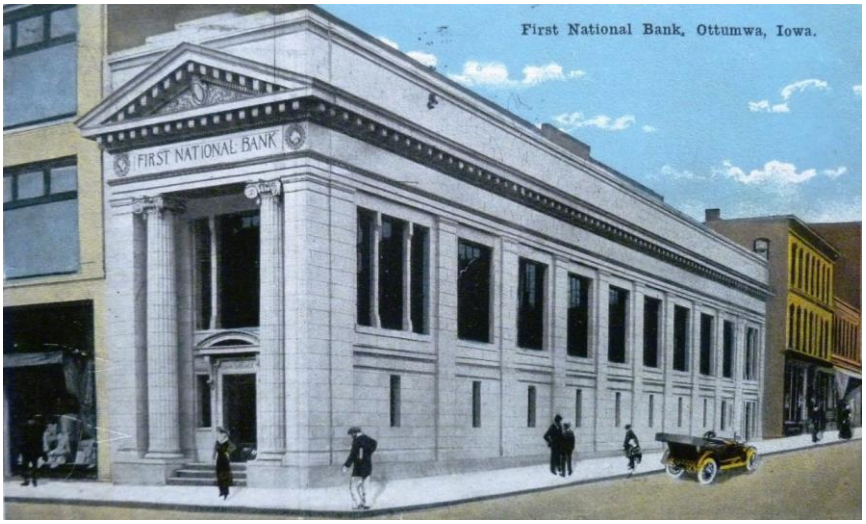

FIRST NATIONAL BANK

131 Main Street | Ottumwa, Iowa

Historic Structure Report

RDG Planning & Design
Project No. 3004.809.00
December 2021

Contents

INTRODUCTION

Study Summary

The First National Bank in Ottumwa, Iowa was constructed in 1915. It was designed by H.H. Stoddard of Chicago, Illinois and built by Blackhawk Construction out of Waterloo, Iowa. The design and execution of materials reflects the seriousness in which the bank representatives gave to the project. It was listed in the National Register of Historic Places in 1995. For over fifty years the building provided full service banking until those services moved to a new location. This Historic Structure Report was commissioned by the City of Ottumwa to enable future buyers to understand its history and appropriate use for any future plans.

Project Data

Project Historic Name(s):

- First National Bank
- First Bank and Trust Co. (1931)
- Fidelity Savings Bank (1939)
- First National Bank of Ottumwa (1964)

Current Owner:

Acquired by the City of Ottumwa on April 30, 2020.

Street Address:

131 E. Main Street
Ottumwa, Iowa [Wapello County]
52501

Legal Description:

Ottumwa Original SE 20' Lot 293 Block 23

Assessed Value (Wapello County Assessor):

2020: $19,530
2021: $19,530

Landmark Status:

Located in the Central Business District of Ottumwa, Iowa. Listed on the National Register of Historic Places on August 11, 1995. It is not listed in a nationally recognized historic district.

Built: 1915; Major changes c1956: Two-story lobby reduced to a single story in order to add a second level.

A note about the cardinal directions used in the report: This part of Ottumwa is built on a grid aligned with The Des Moines River, which runs through the downtown area from the northwest to the southeast. Building elevations will referred to as the north, south, east and west though the building sits at an almost perfect 45° angle.

ACKNOWLEDGEMENTS & EXECUTIVE SUMMARY

This project was funded in part through the Historical Resources Development Program (HRDP), a program of the State Historic Preservation Office (SHPO).

A special thanks to Ottumwa's Historic Preservation Commission, Main Street Ottumwa and Area 15 Regional Planning Commission for making this project possible.

EXECUTIVE SUMMARY

The purpose of this document is to help facilitate the future use of the building for potential buyers; a historic structure report is an important first step in any rehabilitation project. It is the goal of the current owner (the City) to help guide the future owner in undertaking any rehabilitation work in an appropriate manner which will maintain the building's historically significant status among the historic downtown commercial district in Ottumwa.

PART 1 – DEVELOPMENTAL HISTORY

Historical Background and Context

In 1863, the First National Bank in Ottumwa was the fourth national bank to open for business west of the Mississippi River. The award of its charter was a thrilling race between W.B. Bonnifield, Sr and H.G. Angle, both running private banks at the time. Once the National Banking Act was passed by Congress and signed by President Lincoln, both bankers understood the advantages of the new law and quickly took action to acquire a charter for his respective bank. Because limited number of charters were to be granted for each community, it soon became a race as to which banker could reach Washington, D.C. first. In the end, Mr. Bonnifield was the successful banker and thus Ottumwa became the home of the First National Bank.[1] In 1908, his son W.B. Bonnifield, Jr. succeeded him as president.

Figure 1: *W.B. Bonnifield, Sr.*

Figure 2: *W.B. Bonnifield, Jr.*

In 1931 it would merge with three other banks in Wapello County and be known as the First Bank and Trust Co. under an Iowa state charter. In 1939 the name was changed again to Fidelity Savings bank and became a part of the Federal Reserve System.[2]

By its 100th anniversary, stockholders met and voted to apply for a national bank charter. At the dawn of 1964 the bank was granted its original charter number (107) and became the First National Bank of Ottumwa.[3]

Building Site

Ottumwa is located in Wapello County in southeast Iowa along the Des Moines River, where many Sac and Fox tribes once resided. Wapello County was opened for settlement on May 1, 1843; Ottumwa was located along the river near the geographic center of the county. The rapids on the river provided power for the new town. The first lots were sold on July 4, 1844 with development beginning on the north side of the river, between Cass and Union Streets. The downtown core of the town started to develop at the corner of Market and Main Streets with the first brick building being started here in 1849.

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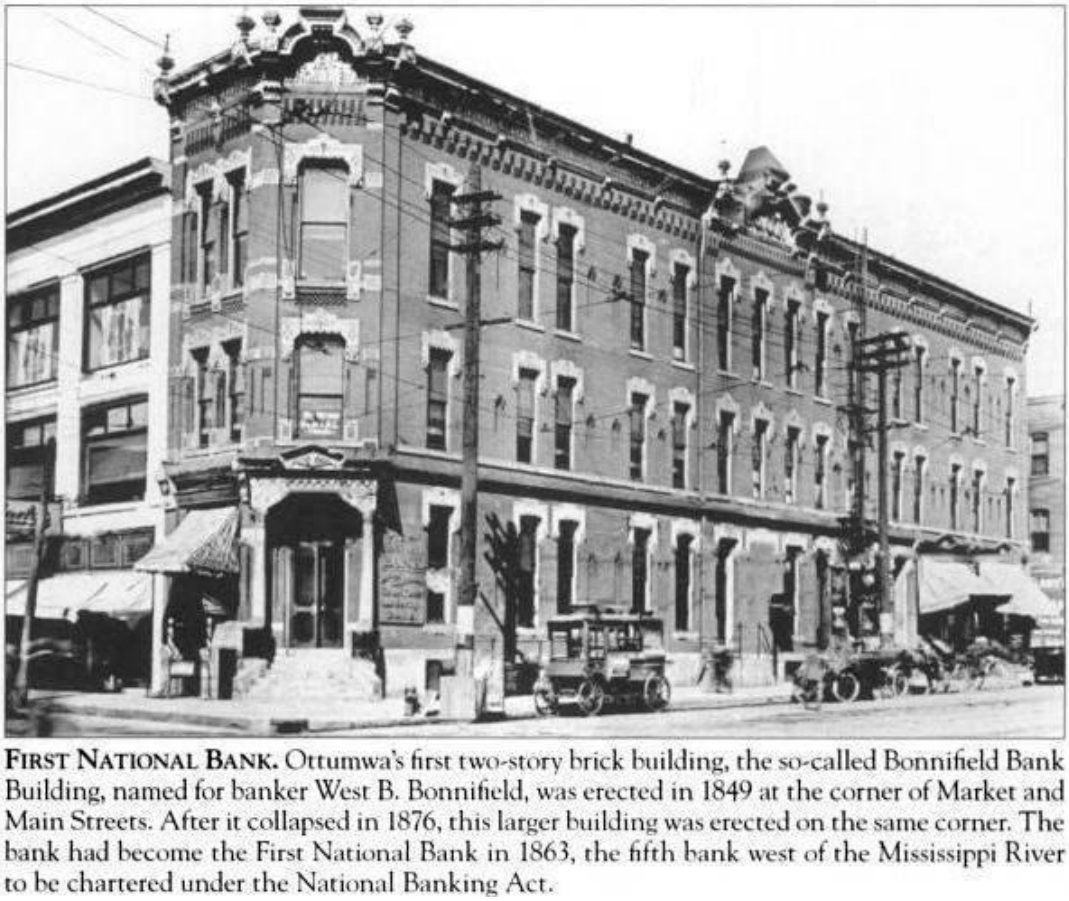
[1] (Stevens 1965)
[2] (Stevens 1965)
[3] (Stevens 1965)

By 1850, Ottumwa boasted a population of approximately 500 residents. The business district continued to grow, primarily between Market and Green Streets. Housing developed along Second Street, to the north. At this time, most construction was wood frame, though masonry became more popular as the town grew. It was also during this decade that the first railroad came to town, further advancing the ability for residents and building owners to build more sophisticated buildings.[4]

The first location for the First National Bank was located in the 200 block of East Main Street (east of the current location), built in 1867. This building was destroyed by a fire in 1881. A three story bank building was built and used to replace the destroyed building (see ***Figure 3***) until the present day building was constructed in 1915.[5] Sanborn maps indicate that this three story building also housed an I.O.O.F. lodge, a barber shop and other offices.[6]

In 1964, the bank built a new building at the corner of Second and Marion Streets for full banking services, though banking offices were still being used at the subject building.[7] This quarter-circular building is now occupied by Wells Fargo Bank.



FIRST NATIONAL BANK. Ottumwa's first two-story brick building, the so-called Bonnifield Bank Building, named for banker West B. Bonnifield, was erected in 1849 at the corner of Market and Main Streets. After it collapsed in 1876, this larger building was erected on the same corner. The bank had become the First National Bank in 1863, the fifth bank west of the Mississippi River to be chartered under the National Banking Act.

Figure 3: Second building at the corner of Main and Market Streets used by the First National Bank. The building was demolished to make way for the new 1915 building.[8]

[4] (Naumann, A Report on an Intensive Level Architectural & Historical Survey & Evaluation of the Central Business District in Ottumwa, Iowa 2013)
[5] (Stevens 1965)
[6] Sanborn Maps 1885, 1891, 1897
[7] (Stevens 1965)
[8] (Stevens 1965)

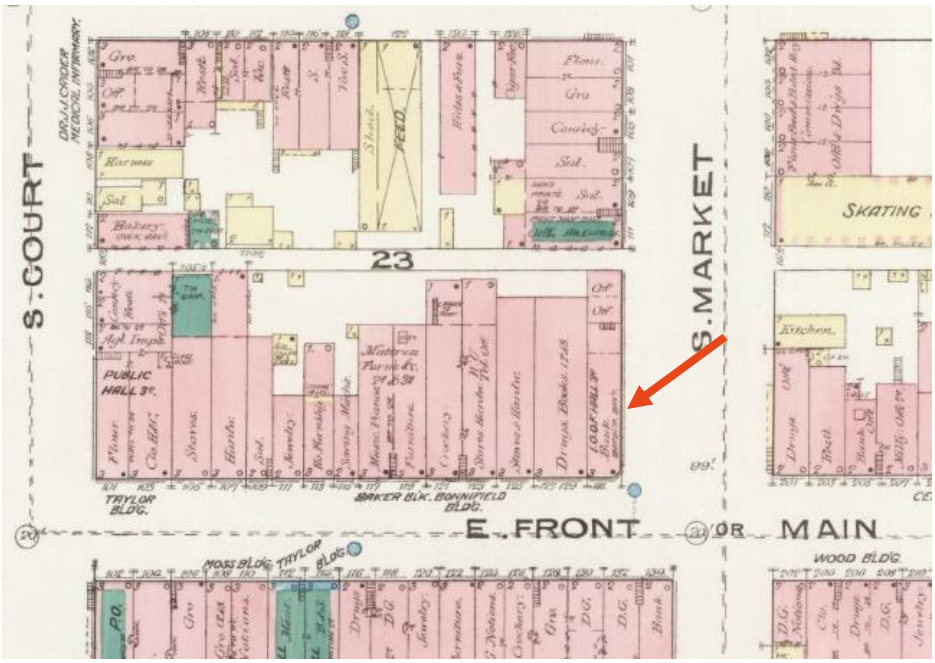


Figure 4: Bank building site in 1885. © Sanborn Map and Publishing Co. Arrow indicates site.

Figure 5: Main Street, c1900. View west. Arrow indicates future site of the First National Bank building.

