NPS Form 10-900 OMB No. 1024-0018 152

United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

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NAT. REGISTER OF HISTORIC PLACES
NATIONAL PARK SERVICE

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form.* If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions.

1. Name of Property

Historic name: Alameda County Building and Loan Association Building
Other names/site number: Hotel Wagner; Academy of Chinese Culture and Health Sciences
Name of related multiple property listing:
N/A
(Enter "N/A" if property is not part of a multiple property listing

2. Location

Street & number: 1601-1605 Clay Street
City or town: Oakland State: CA County: Alameda
Not For Publication: ☐ Vicinity: ☐

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this _x_ nomination ___ request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property _x_ meets ___ does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

___national ___statewide _x_local

Applicable National Register Criteria:

_x_A ___B _x_C ___D

State Historic Preservation Officer

Signature of certifying official/Title: **Date** 24 February 2016

California Office of Historic Preservation

State or Federal agency/bureau or Tribal Government

In my opinion, the property ___ meets ___ does not meet the National Register criteria.

Signature of commenting official: **Date**

Title : **State or Federal agency/bureau or Tribal Government**

4. National Park Service Certification

I hereby certify that this property is:

X entered in the National Register

___ determined eligible for the National Register

___ determined not eligible for the National Register

___ removed from the National Register

___ other (explain:) _____

for Carol Shull
Signature of the Keeper

4/12/16
Date of Action

5. Classification

Ownership of Property

(Check as many boxes as apply.)

Private:	X
Public – Local	
Public – State	
Public – Federal	

Category of Property

(Check only **one** box.)

Building(s)	X
District	
Site	
Structure	
Object	

Number of Resources within Property
(Do not include previously listed resources in the count)

Contributing	Noncontributing	
1		buildings
		sites
		structures
		objects
1		Total

Number of contributing resources previously listed in the National Register 0

6. Function or Use
Historic Functions
(Enter categories from instructions.)
COMMERCE/TRADE: Financial Institution
COMMERCE/TRADE: Specialty Store
DOMESTIC: Multiple Dwelling
EDUCATION: School

Current Functions
(Enter categories from instructions.)
COMMERCE/TRADE: Specialty Store
DOMESTIC: Multiple Dwelling

7. Description

Architectural Classification
(Enter categories from instructions.)
_LATE 19TH AND 20TH CENTURY REVIVALS: Beaux Arts
_OTHER: Art Nouveau/Vienna Secession

Materials: (enter categories from instructions.)
Principal exterior materials of the property: _Foundation: Concrete
_Walls: Stucco
_Roof: Other

Narrative Description
(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with **a summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

Summary Paragraph

The Alameda County Building and Loan Association Building is a five-story-over-basement, residential-over-commercial building located at 1601-1605 Clay Street, at the northwest corner of Clay Street and 16th Street in downtown Oakland, Alameda County, California. Designed by Harry Cunningham and Matthew Politeo in a hybrid architectural style combining Beaux-Arts and Art Nouveau elements and completed in 1907, the partially steel-framed building has a rectangular plan and is clad in stucco and brick, with a parapet and flat roof. The equally prominent Clay Street and 16th Street façades are clad in stucco and have a tripartite design separated by belt courses. The ground level contains non-original glazed storefronts with granite bulkhead, separated by stucco-clad piers. The second, third, and fourth stories feature prominent angled bays clad in pressed sheet metal and crowned by sheet metal cartouches. The fifth, uppermost story terminates in an elaborate sheet metal cornice assembly carried by overscaled Art Nouveau-styled brackets. Although the ground-level storefront and the interior spatial arrangement have been altered over time, the upper stories of the Clay Street and 16th Street façades retain decorative features that date to the building's construction and define its character as a richly appointed commercial and residential building constructed during the early twentieth century. The building retains overall integrity.

Narrative Description

Constructed in 1907, the Alameda County Building and Loan Association Building is a five-story, residential-over-commercial masonry building with basement and concrete perimeter foundation. The building is rectangular in plan and has a hybrid structural system. At the basement and ground levels, steel framing is located at the interior and southeast and southwest façades, with structural brick masonry walls at the northwest and northeast façades. The exterior walls of upper stories are structural brick masonry with wood framing at projecting bays. The flat parapet roof, covered in roofing membrane, contains elevator and stair penthouses that are visible only from a distance. The building's two primary façades, facing Clay Street and 16th Street, are clad in stucco over sandstone and are ornately appointed with neoclassical decorative features including scrolled modillions, molded spandrel panels, window surrounds, shaped iron railings, and projecting sheet metal cornice assembly. Belt courses divide these façades into base, shaft, and capital sections; applied ornament is concentrated at the uppermost floor. Shell and clasped frame motifs are repeated throughout the decorative features of the façades. The architectural style is Beaux-Arts influenced by Art Nouveau aesthetics; the building was designed by recognized San Francisco partnership Cunningham and Politeo, known as proponents of the Art Nouveau in the Bay Area. Ground-level storefronts have been repeatedly altered since construction and currently feature large plate glass windows with transoms, separated by stucco-clad piers. Windows at the upper levels are predominantly one-over-one wood-sash with ogee lugs.

Setting

The building occupies a rectangular lot at the northwest corner of the intersection of Clay Street and 16th Street in downtown Oakland; this location is one block west of the diagonal thoroughfare San Pablo Avenue and two blocks west of Broadway Avenue, the spine of the city's central commercial district. Erected in the immediate post-earthquake period, the building was one of the first buildings constructed in a post-Victorian style within or surrounding the city's financial district, located a few blocks to the southeast at Broadway Avenue and 14th Street. Taller masonry commercial buildings spread into this northwest area of downtown by the 1920s, so that the building now shares the Clay Street edge of its block with the nine-story building at 1625 Clay Street, and faces the seven-story Touraine Hotel across 16th Street, both built during or after the 1910s. The property abuts a 1920s-era two-story commercial building to the north, and is separated by a narrow courtyard from a c. 1970s residential complex to the west. At the intersection opposite from the subject building is a six-story municipal office building built in the Postmodern style, with evenly spaced window bays and deconstructed cornices intended to reflect the neoclassical façades of historic buildings within the surrounding downtown. Across Clay Street from the subject building is a surface parking lot that fills the majority of its wedge-shaped block.

Southeast Façade (Clay Street)

The southeast (primary) façade, facing onto Clay Street, contains a continuous band of four non-historic ground-level storefronts divided by large stucco-clad piers. The storefronts contain an arrangement of commercial, service, and residential entrances to the building and large display windows, which are located above a granite bulkhead. Grooved sheet metal mullions and lintels divide the plate glass lites. The bay nearest the east corner of the building is the historic location of the recessed vestibule providing access to the upper residential units. The vestibule is sheltered underneath a modern canopy; its ceiling retains its historic marble veneer with recessed panel. All storefronts and entrances at the first floor are surmounted by broad transoms located above the grooved lintels. The first story terminates in a projecting belt course that steps out at center, forming a balcony spanning the three central bays of the façade above; this balcony is supported by four scrolled modillions with small flared tails. Leading along the perimeter of the balcony is a wrought iron grill railing that repeats the decorative motifs of the building's two elaborate façades, featuring rectilinear frames with side clasp details interspersed with scrolled shells.

The upper stories of the building have five bays spaced evenly across the façade. The second, third, and fourth stories, forming the façade's shaft, share similar arrangements of fenestration and decorative features. Two projecting angled bays flank a central bay, formed by pressed sheet metal over wood framing. The central bay contains small one-over-one windows recessed behind the plane of the façade, each with a slightly projecting sill. The angled bays hold one-over-one windows and are separated vertically by pressed sheet metal spandrel panels. The spandrel panels at the outer face of each angled bay contain frames with flared side clasps, while the spandrels at the flanking, narrower faces of the projecting bays contain simple molded frames. The angled bays, which terminate at the belt course above the fourth floor, have simple pressed sheet metal cornices, crowned by expressively scrolled, pressed sheet metal shell cartouches at the central face. The outermost bays, rising from molded stone bases above the lower belt course, are set within stepped, recessed surrounds behind the plane of the façade; they are also separated vertically by pressed sheet metal spandrel panels repeating the clasped frame motif.