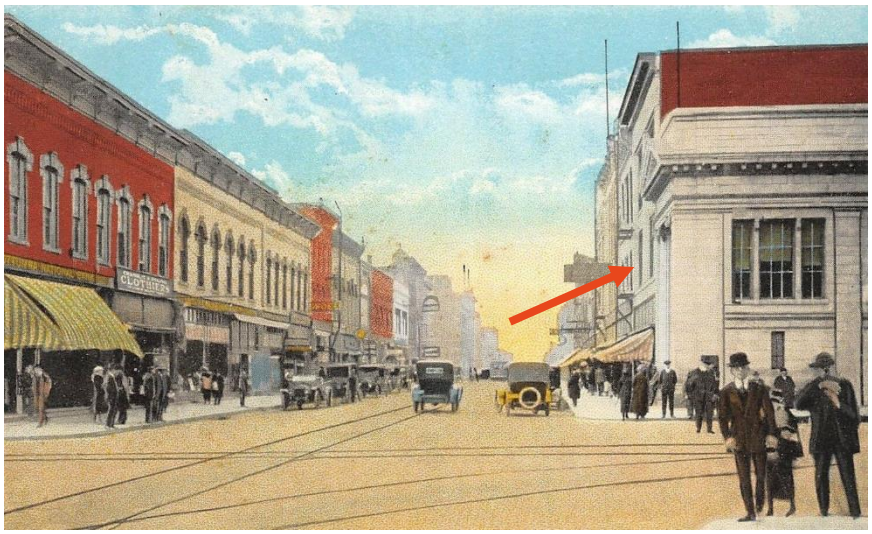


Figure 6: Main Street, after the construction of the 1915 First National Bank. View west, similar to **Figure 5.**

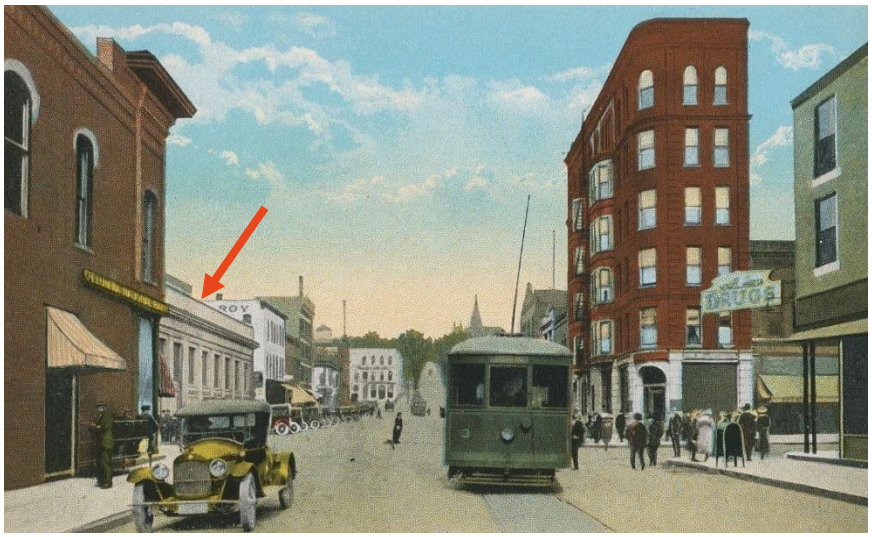


Figure 7: Market Street, after the construction of the 1915 First National Bank. View north. Arrow indicates site.

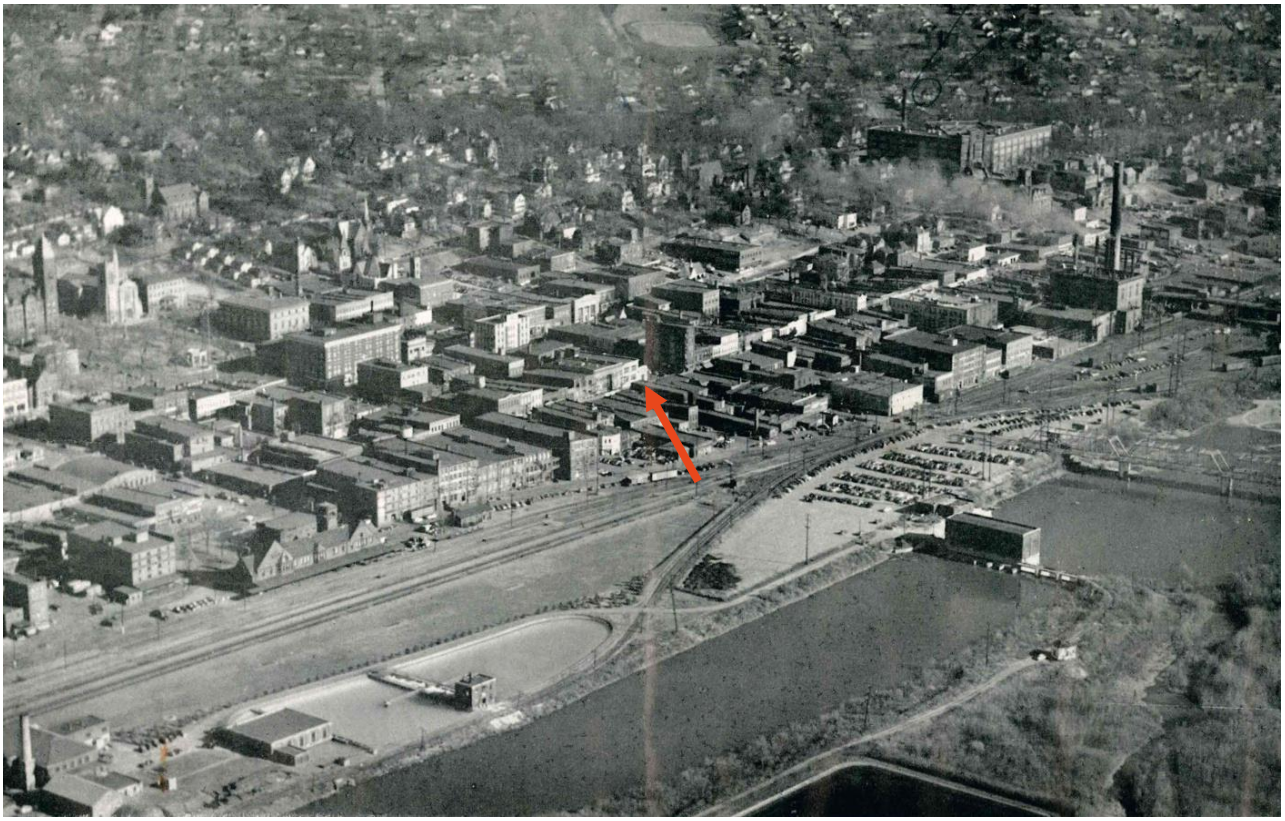


Figure 8: Birdseye view of 1940's Ottumwa. Arrow indicates site.

Designers/Builders

The First National Bank was designed by H.H. Stoddard of Chicago, Illinois, of whom little background history could be found.

The builder was Blackhawk Construction out of Waterloo, Iowa. A cursory search for information on this company turned up little; Blackhawk Construction is found in Waterloo's *The Courier* a handful of times in 1912. In 1933 it is reported that the company was legally being dissolved by its stockholders.[9] Four decades later a company with the same name is reported as being the low bidder on several projects; by the mid 1970's no more reports of the company could be found in *The Courier.*

[9] (The Courier 1933)

Chronology of Development and Use

Design and Construction: 1915

The building is built in a traditional Neo-classical style, a style that was seeing a rise in popularity after the World's Columbian Exposition held in Chicago in 1893. It evoked a feeling a solidarity and trust, important aspects for the banking industry.

In anticipation for the building's construction, the Ottumwa Courier released an article, describing the new project:

> **HANDSOME HOME FOR LOCAL BANK**
>
> **FIRST NATIONAL TO ERECT $65,000 BUILDING EXCLUSIVELY FOR BANKING**
>
> **MARBLE AND GRANITE**
>
> Entirely Fireproof Structure to Be Erected in Place of the Present Quarters; Begin Next Month.
>
> The present structure housing the First National bank is soon to be razed and replaced by another and more modern building this summer. The arrangements for the work are well under way and the plans are about completed for the handsome new home for the oldest national bank west of the Mississippi river.
>
> **Cost About $65,000.**
>
> A. Sager Chicago, superintendent of decoration for the E. Jackson Casse Co., spent a day in Ottumwa and was present at a meeting of the bank directors in the afternoon, where the plans and specifications were gone over exhaustively. The structure will be probably eight months under construction, but when finished will be one of the handsomest bank buildings in the state. Granite, terra cotta, marble and the very finest quality of materials will be used in the construction, which is to be absolutely fire proof and almost free of wood or other materials which are combustible. The style of architecture will be along classic lines and the picture of the building planned to be erected will be here in a short time and placed on display. It will be different from anything in these parts and very attractive.
>
> **Barber Shop Below.**
>
> The building is to be an exclusive banking building and no other business will have rooms in it on the main floor. The structure will be but one story high with a mezzanine floor at the front and the rear. A basement will extend beneath the entire building and here will be provided an excellent room for a barber shop und a large room for the holding of meetings by patrons of the bank having business to attend to and no place in which to meet. Meetings of various kinds can be held in this room, which will be 18.6x45 feet and attractively fitted. A storage vault and the forced heating and ventilating plant is also in the basement.
>
> The exterior of the building will show a granite base some ten feet high with terra cotta above this. Narrow windows of pretty design will be placed in the granite walls, but above this in the terra cotta there will be huge Windows of unique design some seven by ten feet in dimensions. The window sashes will all be metal and even the inner side of the windows will be of the plaster reveal type, or with-out wood trim. All of the outer doors will be of metal and fancy in design. Large pillars will rise the full height of the structure on the front and supported on huge granite blocks will give the building a rich and strong appearance, as well as a new architectural style for Ottumwa.
>
> **Large Outer Lobby.**
>
> Entering from the street the public will find a huge marble vestibule that not only affords a lobby on the outside of the bank, but supplies entrance and exit for the floor below, which is reached by a marble stair case. This outer door is always open and thus after banking hours the lower floor of the building will be accessible for those having business with the occupant of the basement.

Handsome Interior.

An elaborate metal door opens off this lobby Into the bank proper, and it is here the visitor will be shown a place of rare architectural beauty. The banking room will easily be the most modern in its equipment and finish that is to be found in the state. Marble and caen stone with bronze grills and plate glass will make up all of the inner equipment of the bank. A ceiling some twenty-four feet high will cover the handsome interior and vying with the ceiling will be the pretty side walls, which will be covered with the caen stone for a height of nine feet, or corresponding to the bank screen, and topping this will be six huge pilasters set at intervals that make them a frame for the large side windows. The smaller windows in the granite base will be at the usual distance from the floor. but the large windows between the pilasters will be set on a level with the top of the screen that separates the lobby from the employes [sic].

Directors' Room Above.

Upon entering the banking room to the right of the entrance is provided a room for the ladies where they may sit and rest or write a leter [sic]. A toilet is also located here. At the left in the private room of the officers and the stairway to the mezzanine floor where a handsomely appointed directors' room is to be found. This will occupy the entire front of the building and will have a mahogany wainscoting two and a half feet high with trimmings and furniture of the room in the same material. A one piece tufted rug without a seam will cover the floor.

Marble Bank Screen.

Below on the banking floor at the rear of the stairway and the officers' private room are the offices Of President Bonnifield and Cashier Ackley. The public lobby is to the right side and looking back from the cashier's office there are eight wickets in the bank screen. This screen is made of marble from the floor to the top of the cornice, with bronze frames holding the plate glass between the wickets which are also of bronze the same as the frames.

The first three wickets are for the paying and receiving tellers, the next two for the bookeepers [sic], the sixth for the draft clerk, the seventh for the remittance clerk and the eighth for the collection clerk. Two large check desks and a settee will be provided in the lobby.

A bronze grill separates the public lobby from the vault lobby. In the latter one finds the deposit boxes to the number of 368 With provision to add 450 more if needed later. Off the vault lobby are three coupon booths. The book and cash vaults will be separate and only those employes [sic] having access to the latter can enter it.

The rear or side entrance to the banking room has also a stairway leading to the basement and to the mezzanine floor at the rear. The room to be provided for the City Savings bank will be fitted up in keeping with the First National bank in truly modern style.

The forced system of heating and ventilation will be used throughout the building and there will not be a radiator used. Registers and conduits will carry the heat and washed air through the rooms.

The building will be 112 feet in length, 20.8 feet wide and 36 feet high.

Move to 214 East Main.

The work of razing the present building will begin the middle of July and the construction of the new work follow immediately after. The work of erection will probably take some eight months in the interval the First National bank will occupy the room at 214 East Main street. The bank has let the contract for the entire building to E. Jackson Casse Co., Chicago, and this firm will provide not alone the building but its every item of furnishing and equipment including the ink wells, cuspidors, etc. The bank has reserved the privilege to have any or all local construction forms [six] bid on any or all parts of the construction and the firm having the general contract will use insofar as it is possible, Ottumwa workmen in the construction of the building.

The City Savings bank that is now located at the rear of the First National in the same building, will during the period of construction, occupy the basement of the Phoenix Trust Co., just across the street from their present location.

Modifications

The exterior of the building has seen little change over the course of its existence. The single exception being that of the front façade. The Iowa Site Inventory Form indicates this work was done in 1956. The primary entry on the south façade was removed and replaced with a fully glazed storefront system. The steps, terra cotta columns and other decorative features remain in place.

Other, less significant alterations include the addition (and later removal) of various marquees and modifications to the tenth bay on the east elevation.

No marquee appears in the 1947 flood photographs (see ***Figure 10*** and ***Figure 11***). By the 1950's a small marquee over the tenth bay is seen (see ***Figure 13***) and by the mid-1950's a much larger marquee spans the eight, ninth and tenth bays (see ***Figure 14***, ***Figure 15*** and ***Figure 16***) The marquee was completely removed in later decades, likely by the 1980's. (See ***Figure 17***.) The lettering used on the marquees also vary, with stand-up letters being used in the early days (see ***Figure 15***) and applied letters to the apron of the marquee in subsequent years (see ***Figure 16***).

The walk-up teller window was also a modification that can be seen in historic photographs. Though the back of the building did host other businesses and associations, no mention of a walk-up teller window is given and no known photographic evidence exists to show such a feature in the original design. It is clear that by the 1970's one does exist, though the materials do not appear to be original to the building (see ***Figure 16***).

Interior modifications are much more significant. The original design featured a single story space with tall ceilings. A second floor was limited to space at the back of the building only. At an unknown date (likely at the same time as the alterations to the primary facade) the second story was expanded to the entire floor, significantly reducing the volume of the first floor space.

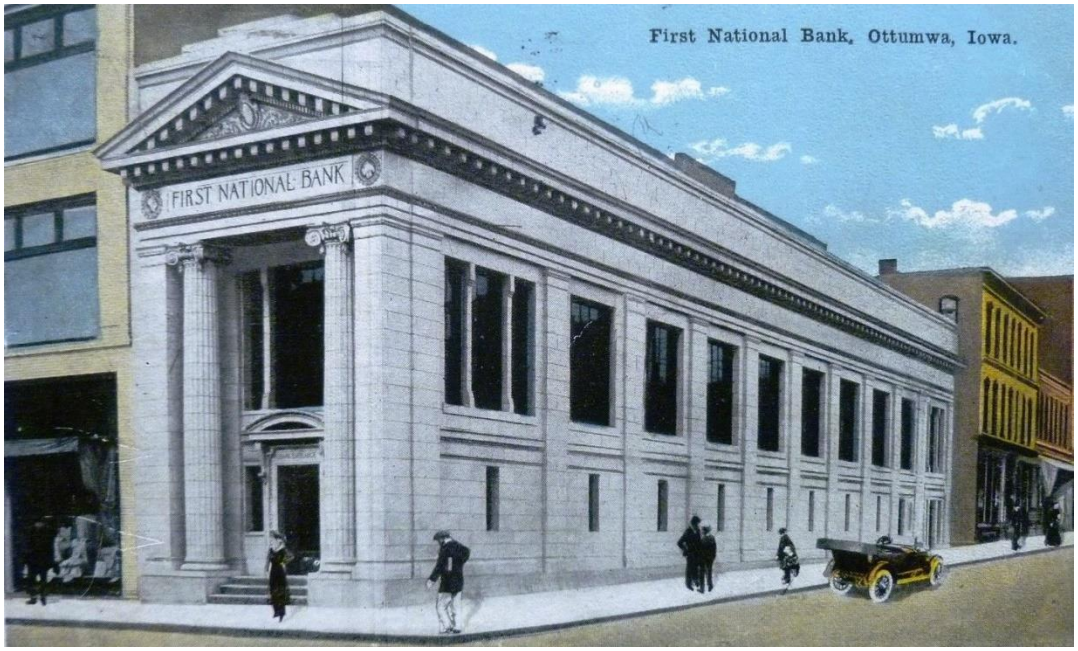


Figure 9: Early postcard photo of First National Bank. Date unknown.

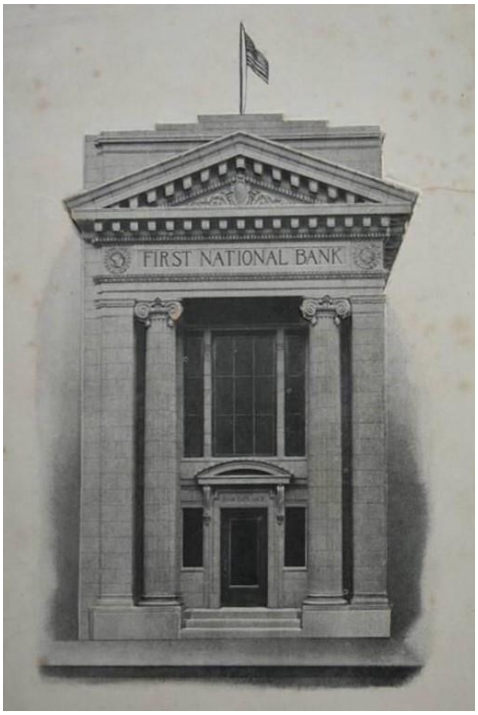


Figure 12 – Original storefront prior to its modification c1956.

Figure 10: 1947 Flood.

Figure 11: Downtown view of 1947 flood, view North. Arrow indicates site.

Figure 13: East side of bank building, showing a smaller marquee than what is later seen in photos. Likely c1955.

Figure 14: Fidelity Savings Bank, c1950's; prior to the 1964 name change to First National Bank.

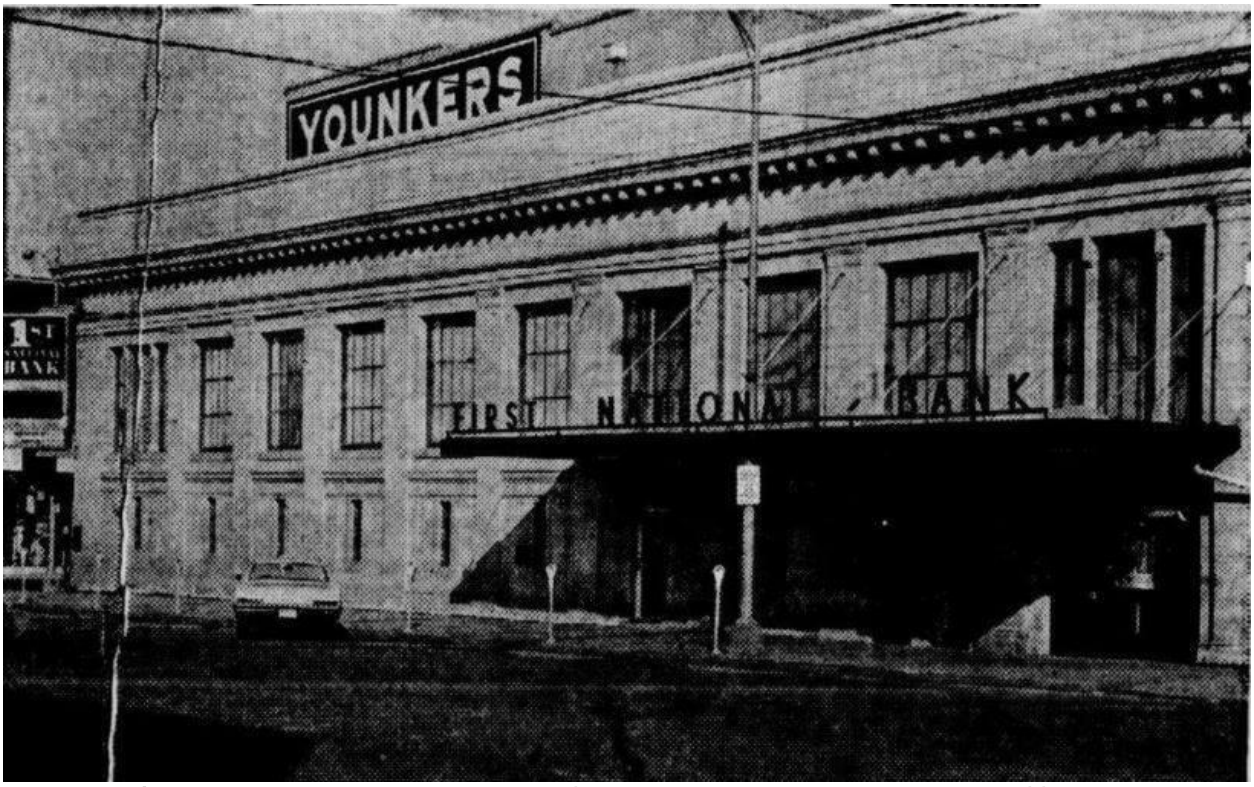


Figure 15: First National Bank, date unknown. After the 1964 name change to First National Bank of Ottumwa.

Figure 16: Walk-up teller window and metal awning were removed at an unknown date. Photo date unknown, likely 1970's.

Figure 17: c1980's

Uses

The building was used as a bank into the 1970's. Early records indicate that it was designed to be used solely as a bank. In recent years, the various business uses have included an accounting office, boutique clothing store and bail bonds office. The most recent use was residential and storage.

PART 2 – PHYSICAL DESCRIPTION

Summary

The bank was constructed as a single-story space with a load bearing masonry wall structure with extensive terra cotta decoration. Its interior features have been greatly modified, including the extension of the second level in the mid-1950's. Prior to this, only a mezzanine existed at the second level.

The exterior walls are clad in extensive pale buff-colored terra cotta decorative elements. The temple front façade has been altered significantly but extensive terra cotta decoration, pediment and massive columns remain. The secondary elevation retains its large second floor metal windows amongst ten bays. First floor windows are narrow slit windows with diamond patterned grilles.

Very little of the original interior building fabric remains. Some original materials remain in the back rooms of the building, providing some insight into the original finishes of the building. These include marble wainscotting and ceramic tile flooring.

Character Defining Features are explained in the National Park Service's Preservation Brief 17, *"Architectural Character Identifying the Visual Aspects of Historic Buildings as an Aid to Preserving Their Character"* by Lee H. Nelson, FAIA.

> Character refers to all those visual aspects and physical features that comprise the appearance of every historic building. Character-defining elements include the overall shape of the building, its materials, craftsmanship, decorative details, interior spaces and features, as well as the various aspects of its site and environment.

The Character Defining Features identified in the First National Bank using this Brief include:

Overall Aspects

- Shape (or Form): The form of the building is rectangular with a flat roof. Its narrow front end, lengthy depth and two-story expression give it an imposing appearance even though the actual square footage is relatively small.
- Roof and Related Features: The roof and its materials are not visible from the street. A Neo-classical, terra cotta cornice and pediment cap the building.
- Openings: The openings on the main façade have been modified from its original appearance, using an all-glass storefront system. The secondary façade remains per the original design, featuring a generally repetitive opening pattern of rectangular windows.
- Projections: Historic photos do show at least two different iterations of metal marquees on the east façade. None exist at this time.
- Trim and Secondary Features: Terra cotta decorations and other Neo-classical details are featured throughout the primary (south) and secondary (east) elevations. Some of this detail carries around to the alley (north) façade.
- Materials: The exterior of the building is clad in buff-colored terra cotta. Granite and limestone are used at the base; white glazed brick is used at the alley (north) façade. Windows are original steel windows.
- Setting: The setting, as at the time of construction (1915), is still a commercial district comprised of mostly two-story buildings. The overall setting largely remains the same, though more modern buildings have replaced some of the more historic structures.

Figure 18: Shape/form: Rectangular in form; roof is not visible from the pedestrian right-of-way. View northeast. Sept. 2021.

Figure 19: Roof and Related Features: Roof is low-sloped, not visible from pedestrian right-of-way. View southeast. Sept. 2021.

Figure 20: Openings: Openings are original and repetitive. View southwest. Sept. 2021.

Figure 21: Projections: No projections protrude from the building beyond the cornice at this time. View north. Sept. 2021.

Figure 22: Trim and Secondary Features: Building features typical Neo-classical details such as modillions, acanthus leaves and Ionic columns as part of the temple front. View west. Sept 2021.

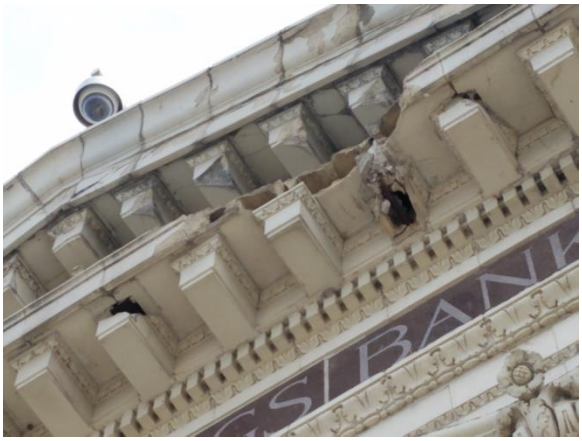


Figure 23: Materials: Extensive terra cotta details and cladding are a prominent feature. Limestone, granite and glazed brick make up the remainder of the exterior walls. View northwest. Sept. 2021.

Figure 24: Setting: Building is located in a historic commercial district (not locally or nationally recognized) with mostly two story, turn of the century commercial buildings. Sept. 2021.

Visual Character at Close Range:

- Materials: Exterior buff-colored terra cotta with light colored mortar. Limestone is used at the base, near door openings. Granite is used at the foundation towards the front of the building. Windows are original steel windows.
- Craft Details: Heavy terra cotta detailing in the cornice and pediment.

Figure 25: Terra cotta clad exterior walls, east elevation. Sept. 2021

Figure 26: Stone and terra cotta exterior materials. Sept. 2021.

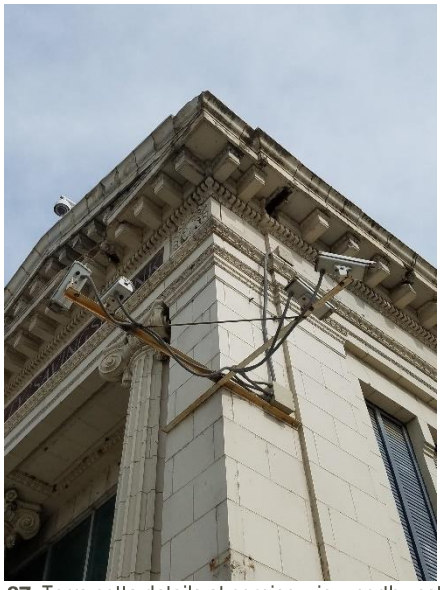


Figure 27: Terra cotta details at cornice, view northwest. Sept. 2021

Figure 28: One of two after-hours drop box. Date of installation unknown. 2021.

Visual Character of Interior Spaces, Features and Finishes:

- Individually Important Spaces: Two vaults remain in the back (north) of the building. Two additional vaults are located in the basement.
- Related Spaces and Sequences of Spaces: The original two-story lobby was altered into a single story space to accommodate a second level. This had a significant impact on the interior space. The back area of the building, where offices were once located, remain to some degree as originally designed.
- Interior Features: Very few interior features from the original building remain.
- Surface Materials and Finishes: Little historic interior fabric remains with the exception of some ceramic, marble and granite finishes in the back of the building and in the vaults.
- Exposed Structure: None

Figure 29: Vault at first floor, view north. Sept. 2021.

Figure 30: Part of the likely original layout of the building, view south. Sept. 2021.