Above the fourth floor is a projecting sheet metal belt course formed by an egg-and-dart band below a fluted frieze. The fifth story, forming the capital of the façade, features a similar arrangement of windows as at the shaft, although the angled bays do not continue to the roofline and are instead filled by paired windows. All but the small central window are contained within molded frame surrounds and are crowned with oversized, decorative keystones. Separating the windows at the fifth story are six ornamental Art Nouveau-style sheet metal brackets, featuring elaborately scrolled cartouches. The façade terminates in a cornice assembly, formed by dentil and egg-and-dart courses that step out at the keystones and brackets below, and sheet metal modillion course and cornice. Two non-historic flagpoles rise above the parapet near above the center of this façade, near the southeast edge of the roof.

Southwest Façade (16th Street)
The southwest façade, facing 16th Street, is generally similar to the southeast façade in arrangement and ornament, although its added width accommodates six bays arranged evenly across the façade at the upper stories; there are two central bays instead of one. The ground level again contains non-original glazed storefronts separated by stucco piers, with transoms and granite bulkhead and transoms. The ground floor terminates in the same belt course that continues from the Clay Street façade. The belt course steps out in two locations, forming balconies at the second-to-outermost projecting bays above. Each of these balconies is supported by two scrolled modillions and is surmounted by a wrought iron grill railing that features the same motifs as featured on the southeast façade.

At the second, third, and fourth stories, the two central bays and two outermost bays are identical to the outer bays of the southeast façade, set within recessed surrounds and separated vertically by spandrel panels with clasped frames. The second and fifth bays are sheet metal-clad angled bays with molded spandrel panels and upper cartouches, ending above the fourth floor identical to the angled bays found on the southeast façade. An iron fire escape is mounted to the façade at the bay west of center, with platforms at the third, fourth, and fifth stories surrounded by metal railings perforated in a fishscale pattern.

The fluted frieze and egg-and-dart course continues from the southeast façade and terminates at the west corner of the building. The fifth story has a similar treatment as on the Clay Street façade, continuing the shaft's window arrangement but with paired windows in place of the angled bays below. Continuing the ornament of the southeast façade, all fifth-story windows have molded surrounds and keystones and are separated by ornate brackets. The southwest façade is crowned by the same dentilated and egg-and-dart ornament bands, modillions, and cornice. A ladder extends from the uppermost platform of the fire escape to reach the roofline.

Northwest Façade
The northwest façade faces across a narrow rear alley toward the neighboring building along 16th Street. This façade is clad in painted common bond brick. The façade has an irregular arrangement of windows and other openings. Two small, square metal vents are located at the first story, and one one-over-one window is located at the second story. At the center of the third story is a fixed, fifteen-lite steel-sash window glazed with wire glass. The third, fourth, and fifth stories feature one-over-one windows near the north corner, all with angled brick sills. The sheet metal modillion block course and cornice turn onto this façade from the southwest façade and terminate immediately.

Northeast Façade
The northeast façade abuts the neighboring building on Clay Street at the first and second stories, so that it is visible only at the third, fourth, and fifth stories. Like the northwest façade, the northeast façade is clad in painted common bond brick. A recessed light well is located at center, with walls clad in stucco facing. Windows at this façade are located at the second, third, fourth,

and fifth stories. One-over-one windows are found at the outer faces of the light well, with one bay of windows at the center of the light well. The areas of façade flanking the light well each features a central vertical channel of slightly recessed brick, containing segmental-arched openings with narrow windows. An additional bay of windows within segmental-arched openings is located to the north of the central light well. The sheet metal modillion block course and cornice also turn onto this façade from the southeast façade and terminate immediately.

Interior

The interior of the building consists of commercial spaces at the ground level and five residential units per floor above. While the interior has been altered through numerous renovation campaigns, including a comprehensive rehabilitation in 2014 and 2015, several original spaces and features remain. The basement is largely open, interrupted by steel support columns. The ground-level residential lobby, accessed through the eastern vestibule facing Clay Street, features effusive Classical ornament: high marble wainscoting; recessed panels at the upper walls with molded plaster edges; an elaborate crown molding assembly reiterating exterior ornament, including egg and dart and dentils, modillion scrolls, fluted band, and cornice, in addition to coffered corners with central rosette details; and a molded plaster archway with a dense, repeated acanthus motif emanating from scrolled brackets and crowned by a large shell cartouche with flared tail and acanthus crown.