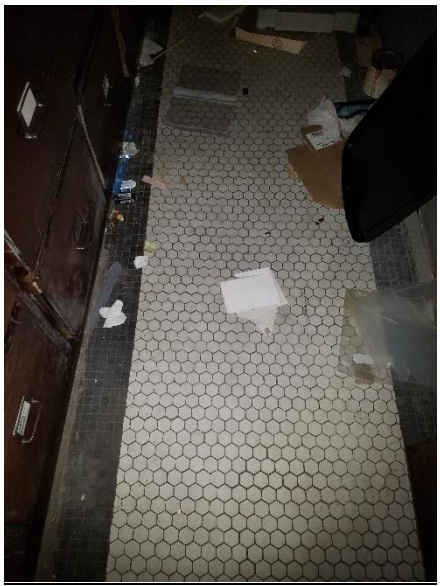


Figure 31: Vault floor tile. Sept. 2021.

Evaluation of Significance

The First National Bank of Ottumwa was listed on the National Register of Historic Places in 1995. It is not part of a local or nationally recognized historic district.

The National Register of Historic Places – Nomination Form notes that the building is locally significant under Criterion C – Design/Construction. The building is an exceptional example of the Neo-classical style, a popular style for turn of the century banks. Additionally, no other bank in the City of Ottumwa features this degree of terra cotta work. The style was a trending architectural style at the time as it exuded trust, elegance, and appropriateness for a banking institution. The Site Inventory Form, from 2013, also notes that the building could be eligible under Criterion A – Association of Events.

National Register Bulletin, titled *"How to Apply the National Register Criteria for Evaluation"* is used to determine the level of significance:

Criteria for Evaluation:

The quality of significance in American history, architecture, archeology, engineering, and culture is present in districts, sites, buildings, structures, and objects that possess integrity of location, design, setting, materials, workmanship, feeling, and association, and:

A. That are associated with events that have made a significant contribution to the broad patterns of our history; or
B. That are associated with the lives of persons significant in our past; or
C. That embody the distinctive characteristics of a type, period, or method of construction, or that represent the work of a master, or that possess high artistic values, or that represent a significant and distinguishable entity whose components may lack individual distinction; or
D. That have yielded, or may be likely to yield, information important in prehistory or history.

The sequence of steps to evaluate a property:

1. Categorize the property.
2. Determine which prehistoric or historic context(s) the property represents.
3. Determine whether the property is significant under the National Register Criteria.
4. Determine if the property represents a type usually excluded from the National Register.
5. Determine whether the property retains integrity.

The First National Bank - Ottumwa, Iowa, is thus evaluated using this sequence.

1. Category: Building. It has retained all of the basic structural elements.
2. Historic Context: Areas of significance: Commerce and architecture. A classic example of early 20th century bank architecture.
3. Significance: Criterion C: Design/Construction. The bank embodies distinctive characteristics of an early 20th century bank building.
4. This type of property is not usually excluded from the National Register.
5. Aspects of Integrity:
    a. Location: This building retains the location where it was constructed.

b. Design: This building retains the form, plan, space, structure and style of its original construction.

c. Setting: The setting has remained relatively unchanged though a number of buildings have been demolished and replaced with more contemporary buildings.

d. Materials: The building has, for the most part, retained the exterior materials used at the time of construction. Significant damage is found in some places along the cornice but overall the materials are largely intact. Original steel windows remain in place on the east elevation, which is a dominant façade. Interior materials have largely been removed or covered up.

e. Workmanship: The building retains a high degree of workmanship and physical evidence of the crafts used to construct the building.

f. Feeling: The building continues to express the aesthetics of the time of its construction. The building continues to evoke the same sense of time and place from the exterior as it did during the Period of Significance.

g. Association: The First National Bank building retains association with its function as a turn of the century bank due to is use of materials and architectural style that was so commonly associated with banking institutions at the time of its construction.

Period of Significance

The Period of Significance is 1915, the year in which it was constructed. This date is also used on the National Register of Historic Places nomination form for this building.

Historic Significance of Additions

No additions to this building have been constructed.

Condition Assessment

A site visit was performed on September 2, 2021 to document and assess the existing conditions. This visit was conducted by Scotney Fenton, AIA and Michelle Cunliffe, AIA, both architects of RDG Planning & Design. Also in attendance were Rob Decker, MSE, CPG, CPII; Joe Lomheim, PE (mechanical engineer) and Kevin McLaughlin; BSE (electrical engineering associate), all of Axiom Consultants. A site visit was also conducted on August 27, 2021 by structural engineer Jim Tometich, PE of Tometich Engineering, Inc.

Exterior drone footage was made; a copy will be provided to the City for their use.

Figure 32: Aerial site view, subject building is shown in red box.


Figure 33: Overall setting photo.

Figure 34: Overall view of the building. September 2021.

Figure 35: Overall south elevation. September 2021.

Figure 36: Overall east elevation. September 2021.

Figure 37: Overall north elevation. September 2021.

Figure 38: Typical basement conditions. September 2021.

Figure 39: Overall view of first floor, view south. September 2021.

Figure 40: Typical second floor conditions, view southeast. September 2021.

Figure 41: Typical attic conditions. September 2021.

Exterior

A. Roof

Current roof is reinforced concreted with white rubber membrane. The membrane appears to be in good condition. The membrane extends up the inside face of the parapet walls about two feet. There is some concern with the parapet around the perimeter as well as the cornice stone. The parapet has sealed joints where the sealant is damaged or missing. The cornice stone is in poor condition as it is cracked, missing and appears to be completely failing on the south façade. No significant

leaks were observed at the second floor. No ponding was observed. The roof slopes from the southwest down to the northeast.

The roof is accessed by a hatch at the northeast end of the roof, above the second floor.

Dirt and debris have collected in some of the corners, supporting some plant life.

Mechanical units are located at the northeast end of the roof. These sit on mats on top of the membrane.

A residential type wood deck is located near the center of the roof, this likely simply sits on the membrane.

The inside face of the parapet wall to the northwest appears to have a cement stucco finish. The stucco appears to be in fair condition with some cracks and spalling. The wall coping is prefinished metal. This may be a party wall with the adjacent building.

The inside face of the parapet walls to the southwest and southeast have exposed face brick. The brick appears to be in good condition. The wall coping is terra cotta masonry.

Figure 42: View of roof, view northwest. Sept. 2021.

Figure 43: View of roof, view southeast. Sept. 2021.

Figure 44: Mechanical units on roof, view south. Sept. 2021.

Figure 45: Back of parapet wall, view southeast. Sept. 2021.

B. Chimney

The chimney is located at the east corner of the building. This is clad in tan colored face brick. The bricks appear to be in fair condition, generally. About 10% have experienced spalling or cracking.

The cap is cast concrete; the cap appears to be in good condition.

This chimney would have served the building's original heating system. The inside is likely lined.

Figure 46: Chimney at north end of building, view southwest. Sept. 2021.

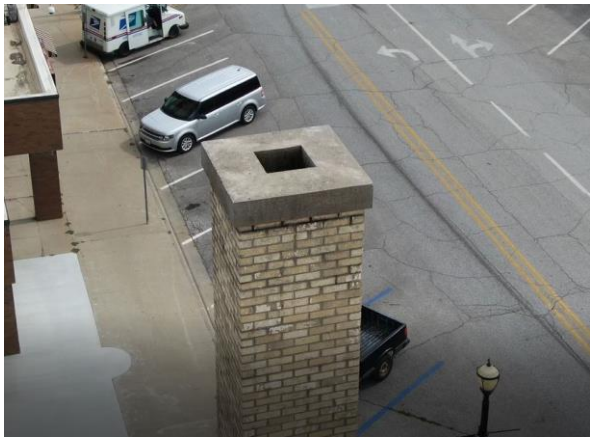


Figure 47: Chimney cap. Sept. 2021.

C. Walls – Primary Elevations:

The exterior walls are load bearing clay brick masonry with buff-colored glazed terra cotta masonry cladding. Walls are plumb and structurally sound. The terra cotta masonry is typically attached to the brick masonry with metal anchors. The surface of terra cotta is durable, but brittle when impacted, exposing the porous interior, therefore increasing water infiltration and damage.

Several areas exhibited moderate to severe damage of the terra cotta. Damage included missing or partially missing pieces, surface spalling, and cracked masonry. A few of the areas exhibited surface staining.

Former attachment points for signage and awnings are located throughout the wall surfaces.

Figure 48: Neo-classical composition of east elevation. View north. Sept. 2021.

Figure 49: Close-up of wall details, east elevation. View west. Sept. 2021.

Figure 50: Typical cornice detail, east elevation. View west. Sept. 2021.

Figure 51: Base details at east elevation. View west. Sept. 2021.

D. Walls – Secondary Elevations:

The alley wall has white colored glazed brick cladding. This material is very similar to the glazed terra cotta but at a scale and size matching ordinary clay brick.

Most of the areas exhibited moderate to severe damage of the glazed brick. Damage included surface spalling. A few of the areas exhibited surface staining.

Electrical service lines are located on this wall. The old Vault Alarm is also located here. This wall faces the alley.

Figure 52: Vault alarm located on alley elevation. North elevation. Sept 2021.

Figure 53: Typical conditions of glazed brick at alley elevation. North elevation. Sept 2021.

E. Foundation – Exterior Walls:

The base of the walls has a gray granite cladding; this was likely used to mitigate impact to the terra cotta cladding.

The base of the wall adjacent to doorways has a grey limestone cladding.

Figure 54: Typical condition of foundation wall, gray granite. East elevation. Sept 2021.

Figure 55: Typical condition of foundation wall at openings, gray limestone. Sept 2021.

Figure 56: Typical condition of foundation wall, gray granite. South elevation. Sept. 2021.

F. Windows and Doors:

First floor windows are single glazed, steel framed. Most have considerable surface rust but appear to be in fair condition. Several also have a security grille. Some glass has been replaced with plexiglass.

Second floor windows are single glazed, steel framed. Most have considerable surface rust but appear to be in fair condition. Many appear to have originally been operable.

The main entrance has a two-story aluminum framed single glazed storefront system. This dates from the time of the bank remodeling. Aluminum is clear coat in color. The door is missing at this location. The door appears to have had an in-floor door closer.

Two additional aluminum storefront doors are located on the southeast wall. Another door has been boarded up. Another opening at the east end of the wall has been bricked and boarded up; this was the location of the walk-up teller.

Figure 57: Non-original storefront system. South elevation. Sept. 2021.

Figure 58: Storefront condition and main entrance. View northeast. Sept. 2021.

Figure 59: Typical window and door conditions. East elevation. Sept. 2021.

Figure 60: Typical window pattern at first floor. East elevation. Sept. 2021.

Figure 61: Typical first floor window, with security grille. East elevation. Sept. 2021.

Figure 62: Typical first floor window, without security grille. East elevation. Sept. 2021.

G. Exterior Systems:

Several security cameras and associated wiring is located on the exterior walls.

Two after hour deposit boxes remain on the southeast wall at sidewalk level.

Figure 63: Security cameras at northeast corner. Sept. 2021.

Figure 64: After hour deposit boxes located on east elevation. Sept. 2021.

H. Sitework:

The site to the east of the building provides about four on-street diagonal parking spaces. A bus station (c2001) is located at the south end of the parking. A planting is located at the north end. Small trees are also located along the sidewalk at this side of the building. This was part of a recent streetscape project completed in 2020.

The alley has been recently developed to be more pedestrian friendly, likely to help access the Canteen restaurant that is located northwest of the Bank.

Figure 65: Landscaping to the east of the building. View southwest. Sept. 2021.

Figure 66: Bus shelter east of building. View northwest. Sept. 2021.

Interior

A. Walls

Interior walls are typically lath and plaster or gypsum board. Some first floor walls have been covered with wood paneling. The wall at the vault openings have been clad in standard sized brick of medium brown tones. Neither the wood paneling nor brick are original to the building.

Figure 67: Overall view of first floor, view south. Sept. 2021.

Figure 68: Interior view of office at first floor, view north. Sept. 2021.

Figure 69: Wall damage (likely selective demolition) at first floor. Sept. 2021.

Figure 70: Structural brick wall exposed behind finished walls at first floor at east wall. Sept. 2021.

Figure 71: Brick veneer accent wall (not original), view north. Sept. 2021.

Figure 72: Typical walls at second floor. Sept. 2021.

B. Floors

The floors in the basement were generally unavailable for observation due to the water found there, but are likely concrete.

The first floor is poured in place concrete and are solid. The floor is level and does not appear to have any major concerns. The underside of the floor could not be examined due to flooding in the basement. The first floor is largely covered in carpeting; some historic floor materials (generally ceramic tile) is found in the back areas and in the vaults. Terrazzo was used in the remodeled front entry and stair.

At the second floor, floors appear to be solid and in good condition. Floors are built of bar joist and metal deck with a concrete topping slab. This floor does not appear to be original; the bar joist and metal deck appear to be newer than 1931. Carpeting is principally used at this level but some areas have had the carpeting removed, revealing the subfloor below.

Figure 73: Typical conditions at basement. Sept. 2021.

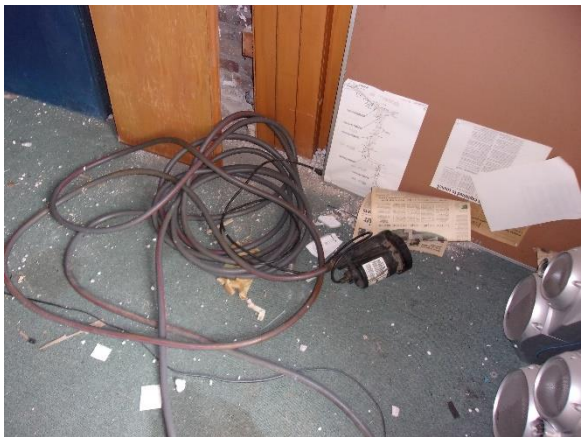


Figure 74: Carpet at first floor, typical conditions. Sept. 2021.

Figure 75: Original tile flooring at first floor. Sept. 2021.

Figure 76: Tile flooring at first floor. Sept. 2021.

Figure 77: Carpet at second floor, typical conditions. Sept. 2021.

Figure 78: Exposed sub-flooring at second floor. Sept. 2021.

Figure 79: Terrazzo flooring (likely dating to 1956 remodel) at front entryway. Sept. 2021.

C. Ceilings

Ceilings are generally 1'x 1' acoustical lay-in ceiling tiles. Some locations have plaster ceilings. The vault areas have painted plaster ceilings with gold leaf borders. Ceilings at the first floor, open space are not original to the building as this space was once a two-story volume. The second floor ceilings are set back from the large steel windows on the east elevation to prevent obscuring the original windows. (See *Figure 84*.)

Figure 80: Typical ceiling conditions at basement. Sept. 2021.

Figure 81: Gold leaf borders at vault ceiling. Sept. 2021.

Figure 82: Typical ceiling at first floor. Sept. 2021.

Figure 83: Cornice at first floor. Sept. 2021.

Figure 84: Second floor dropped ceiling set back to maintain original window openings. Sept. 2021.

Figure 85: Typical acoustical ceiling tile throughout first and second floor. Sept. 2021.

Figure 86: Original ceiling exposed above dropped ceiling at south entry. Sept. 2021.

D. Finishes

Interior finishes are in fair to poor condition. Some original materials remain (such as marble wainscoting and plaster finishes). Some areas are more deteriorated than others due to the building being vacant and interior temperatures not being maintained.

Figure 87: Peeling paint conditions at first floor. Sept. 2021.

Figure 88: Original marble wainscoting at first floor. Sept. 2021.

E. Fixtures and Furnishings

Plumbing fixtures are not original to the building but are more recent additions. Decorative registers are found on the first floor. It is unclear if these are original to the building. Finishes in the vaults are also a mix of original and more recent additions.

Figure 89: Typical bathroom fixtures (not original to building). Sept. 2021.

Figure 90: Decorative register at first floor. Sept. 2021.

Figure 91: Vault furnishings, first floor. Sept. 2021.

Figure 92: Vault furnishings, first floor. Sept. 2021.

F. Basement

Water in the basement prevented a thorough investigation. The basement extends the full length of the building, extending east below the public right of way (sidewalk). Two vaults are located in the basement, one located under the first floor vaults and a second one on the west side, near the middle of the building.

Figure 93: Vault at basement level.

Figure 94: Vault at basement level.

Figure 95: Vault at basement level.

Figure 96: Vault at basement level.

G. Foundation

Water in the basement prevented a thorough investigation of the foundation. That available for viewing appears to be structurally sound but has a lot of surface cracking and spalling. Gray granite is used on the exterior of the building; interior walls are brick.

Figure 97: Basement foundation wall. Sept. 2021.

H. Mechanical (heating, ventilation, air conditioning, humidity control)

The building HVAC consists of four (4) forced-air, residential split-system furnaces. The air-cooled condensing units are installed on the roof, with the air handler portions on the 2nd floor (qty 2) and basement (qty 2). Concealed sheet metal ductwork delivers conditioned air to ceiling diffusers and sidewall grilles. There is no sign of fresh air (ventilation) provided to the building.

There is an assumed* boiler in the basement which provides hot water to the front entry heater. Assumption is the boiler served hot water radiators/heaters throughout space prior to forced-air system.

With consistent standing water in the basement and no power, it is fair to assume:

- The HVAC equipment in the basement is completely ruined from water damage, and
- The dirt/dust in the ductwork has substantial mold build-up

**The basement had ~6-inch standing water during Axiom site visit, resulting in equipment not being able to be inspected.*

Figure 98: Mechanical ducts, second floor. Sept. 2021.

Figure 100: Rooftop units. Sept. 2021.

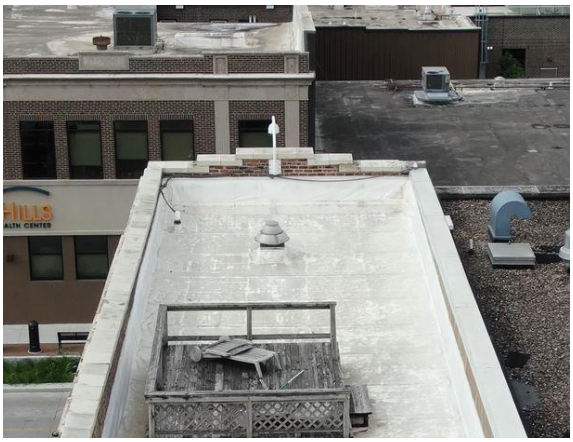


Figure 99: Rooftop vents. Sept. 2021.

I. Plumbing (supply, conditioning, drain, waste, venting)

The water service, domestic cold/hot water system and sanitary waste/vent piping could not be evaluated due to the standing water in the basement.

Assumption is any metal piping is severely compromised if in contact with the standing water and should be replaced in full. Plastic piping (PVC sanitary) likely not in contact in basement when routed along ceiling. All piping in basement requires full inspection when the standing water is fully removed.

The natural gas service piping and meter are located in the rear alley of the building and appear in good/acceptable condition. Any natural gas piping in the basement for equipment (water heater / boiler) requires full inspection when the standing water is fully removed. Assumption is the natural gas meter (1,000 cfh) may be sized for larger demand than necessary if the boiler is included. Reevaluate when new HVAC systems are designed.

Figure 101: Plumbing pipes at second floor.

Figure 102: Plumbing pipes at second floor.

J. Electrical

The electrical feed coming from the transformer to the building has been disconnect at the building exterior. There are no live conductors entering the building. The existing Main Distribution Panel (MDP) is located in the basement. At the time of the site visit this area was not accessible but the MDP is assumed to be past its useful life and assumed water damage along the cabling to and from the panel. There are a few sub-panels scattered throughout the building, these panels are outdated and past their useful life.

The existing wiring and conduit for lighting, equipment, receptacles etc. could not be evaluated at the time of the site visit.

Figure 103: Electrical panel.

K. Security (locking, detection, monitoring, alarms)

There are existing cameras located on the exterior of the building. Cameras look to be analog but could not be verified due to their mounting locations.

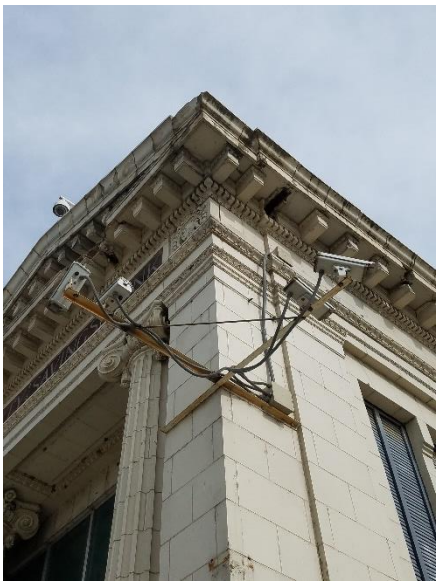


Figure 104: Security cameras at southeast corner. Sept. 2021.

Figure 105: Security cameras at northeast corner. Sept. 2021.

L. Controls (temperature, lighting)

HVAC system is controlled by thermostats which are not programmable and do not meet current energy code requirements.

No original lighting fixtures exist. The existing lighting is all halogen, fluorescent tube or incandescent. The existing lighting controls are all manual on/off toggle type switches.

Figure 106: Lighting at first floor. Sept. 2021.

Figure 107: Canned lights at south entry. Sept. 2021.

Figure 108: Typical lighting at second floor. Sept. 2021.

M. Safety (fire, smoke, temperature detection, reaction, and alarms)

No Fire Alarm System exists on site.

N. Communications (telephone, fax, data, internet, wireless)

There is a twisted pair punch down block located on the second floor. It is assumed the main demarc[10] for the telephone line is in the basement but could not be verified at the time of the site visit.

There is coaxial cable located throughout the building. It is assumed that the demarc for the coaxial cable is in the basement. This cable would have provided the building with internet access and television.

O. Handicapped Accessibility Analysis

There are two entrances to the building, neither of which are accessible. The entrance on the north end of the building has a threshold a few inches above the sidewalk, while the main entrance on the south façade includes three steps up to the entrance.

Plumbing fixtures are residential in nature and are not designed for accessibility.

Interior doors have knobs in lieu of lever handles.

The elevation varies throughout the second floor. No elevator access is provided in the building.

[10] The demarcation point marks the physical point where the public switched telephone network ends and a customer's personal network or private network begins.

Figure 109: Three steps exist at south entry. Sept. 2021.

Figure 110: Small step at north end of east elevation. Sept. 2021.

Figure 111: Non-accessible plumbing fixtures. Sept. 2021.

Figure 112: Steps from front entry staircase at second floor. Sept. 2021.

Figure 113: Two steps at second floor hallway. Sept. 2021.

PART 3 – TREATMENT & WORK RECOMMENDATIONS

Historic Preservation Objectives

At the time of this report, this building is being considered for rehabilitation. However, the objective of this report is not to rehabilitate this building into a particular program or function. This report will focus on the following treatment objectives and goals:

- Period of Significance: 1915
- Retain and maintain historic elements.
- Repair historic elements.
- Recreate missing or damaged significant historic elements.
- Provide infrastructure to present and support the ability for the building to function for the next 100 years.

The focus of these recommendations will be to treat this restoration and rehabilitation as Business Occupancy, for use as a bank, office or similar function.

Requirements for Work

Applicable building codes for this project include:

- 2015 International Building Code
- 2015 International Residential Code
- 2015 International Existing Building Code
- Iowa Plumbing Code (2015 Uniform Plumbing Code with amendments)
- Iowa Mechanical Code (2015 International Mechanical Code with amendments)
- 2011 NFP 70 National Electrical Code
- International Fire Code
- HUD Housing Quality Standards

At the time of this report the Ottumwa Historic Preservation Commission does not require review or approval of proposed work on historic properties. Future owners of this building should confirm that this does not change, as the City does desire to establish a review process in the future.

This building is listed on the National Register of Historic Places. Just listing the building on the National Register does not subject it to further requirements or restrictions unless Federal sources of funding or grants are involved. If state or federal Historic Rehabilitation Tax Credits are to be claimed, for example, then the work is subject to review by the Iowa State Historic Preservation Office (SHPO) and the National Park Service (NPS).

Summary Code Evaluation

A summary building code evaluation, discussing life safety and exiting deficiencies, will be based on business or similar occupancy and residential. Use of the building may differ depending on the Owner or future developer's future plans. The information provided is for an instance illustration.

International Existing Building Code [IEBC] 2015

A "historic" building, as defined by the IEBC, must be: listed or certified as eligible for listing (in the National Register of Historic Places) by the State Historic Preservation Office, or by the keeper of the National Register of Historic Places, or designated as "historic" under state or local law, or certified as a contributing resource within a National Register (multiple property listing), or as a contributing resource within a locally designated historic district. As this building is listed on the National Register of Historic Places it does indeed meet these standards.

Relocated buildings. (Section 509.2) Chapter 13 applies if building is ever relocated.

Building Official may require the elimination of conditions deemed dangerous. (2015 IEBC §401.3).

Change of occupancy provisions apply where the activity is classified as a change of occupancy, and shall comply with the provisions of Chapter 10. (2015 IEBC §506.1). Historic Buildings undergoing a change of occupancy have fewer restrictions. (2015 IEBC §1205) For the purposes of this exercise, the occupancy will not change (building will remain business and residential).

Buildings undergoing a complete change in occupancy must have accessible features: one accessible entrance, one accessible route from that entrance to the primary function areas (dwelling units), signage, accessible parking, accessible passenger loading zone, and accessible route from parking to the entrance. (2015 IEBC §1012.8.2)

An investigation and evaluation report shall be prepared and filed with the code official when deemed necessary by the code official. This report identifies safety features in compliance and where compliance would be damaging to the historic features. (Section 1201.2)

If the building is located in a flood hazard area and all proposed work constitutes substantial improvement (generally, a cost greater than 50% of the building's value), then all proposed work shall comply with Section 1612

(Structural Design, Flood Loads) of the IBC. Exception: if the building will continue to be considered an historic building after the proposed work is complete, then the proposed work is not considered a substantial improvement and not required to comply with Section 1612 of the IBC. (Section 1201.4)

Repairs may be made with original or similar materials and methods of construction. Hazardous materials are not permitted. (Section 1202.1) Unsafe conditions shall be remedied. (Section 1202.2) Foundations of relocated historic buildings shall comply with the IBC. Buildings shall be located so that exterior wall and opening requirements comply with the IBC. (Section 1202.3) Replacement of existing or missing features matching the original in configuration and size shall be permitted. Replacement glazing in hazardous locations shall comply with the safety glazing requirements of Chapter 24 of the IBC. (Section 1202.4)

Historic buildings that do not conform to the construction requirements for its occupancy and constitutes a distinct fire hazard shall be provided with an approved automatic fire extinguishing system as determined appropriate by the code official. An automatic fire-extinguishing system shall not be used to substitute for, or act as an alternative to, the required number of exists from any facility. (Section 1203.2)

Existing nonconforming historic and character-defining interior finish materials need not be surfaced with fire-retardant paint or finish when the building is sprinklered. (Section 1205.9)

Historic buildings undergoing a change in occupancy must be made accessible (as per provisions of Section 1012.8), unless the work is technically infeasible. (Section 1205.15) However, alterations for requirements that would threaten to destroy or alter historic significance, may permit alternative requirements as determined by the code official.

Historic buildings shall comply with the applicable structural provisions for the work as classified in Chapter 5. (Section 1206.1) Dangerous conditions, as determined by the code official, shall be remedied. (Section 1206.2)

If moved, the building shall be made safe for human occupancy as determined by the International Fire Code and the International Property Maintenance Code. Any field fabricated elements shall comply with the International Residential Code. (Section 1301.2) The size of this building would most likely preclude the relocation of this building.

The location on lot, foundation, connection to foundation, wind, seismic and snow loads shall comply with the International Residential Code. (Section 1302) Structures relocated into a flood hazard area shall comply with Section 1612 of the International Building Code. (Section 1302.6; see also Section 1201.4)

2015 International Building Code [IBC]:

Chapter 2 – Definitions

ALTERATION. Any construction or renovation to an existing structure other than repair or addition.

HISTORIC BUILDINGS. Buildings that are listed in or eligible for listing in the National Register of Historic Places, or designated as historic under an appropriate state or local law.

REPAIR. The reconstruction or renewal of any part of an existing building for the purpose of its maintenance.

SUBSTANTIAL DAMAGE. Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

SUBSTANTIAL IMPROVEMENT. Any repair, reconstruction, rehabilitation, addition or improvement of a building or structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the improvement or repair is started. If the structure has sustained substantial damage, any repairs are considered substantial improvement regardless of the actual repair work performed. The term does not, however, include either:

1. Any project for improvement of a building required to correct existing health, sanitary or safety code violations identified by the building official and that are the minimum necessary to assure safe living conditions.

2. Any alteration of a historic structure provided that the alteration will not preclude the structure's continued designation as a historic structure.

Chapter 3 – Uses and Occupancy Classification

Business Group B – Office, Professional or Service-Type Transactions (2015 IBC §304.1).

Residential Group R-2 – Residential (Apartment houses) (2015 IBC §310.4).

For the purposes of this report, the code review as shown will assume that the future use of the building would be business on first; residential on second, with storage in the basement level. Two units at Second Floor is assumed. Should actual occupancy differ, the adopted codes should be consulted.

Chapter 5 – General Building Heights and Areas

Existing building is 2 stories above grade with an unfinished basement. First and Second Floors are approximately 2,640 square feet in area each. Basement level is also approximately* 2,640 square feet for a total of 7,920 square feet. This conforms to allowable building heights and areas for new work as Group B and R-2 for all types of construction. (2015 IBC Table 504.4).

**It appears that the basement level extends beyond the footprint of the building, under the sidewalks above. Due to the water in the basement it was not able to be verified.*

Chapter 6 – Types of Construction

Type V construction: structural elements, exterior walls and interior walls are of any materials permitted by code. (2015 IBC §602.5).

Type V-A denotes a one hour fire-resistance rating for all building elements except interior non-bearing walls and partitions. (2015 IBC Table 601).

Type V-B denotes no fire-resistance rating required for any building elements (unless required elsewhere). (2015 IBC Table 601).

Chapter 8 – Interior Finishes

Flood hazard areas as established in Section 1612, interior finishes, trim and decorative materials below the elevation required by Section 1612 shall be flood-damage-resistant materials.

Chapter 10 – Mean of Egress

Occupant Load Factor – Maximum floor area allowances per occupant (2015 IBC Table 1004.1.2):

First Floor: Business: 100 gross square feet per occupant. (2015 IBC Table 1004.1.2). 2,640 square feet / 100 = **27** occupants.

Second Floor: Residential: 200 gross square feet per occupant. (2015 IBC Table 1004.1.2). 2,640 square feet / 200 = **14** occupants.

Basement: accessory storage areas: 300 gross square feet per occupant. (2015 IBC Table 1004.1.2. 2,640 square feet / 300 = **9** occupants.

Total building occupancy = **50**

Sizing:

Stairways: provide minimum width of 0.3 inches per occupant. (2015 IBC §1005.3.1). Stairways between stories shall have a clear width of 44 inches minimum between handrails. (2015 IBC §1011.2).

Other egress components: provide minimum width of 0.2 inches per occupant. (2015 IBC §1005.3.2). Doors shall provide a minimum clear width of 32 inches. At pairs of doors without a mullion, at least one leaf shall provide a clear opening width of 32 inches. (2015 IBC §1010.1.1).

Minimum corridor width for this building is 36" (2015 IBC Table 1020.2) but are not permitted without a sprinkler system. (2015 IBC Table 1020.1). Therefore, a sprinkler system is required for this occupancy.

Existing door openings and corridor and stairway widths less than those specified elsewhere in the IEBC may be approved if in the opinion of the code official there is sufficient width and height for a person to pass through the opening or traverse the means of egress. When approved by the code official, the front or main exit doors need not swing in the direction of the path of exit travel, provided that other approved means of egress having sufficient capacity to serve the total occupant load are provided. (2015 IEBC §1203.3).

Accessible means of egress are not required in alterations to existing buildings. (2015 IBC §1009.1).

Common path of egress travel to an exit shall not exceed 100 feet, for Group B Occupancy with a sprinkler system. (2015 IBC Table 1006.2.1).

Common path of egress travel to an exit shall not exceed 125 feet, for Group R-2 Occupancy with a sprinkler system. This type of occupancy is not permitted without a sprinkler system. (2015 IBC Table 1006.2.1). Therefore, a sprinkler system is required for this occupancy.

A single exit or access to a single exit shall be permitted from any story if only two dwelling units are provided. (2015 IBC §1006.3.2(1)). >What about business occupancy?

Corridors serving greater than 10 occupants, Group R Occupancy, with a sprinkler system, shall have walls with a required fire resistance rating of at least .5 hours. (2015 IBC Table 1020.1). This type of occupancy is not permitted without a sprinkler system. Therefore, a sprinkler system is required for this occupancy.

Interior Finishes for sprinklered buildings with Group R-2 Occupancy must provide Class C finishes for interior exit stairways, Class C finishes for corridors, and Class C finishes for rooms. (2015 IBC Table 803.11). The proposed use would provide one mercantile space on First Floor, without corridors, requiring Class C interior finishes. Finishes are defined by ASTM E84 or UL 723. Examples of finish materials with flame spread class meeting or exceeding Class C requirements would include: gypsum wallboard, plaster, plywood, Masonite.

Chapter 11 – Accessibility

Existing building shall comply with Section 3411. (2015 IBC §1101.2).

For Group R-2 occupancies, accessible units Type A and Type B must be provided (2015 IBC §1107.6.2). If providing fewer than 21 dwelling units on a site, then none are required to be Type A units. (§1107.6.2.2.1) If providing four or more dwelling units in a single structure, then every dwelling unit shall be a Type B unit. Type B units comply with ICC A117.1 Chapter 10, and have limited accessibility, but not full accessibility.

HVAC Code Considerations

The existing HVAC system does not provide building and occupant ventilation air, which is required by code.

HVAC temperature controls do not meet current energy code requirements.

Lighting Code Considerations

Existing lighting and controls do not meet the International Energy Conservation Code. The aim of the code is to minimize energy consumption by automatically reducing or turning off lighting when not in use based on occupancy, time event or ambient light levels.

Ottumwa Municipal Code

Note that the City plans to update all ICC codes to the 2021 cycle in 2022.

Chapter 10 – Building Code:

Adopts and amends national codes.

Section 903.2.8, Group R, shall be amended to read as follows: An automatic sprinkler system installed in accordance with Section 903.3 shall be provided throughout all buildings with a group R fire area except Group R-2 occupancies no more than two stories in height above grade plane or having 16 or fewer dwelling units.

Section 1006.2.1, Egress Based On Occupant Load and Common Path of Egress Travel Distance, shall be amended by adding the sentence: "Group R spaces with one exit or exit access doorway may have a maximum travel distance of 75 feet" to the end of the section.

Section 1011.5.2, Riser Height and Tread Depth, shall be modified by replacing the term "seven inches" with "7.25 inches."

Chapter 13 – Electrical Code

Adopts the NFPA 70 National Electrical Code, 2020. Primarily deals with licenses.

Chapter 14 – Fire Protection and Prevention

Adopts the International Fire Code.

Chapter 19 – Heating, Venting and Air Conditioning Code

Adopts the State mechanical code. Primarily deals with licenses.

Chapter 20 – Housing Code

Adopts and amends the 2015 International Property Maintenance Code.

Chapter 27 – Plumbing Code

Adopts the Uniform Plumbing Code. Primarily deals with licenses and inspections.

ICC/ANSI A117.1, 2009 – Architectural Features for Persons with Disabilities:

Does not specifically address alterations to existing buildings or historic buildings. Generally, existing elements that are not altered are allowed to remain.

2012 Americans with Disabilities Act Standard for Accessible Design.

For Historic Buildings, allows for exceptions to Accessible Routes (§206.2.1 x1 and §206.2.3 x7); Entrances (§206.4 x2); Toilet Facilities (§213.2 x2). (2012 ADA-SAD §202.5).

2015 Uniform Plumbing Code: (copy of 2015 UPC was not available; the 2015 edition of the International Plumbing Code was reviewed.)

Minimum number of required plumbing fixtures Classification Business Occupancy (2015 IPC Table 403.1):

1 water closet (toilet)

1 lavatory

Bathtubs/showers are not required for this occupancy

1 drinking fountain

1 service sink

Minimum number of required plumbing fixtures Classification Residential R-2 Occupancy including Apartment house (2015 IPC Table 403.1):

Assume 2 dwelling units per floor, 1 floor, for a total of 2 dwelling units in the building.

1 water closet (toilet) per dwelling unit.

1 lavatory per dwelling unit.

1 bathtub or shower per dwelling unit.

Drinking fountains are not required for this occupancy.

1 kitchen sink per dwelling unit.

1 automatic clothes washer connection per 20 dwelling units. This building will require 1 automatic clothes washer connections.

2015 International Mechanical Code:

New mechanical systems would conform to this code.

2011 NFPA 70 National Electrical Code:

New electrical systems would conform to this code.

Conclusions:

An exhaustive code compliance survey of existing or recent construction was beyond the scope of this report. At the time of this report there were no plans for any type of rehabilitation work and the actual future use of the building was not definite. This report, as mentioned previously, was reviewed for a business and residential use, assuming two dwelling units per floor for a total of two units in the building. If a different type of occupancy, or mixed occupancy, is pursued, then many of the code observations would differ. Because of its historic quality, there are many exceptions to the building code. However, any future plans should be reviewed with a code official prior to any major work to confirm that exceptions will be made.

Suggestions to improve the handicapped accessibility of the building could include:

- Use of lever handled door hardware.
- Installation of grab bars and other toilet accessories.

- Accessible entrance based on recommendations in Preservation Brief #32 (Making Historic Properties Accessible).

There are many uses for this building that would be considered appropriate in order to keep its historical integrity. This report should serve as a guide to determine those uses, as well as the many resources that have been provided. Maintaining the character defining features of the building should be given top priority if any work is undertaken.

Work Recommendations and Alternatives

Summary

Despite the long-term vacancy of the building, it remains a viable candidate for continued use. Exterior character defining features are plentiful and the building makes a significant impact on the overall feeling of the historic downtown commercial district. It is a key building that should be maintained to the greatest extent possible.

A phased restoration approach will not be proposed, due to the fact that the building is currently unoccupied and there are currently no known immediate plans to work on the building.

Work that should be considered at the present time:

- Continue interior heating, cooling and humidity control.
- Preserve character defining features.

For the purposes of this report:

- The building will be rehabilitated and function as a business (first floor) and residential apartments (second floor) use.
- Recommendations provided are for future rehabilitation projects the Owner may consider, as a point of reference.

Roof

The low sloped/flat roof is a character defining feature of the building and additions or alterations should be sensitive to its form.

Exterior Walls

The load bearing masonry walls with terra cotta features are a character defining feature of the building. Any repairs to the masonry should follow the recommendations as described in the following resources, provided by the National Parks Service (www.nps.gov/tps/how-to-preserve/briefs.htm):

- Preservation Brief #1 – Cleaning and Water-Repellent Treatments for Historic Masonry Buildings
- Preservation Brief #2 – Repointing Mortar Joints in Historic Masonry Buildings
- Preservation Brief #6 – Dangers of Abrasive Cleaning to Historic Buildings
- Preservation Brief #7 – The Preservation of Historic Glazed Architectural Terra-Cotta
- Preservation Tech Note – Masonry #2 – Stabilization and Repair of a Historic Terra Cotta Cornice
- Preservation Tech Note – Masonry #3 – Water Soak Cleaning of Limestone
- Preservation Tech Note – Masonry #4 – Non-destructive Evaluation Techniques for Masonry Construction

Exterior Windows

The existing steel windows are original to the building. Any repairs to the existing or any replacement windows used should reflect the original windows in material, size and orientation within the masonry opening. Windows appear to be in fair

condition and should be maintained or repaired rather than replaced. Interior storm windows would be a recommended solution to improve the energy efficiency of the building.

Exterior Doors

Exterior doors are not original to the building. Openings should be maintained, as well as the location of the main entrance. Any replacement doors should be sympathetic to the historic quality of the building. Because the original entrance has been significantly modified, it is not required that the original entrance be restored. However, any changes should be sensitive to the overall design and should be reviewed by a professional with experience in historic buildings.

Foundation

The foundation should be maintained; water should be kept out. Keeping the basement dry will prolong the life the building materials.

Interior Ceilings

Ceilings on the first and second floor are not original to the building. Because building codes often dictate ceiling finishes, future projects should not be restricted as to what can be done with the ceilings. The setback of the ceiling at the second floor to prevent obstruction of the original windows should be maintained. Exposed ductwork would not be appropriate for this building.

Interior Walls

Few walls exist in the building at the first floor. The majority of the walls on the second level are not original. Very few original materials exist, with the exception of those of the two vaults and some of the walls at the back of the building (north end). These original walls and their finishes should be maintained to the extent possible. Because of the extent of changes to the interior there is some flexibility in any proposed new use. However, it is recommended that professionals with experience with historic structures or the State Historic Preservation Office be consulted prior to any work being done.

Interior Windows and Doors

Interior windows do not exist. Most of the existing interior doors are not original. Because the majority of the historic interior finishes have been removed there is more freedom of design in selecting new doors for use on the interior of the building.

Repairs and Other Work – Priority and Recommended

Architectural & Structural

Feature	Recommended Repair	Proposed Solution
Hazardous materials	Immediate	Hire an abatement contractor to perform a survey of possible hazardous materials throughout the building; abate if necessary.
Basement standing water and humidity issues	Immediate	Repair or install a system that expedites water immediately from the basement.
Parapet cap	Immediate	Repair gaps and sealant that is missing or cracking.
Underside of roof	Immediate	Clean (media blast) to determine if any structural elements have been damaged due to high humidity.

Terra cotta	Immediate	Repair damaged terra cotta where pieces are broken and/or missing to prevent wildlife and moisture from entering the building.
Original openings	Priority	To increase security, replace non-original infill materials at masonry openings on east façade. Provide materials that are sympathetic to the original design of the building.
Historic finishes (tile flooring and baseboard, wainscot, etc.)	At time of occupancy.	Clean, repair and replace missing pieces with like materials.
Steel windows	At time of occupancy.	Make repairs to original steel windows; consider interior storm windows to increase energy efficiency of the building.
Restroom facilities	At time of occupancy.	Provide restroom facilities that are designed with accessibility in mind.
Accessibility	At time of occupancy.	Make modifications that meet accessibility needs while respecting the historic character of the building.
Chimney	Optional.	If not deemed a "character defining feature," consider removing the upper portion of the chimney if no longer needed.
Second Floor	Optional.	Removal of non-original portions of the second floor.

Additional notes from the structural review:

There was an additional inspection on the basement. The problem is that the electricity is still off and the sump pump is not running. Once the electricity is back on and the sump is working, the water will be removed. Although there was still water present, it was shallow enough to view the general area. It was noted that the floors feel solid below the water. The ceiling appears to have rust on the underside. It appears that there is a similar condition at the roof. What is there is a stay in place metal formwork for the concrete joist and floor system to be poured into. The stay in place form has rusted but the concrete itself should be in good condition. This will be verified when the rust is removed. The exterior perimeter walls appear to be in relatively good condition but will need to be cleaned with bleach. All of the interior buildouts and debris on the floor will need to be removed after the water is pumped out. A reinspection will be needed at this time.

Disclaimer: *This was a visual inspection. Numerous areas are not exposed to view. Internal deterioration may not be detected by a visual inspection. The writer assumes no responsibility to those items which were not exposed to view or were not present at the time of inspection.*

The mechanical, electrical and plumbing systems in the residence were not reviewed as a part of this inspection. Items pertaining to these systems are not included in this report. Asbestos and Radon were not tested for and are not included as part of this report.

<u>MEPT Systems</u>

Recommendations include removing all HVAC equipment, components and accessories in full. No portion of the existing HVAC system should be reused due to the mold found in the building.

All water and sanitary piping in the building should be removed from the building. The domestic hot water heater is located in the basement and is assumed to be in no condition to function. Domestic hot water heater should be replaced and properly sized for the new building's use.

HVAC controls systems should be upgraded with installation of new HVAC system. Recommend use of programmable thermostats or variable air volume system for greater individual occupant comfort.

Electrical

It is recommended that all existing panels are removed and new MDP, sub-panels and associated feeder cables are installed. Based on the age of the building and the standing water issue in the basement, it is recommended that all wiring be replaced throughout the building.

Security

Evaluation for the need of cameras and replace with digital IP cameras and a cloud storage service is recommended. Install Access Control System for card reader access at specified locations.

Safety

Recommend installing a fire alarm system based on the type of occupancy of the future use of the building.

Communications

Remove existing pair and coaxial cable from the building and provide a Fiber Internet/Telephone connection to the building is recommended. The fiber will provide a high bandwidth connection to the communications utility. To provide internet throughout the building install Cat6 cabling to each area that requires internet and install wireless access points throughout as well. Utilize IP telephones throughout the building that can be managed by the IT department.

Controls – Lighting

The installation of LED fixtures throughout the building are recommended to meet the current energy code. Install occupancy, vacancy, daylighting sensors and timeclock throughout the building as required.

Recommended MEP repairs:

Existing MEPT System	Recommended Repair	Proposed Solution
Forced-air HVAC	Immediate replacement	Rooftop Units
Temperature controls	Immediate replacement	Programmable thermostats
Boiler	Immediate replacement	Electric baseboard or radiant heat in entryway/vestibules
Air distribution (ductwork, diffusers/grilles)	Immediate replacement	New insulated ductwork* New ceiling diffusers and sidewall grilles **for exposed duct remove insulation*
Restroom exhaust fans and associated ductwork	Immediate replacement	New exhaust fans and ductwork
Domestic water service (cw & hw)	Immediate replacement	New piping, pipe insulation, fittings and valves
Domestic hot water heater	Immediate replacement	New gas-fired water heater
Sanitary piping (waste & vent)	Immediate replacement	New sanitary piping, and fittings
Natural gas meter	Immediate replacement	Likely too large – downsize meter to fit needs of building
Natural gas piping – exterior	3-5 year	
Natural gas piping – interior	Immediate replacement	New piping, fittings and valves
Main Distribution Panel	Immediate replacement	New MDP, breakers and Type-II surge protection
Sub-Panels	Immediate Replacement	New 120/208V 225A distribution panel, breakers and feeders from MDP.
Electrical Wiring	Immediate Replacement	New wiring throughout for receptacles, equipment, lighting etc.
Security	3-5 year	Install new cameras and access control system.
Safety	3-5 year	Install fire alarm system as required by local and state authorities based on building occupancy type.
Communications	Immediate Replacement	Install new fiber service to building. New data rack, patch panels and switch for network management. Install Cat6 cable throughout.
Communications -Wireless	3-5 year	Install Wireless Access Points (WAPs) throughout.
Lighting	Immediate Replacement	Install LED fixtures throughout.
Lighting Controls	Immediate Replacement	Install occupancy, vacancy, daylighting sensors and timeclock.

Opinion of Probable Costs – Budget Numbers

Due to the unknown future use of the building, an estimated opinion of probable costs per square foot have been used. This budget number does not include testing or abatement of potential hazardous materials, design and other fees, or contingencies that should be a part of any potential project. MEPT breakout costs have been provided as a separate estimated budget as shown in the table, below. It should be noted that the cost of rehabilitation varies depending on the actual use of the building and the level of restoration.

ITEM	*QTY*	*UNIT*	*$/UNIT*	*LUMP*
Site	1	LUMP	15,000	$15,000
Exterior Architecture	1	LUMP	$200,000	$200,000
Structural *(3 floors)*	7920	SF	$15	$118,800
Interior Architecture *(3 floors)*	7,920	SF	$140	$1,108,800
MEP *(see below)*	1	LUMP	$182,845	$182,845
Total				$1,625,445

ITEM	*QTY*	*UNIT*	*$/UNIT*	*LUMP*
Rooftop Unit*	2	EA	15,000	$30,000
Ductwork	1	LUMP	18,500	$18,500
Insulation – duct	1	LUMP	$5,400	$5,400
Diffusers	20	EA	$275	$5,500
Electric radiant heater – entries	2	EA	$3,500	$7,000
Exhaust fan – RR	2	EA	$1,000	$2,000
Domestic piping (cw & hw)	1	LUMP	$18,000	$18,000
Insulation – domestic pipe	1	LUMP	$3,795	$3,795
Sanitary piping (waste & vent)	1	LUMP	$12,000	$12,000
Water heater	1	EA	$1,200	$1,200
Natural gas piping	1	LUMP	$3,000	$3,000
Pipe accessories (valves, hangers, supports)	1	LUMP	$4,950	$4,950
Main Distribution Panel	1	EA	$8,500	$8,500
Sub-Panel	2	EA	$2,500	$5,000
Electrical Wiring	1	LUMP	$12,000	$12,000
Fire Alarm System	1	LUMP	$16,000	$16,000
Fiber Service and Network Equipment	1	LUMP	$10,000	$10,000
Wireless	1	LUMP	$1,000	$1,000
Lighting upgrade to LED fixtures	1	LUMP	$15,000	$15,000
Lighting Controls	1	LUMP	$4,000	$4,000
			SUB-TOTAL	$182,845

*Rooftop Unit includes temperature control budgetary costs for programmable thermostats

Alternate Solutions – *Descriptions below table.*

ITEM	*QTY*	*UNIT*	*$/UNIT*	*LUMP*
Energy Recovery Unit – ventilation	2	EA	$8,000	$16,000
Variable Air Volume system	1	LUMP	$10,000	$10,000
Security and Access Control	1	LUMP	$7,500	$7500

Energy recovery units reduce energy costs for conditioning "raw" outside (ventilation) air by utilizing the conditioned air in the building to "pre-condition" the ventilation air.

Variable air volume (VAV) system allows for improved occupant comfort by allowing individual spaces to select the desired room temperature without affecting adjacent spaces.

Security and Access Control – Provide cameras and card readers at designated locations selected by Owner. Provide cloud storage for cameras and head end equipment for card readers.

Preventative and Cyclical Maintenance Schedule

Architectural

In addition to general janitorial maintenance, the following items should be given additional attention for the First National Bank:

- Assess foundation, looking for any new cracks or other signs of movement.
- Evaluate roof every 2 – 3 years for maintenance items.
- Evaluate masonry units and mortar joints, looking for any new cracks or other signs of movement.
- Address any signs of water infiltration at the source to prevent further damage of historic materials.
- Replace sealant at roof cap joints every 10 years.
- Avoid using salt or other abrasive methods of snow removal if possible as this will deteriorate building components.

HVAC

- Periodic filter replacements in the Rooftop Units. Assume filter replacement every 30-days. *(Approximate budget cost: $2,500.)*
- Ductwork cleaning. Assume one cleaning every 5-year period. *(Approximate budget cost: $10,000.)*

Approach to Using New Materials

Regular maintenance is a must for all buildings and in some cases, new work must be performed in order to continue using these historic buildings. It is important that all work performed on historic buildings should be carefully and thoughtfully done in order to maintain its historical integrity and to prevent further damage to the building and its materials. Regular maintenance is by far the best method of avoiding additional work, but as noted, there are cases in which building materials have been damaged beyond repair or have reached the end of their life span and must be replaced. In other cases, the materials are missing altogether.

Original building materials should be researched and used to offer the most authentic end result in any restoration, preservation or rehabilitation project.

There are some cases where using substitute materials is the only option. Before coming to this conclusion, all opportunities for preservation should be investigated. If the wrong materials are used, or used improperly, additional damage could occur to

the building. It is also undesirable to cover up historic materials with new. This practice could also lead to or cover up further deterioration.

Circumstances that would necessitate the use of substitute materials include:[11]

- the unavailability of historic materials
- the unavailability of skilled craftsmen
- inherent flaws in the original materials
- code-required changes

Any substitute material used should convey the overall appearance of the original material. Texture, scale and life cycle are all important qualities that should be considered and compared. Details of installation and craftsmanship are also critical considerations as well as how the substitute material will interact with the existing materials. How the substitute material will be viewed should also be considered; materials that will be viewed at close range should be handled in a more sensitive manner than those viewed from a distance.

New products are constantly being introduced and so it is important to research these materials to assure that they are the best, and most fitting, for each specific building. *Preservation Brief #16 – The Use of Substitute Materials on Historic Building Exteriors* is a good place to start to understand what materials are suitable. This document is provided by the National Park Service, U.S. Department of the Interior and can be found on their website (www.nps.gov.).

The chart on the following page offers a brief overview of some materials that may or may not be applicable for restoration, preservation or rehabilitation projects for the First National Bank. It is not meant to be a complete list, but rather a starting point. Obtaining the advice of a qualified design professional with experience in historic materials is an ideal way to better ensure the proper outcome to any project.

[11] (Park 1988)

Building Component	Current Material	Original Material	Example(s) of an Appropriate Building Material	Example(s) of a Non-Appropriate Material	Why are these materials inappropriate?
Roof	Rubber membrane	Likely composition (asphalt) or built-up (tar & felt paper) roof.	Membrane roofing	Construction of new sloped roofing system that extends up beyond the existing parapet walls.	A taller and steeper roof construction would detract from the appearance of the building.
Exterior Walls	Load bearing clay brick masonry with buff colored glazed terra cotta masonry cladding; secondary wall has glazed brick.	Same	Masonry that matches the size, color and texture of the original masonry.	Masonry that is a different size, color, or texture than the original masonry.	The use of inappropriate masonry could be damaging to the building. It also detracts from the aesthetic appearance of the building.
Exterior Windows	Steel	Same	Steel. Aluminum clad wood windows could be considered appropriate in some cases, where traditional dimensions and profiles are used.	Vinyl	Vinyl windows are not a long term solution, cannot be painted and come in a very limited color palette. Window profiles could likely not be recreated in vinyl.
Exterior Doors	Aluminum	According to a 1914 news article, the original doors were metal.	Metal, solid wood, or high-quality fiberglass, painted, with traditional panels/glass.	Hollow core wood or flat panel doors.	Flat panel doors do not offer the same aesthetic quality; hollow core wood is not durable for exterior use.
Foundation	Masonry – grey granite and limestone.	Same	Masonry	Exposed concrete masonry unit (CMU) foundation walls or parge coating.	CMU introduces a non-traditional material to the existing design; parge coating repairs would be an inappropriate solution.
Interior Ceilings	Plaster or 1 x 1 lay-in acoustical tile.	Plaster; the first floor ceiling is not original to the building.	Plaster	Lay-in acoustical ceiling tiles or exposing structure where it was not originally exposed.	This product/solution offers a very different appearance to what was in the original building.
Interior Walls	Gypsum board.	Likely plastered walls.	Gypsum board.	Exposed structure.	Exposed structure would not have been appropriate for the refined finishes that were original to the building.
Interior Windows and Doors	There are no known original interior windows. Few original interior doors remain; these are wood with glazing panel.	Wood	Wood paneled doors.	Flat slab doors.	This would not provide a traditional appearance to the interior of the building.

Methods of retaining and protecting character defining features.

The Secretary of the Interior's Standard for Rehabilitation are as follows:

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.

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.

(Source: http://www.nps.gov/hps/tps/standguide/rehab/rehab_standards.htm)

These Standards and their guidelines should be consulted and followed in any rehabilitation planning for this structure.

Additional guidance is provided in National Park Service Preservation Brief 18, "Rehabilitating Interiors in Historic Buildings" recommended approaches for rehabilitating historic interiors:

1. Retain and preserve floor plans and interior spaces that are important in defining the overall historic character of the building.

2. Avoid subdividing spaces that are characteristic of a building type or style or that are directly associated with specific persons or patterns of events.

3. Avoid making new cuts in floors and ceilings where such cuts would change character-defining spaces and the historic configuration of such spaces.

4. Avoid installing dropped ceilings below ornamental ceilings or in rooms where high ceilings are part of the building's character.

5. Retain and preserve interior features and finishes that are important in defining the overall historic character of the building.

6. Retain stairs in their historic configuration and to location.

7. Retain and preserve visible features of early mechanical systems that are important in defining the overall historic character of the building, such as radiators, vents, fans, grilles, plumbing fixtures, switchplates, and lights.

8. Avoid "furring out" perimeter walls for insulation purposes.

9. Avoid removing paint and plaster from traditionally finished surfaces, to expose masonry and wood.

10. Avoid using destructive methods--propane and butane torches or sandblasting--to remove paint or other coatings from historic features.

(Source: http://www.nps.gov/history/hps/tps/briefs/brief18.htm) (Slaton n.d.)

The National Parks Service [NPS] offers a variety of resources to assist in implementing The Standards. Preservation Briefs, Interpreting the Standards [ITS] Bulletins, and Preservation Tech Notes. These can be found on the NPS website: www.nps.gov/tps.

Some Briefs, Bulletins and Tech Notes that are applicable to The First National Bank and would be helpful in any future rehabilitation projects:

- Preservation Brief #1 – Cleaning and Water-Repellent Treatments for Historic Masonry Buildings
- Preservation Brief #2 – Repointing Mortar Joints in Historic Masonry Buildings
- Preservation Brief #3 – Improving Energy Efficiency in Historic Buildings
- Preservation Brief #4 – Roofing for Historic Buildings
- Preservation Brief #6 – Dangers of Abrasive Cleaning to Historic Buildings
- Preservation Brief #7 – The Preservation of Historic Glazed Architectural Terra-Cotta
- Preservation Brief #11 – Rehabilitating Historic Storefronts
- Preservation Brief #13 – The Repair and Thermal Upgrading of Historic Steel Windows
- Preservation Brief #14 – New Exterior Additions to Historic Buildings: Preservation Concerns
- Preservation Brief #16 – The Use of Substitute Materials on Historic Building Exteriors
- Preservation Brief #17 – Architectural Character – Identifying the Visual Aspects of Historic Buildings as an Aid to Preserving their Character
- Preservation Brief #18 – Rehabilitating Interiors in Historic Buildings – Identifying Character-Defining Elements
- Preservation Brief #24 – Heating, Ventilating, and Cooling Historic Buildings: Problems and Recommended Approaches
- Preservation Brief #31 – Mothballing Historic Buildings
- Preservation Brief #32 – Making Historic Properties Accessible

- Preservation Brief #35 – Understanding Old Buildings: The Process of Architectural Investigation
- Preservation Brief #39 – Holding the Line: Controlling Unwanted Moisture in Historic Buildings
- Preservation Brief #43 – The Preparation and Use of Historic Structure Reports
- Preservation Brief #47 – Maintaining the Exterior of Small and Medium Size Historic Buildings
- Preservation Brief #50 – Lightening Protection for Historic Buildings
- ITS Bulletin #2 – Garage Door Openings: New Infill for Historic Garage Openings
- ITS Bulletin #3 – New Additions: New Additions to Mid-Size Historic Buildings
- ITS Bulletin #4 – Exterior Doors: Inappropriate Replacement Doors
- ITS Bulletin #13 – Storefronts: Repair/Replacement of Missing or Altered Storefronts
- ITS Bulletin #14 – Adding New Openings: New Openings in Secondary Elevations or Introducing New Windows in Blank Walls
- ITS Bulletin #16 – Loading Door Openings: New Infill for Historic Loading Door Openings
- ITS Bulletin #18 – New Additions: New Additions to Mid-Size Historic Buildings
- ITS Bulletin #21 – Adding New Openings: Adding New Openings on Secondary Elevations
- ITS Bulletin #22 – Adding New Openings: Adding New Entrances to Historic Buildings
- ITS Bulletin #26 – Entrances and Doors: Entrance Treatments
- ITS Bulletin #33 – Secondary Elevations: Alterations to Rear Elevations
- ITS Bulletin #36 – Rooftop Additions
- ITS Bulletin #38 – Alterations Without Historical Basis
- ITS Bulletin #39 – Site and Setting: Changes to Historic Site
- ITS Bulletin #41 – Incompatible Alterations to the Setting and Environment of a Historic Property
- ITS Bulletin #44 – Subdividing Significant Historic Interior Spaces
- ITS Bulletin #47 – Rooftop Additions on Mid-Size Historic Buildings
- ITS Bulletin #48 – Replacement of Missing or Altered Storefronts
- ITS Bulletin #50 – Reusing Special Use Structures
- ITS Bulletin #51 – Installing New Systems in Historic Buildings
- ITS Bulletin #52 – Incorporating Solar Panels in a Rehabilitation Project
- ITS Bulletin #56 – Alterations Without Historical Basis
- Preservation Tech Note – Masonry #2 – Stabilization and Repair of a Historic Terra Cotta Cornice
- Preservation Tech Note – Masonry #3 – Water Soak Cleaning of Limestone
- Preservation Tech Note – Masonry #4 – Non-destructive Evaluation Techniques for Masonry Construction
- Preservation Tech Note – Windows #1 – Planning Approaches to Window Preservation
- Preservation Tech Note – Windows #2 – Installing Insulating Glass in Existing Steel Windows
- Preservation Tech Note – Windows #5 – Interior Metal Storm Windows

- Preservation Tech Note – Windows #9 – Interior Storm Windows: Magnetic Seal
- Preservation Tech Note – Windows #10 – Temporary Window Vents in Unoccupied Historic Buildings
- Preservation Tech Note – Windows #12 – Aluminum Replacements for Steel Industrial Sash
- Preservation Tech Note – Windows #15 – Interior Storms for Steel Casement Windows
- Preservation Tech Note – Windows #19 – Repairing Steel Casement Windows

Approaches to adaptive reuse.

Adaptive reuse concepts should focus on retaining the character defining features of an historic building and conform to the Secretary of the Interior's Standards for Rehabilitation.

Character Defining Feature	Considerations for Adaptive Reuse
1a. Shape or Form	Retain the existing form. New building additions, if any, should be secondary and sympathetic to the original shape of the building.
1b. Roof	Changes to the roof should not be visible from the street level.
1c. Openings	Existing openings should be retained and not blocked up. If it is not possible to retain some of the openings, these locations should still retain their exterior appearance as openings.
1d. Projections	Do not add any features unless replicating those projections found in historic photos.
1e. Trim and Secondary	Do not add any features. Modifications, if necessary, must be minimized.
1f. Materials - Overall	Retain existing materials when possible. Select materials that are appropriate for this historic building. (See table provided in this report.)
1g. Setting	Do not make significant changes to the site or adjacent neighborhood. This may need to be regulated by city authority.
2a. Materials – Close	Retain existing materials.
2b. Craft Details	Retain existing craft details and incorporate into new use, show these off. This includes examples of decorative terra cotta.
3a. Important Spaces	Retain feeling or openness of some of the larger spaces. Vault spaces should be retained.
3b. Related Spaces	Not applicable.
3c. Interior Features	Retain existing features. It is recognized that few remain, but those that do should be retained.
3d. Materials – Finishes	Most original interior finishes have been removed or covered up. Any historic fabric should be maintained.
3e. Exposed Structure	Exposed structure is not appropriate for the First National Bank.

Programming possibilities sympathetic to adaptive reuse.

The building is large, with a relatively open floor plan on the first floor. The second floor is divided into various smaller spaces but none are original to the building as it was designed as a one-story, open space. The possibilities for this adaptive reuse are numerous. Example adaptive reuse occupancies or programs that retain most or all of the character defining features are suggested for consideration:

- Multi-family residential (second floor only). Upper story housing in downtown commercial districts are a popular and needed amenity for a thriving downtown. Provided that code requirements are met without jeopardizing the character defining features of the building, upper story housing would be a good fit for this building. Window openings would need to be reviewed to ensure that the necessary egress requirements meet building codes. First floor housing would not be recommended for the downtown area.

- Government, Non-Profit organization office or other business office. The building lends itself well to a business or office space. The location offers an excellent opportunity as a business office with its location within the Ottumwa downtown district.
- Restaurant. The open spaces would support dining and seating areas. The kitchen support spaces and delivery/waste streams (loading dock, garbage, and grease interceptor) would need to be considered. As a cursory determination of space requirements, dining rooms require about 15 square feet per seat, while another 15 square feet per seat is expected for kitchen, storage, restrooms and other support functions; different menus and seating arrangements will affect this. The first floor alone is approximately 2,640 square feet. The second floor could be used as rentable private rooms or as another mixed-use purposes. Opening up the second floor to restore the original appearance of the interior space would make for a more impressive dining experience and would be appropriate for the building.
- Merchandise or retail. The open interior spaces support display area opportunities and ample storage and other support space.

Example adaptive reuse occupancies or programs that retain most or all of the character defining features are suggested for consideration.

In summary, a good-fit occupancy for adaptive reuse would:

- Retain the exterior appearance. Additions, if any, would be minimal and sympathetic to the original architecture. Additions should follow the recommendations described in Preservation Brief #14 – Exterior Additions to Historic Buildings: Preservation Concerns. The site as of the time of this report does not lend itself well to expansion opportunities. Should the adjacent property use change, this Brief should be consulted.
- Retain the highly decorative exterior of the building. Because much of the interior has been altered, the exterior of this building is especially important as it is a Character Defining Feature and the rationality for its inclusion in the National Register of Historic Places.

Any change in occupancy use may need to be reviewed by the City for zoning and permitting purposes.

Current Zoning

This property is currently zoned as C-4 (Downtown Mixed-Use). The intent of this zone district is to "strengthen the town center's role as a center for trade, services, office employment and civic life. Mixed uses are allowed and

encouraged within the central business district."[12] See Section 38-522 – Special Regulations and Standards of the Ottumwa Code of Ordinances for requirements and restrictions.[13]

Future Re-Use Considerations

The aforementioned and suggested uses within this report or any type of change to the land use of a property or building requires working with the City to ensure consistency with the City's Comprehensive Plan, Zoning Ordinance and other City Codes. Therefore, any redevelopment ideas should be discussed with the City of Ottumwa for conformity with all applicable regulations.

[12] (Ottumwa, Iowa - Code of Orinances 2021)
[13] Available at library.municode.com/ia/Ottumwa/codes/code_of_ordinances.

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APPENDICES

- The National Register of Historic Places Nomination Form – First National Bank – February 1995
- Iowa Site Inventory Form No. 90-04526 – 1st National Bank – January 2013

SUPPLEMENTAL RECORD OF WORK PERFORMED

- This section documents work performed, which may include planning studies, technical studies such as laboratory testing or structural analysis, or other investigation work that was not part of the scope of the original historic structure report, and records physical work on the building (construction documents, annotated drawings, photographs). The section is usually added later to update the report, as most historic structure reports are issued prior to implementation of the recommended treatment approach and specific work. It is sometimes referred to as Part 3 of the report.

GLOSSARY

Caen stone – A light creamy-yellow Jurassic limestone quarried in north-western France near the city of Caen.

Cornice – A projecting horizontal feature, usually moulded, which crowns an external façade, or occurs internally at the junction of a wall and a ceiling.

Façade – The face or front of a building.

Glazing – A clear or translucent material such as glass or acrylic that admits light into a building.

Marquee – A canopy project over an entrance.

Mezzanine – A low story between two higher ones.

Neo-Classical style – A popular 19th century architectural style based on the classical forms of Greek and Roman architecture.

Parapet – A low wall around a roof or platform, to prevent people falling over the edge.

Pediment – The triangular end or gable of a building with a low-pitched roof; sometimes filled with sculpture.

Period of Significance – The span of time in which a property attained the significance for which it meets the National Register Criteria. *(National Park Service definition.)*

Pilaster – A flat column against the face of a wall, usually 'engaged' and projecting there from a distance not exceeding one-third of its surface breadth.

Rehabilitation – The act or process of making possible an efficient compatible use for a historic structure or landscape through repair, alterations and additions while preserving those portions or features which convey its historical, cultural and architectural values. *(National Park Service definition.)*

Restoration – The act or process of accurately depicting the form, features and character of a historic structure as it appeared at a particular period of time by means of the removal of features from other periods in its history and reconstruction of missing features from the restoration period. *(National Park Service definition.)*

Terra cotta – A hard burnt-clay product used for wall-facings and architectural details.

Vestibule – An entrance hall, antechamber, or lobby.

Wainscot/wainscoting – A protective or decorative facing applied to the lower portion of an interior partition or wall, such as wood paneling or other facing material.