The stairwell is primarily in its original location, although the lowest flight at the ground level—originally an L-shaped quarter-turn—has been removed and rebuilt with a U-shaped half-turn to reach a landing in a new location. Remaining original steps between the ground level and second story are covered in marble, with marble wainscoting at the walls. The newly-built lower flight has wood-clad steps. Above the second story, the stairs are wood with wood stringer and wainscoting. The stairwell retains its original paneled wood newel posts with lower pendants and shaped wrought iron railing. Two original interior light and ventilation shafts retain their historic locations near the center of the building. Historic crown moldings, window and door trim, and cove ceilings are found throughout in the reconfigured upper residential units.

Historic Appearance and Alterations

The exterior of the building has experienced a series of substantial changes, concentrated at the street-level storefronts as they have continually been altered to accommodate changes to the interior layout of commercial spaces. The ground level was clad in sandstone when constructed, with granite bulkhead. The Clay Street (southeast) façade originally had a recessed entrance for the Alameda County Building and Loan Association bank on the Clay Street façade, near the building's south corner, alongside a window for a private office within the bank. The central storefront had paired doors recessed in a vestibule, flanked by angled plate glass display windows and surmounted by a multi-lite prism glass transom. The entrance vestibule to the residential lobby was at the east end of the façade, underneath a projecting metal canopy. The southwest (16th Street) façade originally contained a single storefront toward the rear of the building—likely identical to the central storefront at the southeast façade—in addition to a series of divided-lite windows with projecting sills that were part of the loan association's banking space.

The upper stories of the southeast and southwest façades were originally clad in sandstone with a parge coat applied, which was later covered in cement stucco. Otherwise, the original appearance of the upper stories is retained, as historic fenestration patterns and decorative features remain in place. The building's windows were originally one-over-one wood sash.

- 1919: Sandstone storefronts were removed and replaced with full-height plate glass display windows spanning the Clay Street and 16th Street façades.
- 1926: Permit was issued for unspecified alteration, with an estimated cost of $15,000; this project was likely the reconfiguration of upper-level apartments to serve as residential hotel units, involving the relocation of one interior light well and one vent shaft (as labeled on the original drawings).
- 1928: The two Clay Street commercial units were combined, requiring the reconfiguration of storefronts at the Clay Street façade. The exact scope of exterior alterations is unknown.
- 1940: The elevator was reconfigured, and concrete retaining wall was added.
- c. 1950s: Cement stucco was applied over the existing cladding materials.
- 1964: Commercial tenant Leo's Piano House updated the 16th Street façade with permastone veneer, covering the existing glazed storefronts. It is unknown if the Clay Street storefronts were infilled at the same time.
- 1987: A permit was issued to convert hotel units into apartments at third and fourth stories.
- 1991: A permit was issued for interior remodeling, with an estimated cost of $20,000.
- Unknown date: Windows were removed and replaced with aluminum-frame windows.
- 2014-2015: Comprehensive rehabilitation involving the following chief measures: removal of non-historic roof sheds; removal of altered storefronts at Clay Street and 16th Street façades and construction of new ground-level storefronts; removal of tenant signage; removal of aluminum-sash windows and replacement with wood-sash; infilling of windows at northeast façade light court to accommodate elevator shaft code requirements; reconfiguration of interior ground-level commercial units and upper-level residential units, involving new partition walls and egress corridor, and construction of new bathrooms and kitchens; rehabilitation of residential lobby; reorientation of lowest flight of stairs at ground level; update of mechanical, electrical, plumping, and fire suppression systems.

Integrity

Location: The Alameda County Building and Loan Association Building retains high integrity of location, as it occupies the same location where it was constructed in 1907.

Setting: The setting of the Alameda County Building and Loan Association Building is an urban commercial district containing buildings of various heights, exterior materials, and eras. This setting does not resemble the mixed residential and commercial character of low wood-framed buildings in which the Alameda County Building and Loan Association Building was constructed in 1907. However, Oakland's commercial district had begun to spread northwestward by the end of the identified period of significance, 1915. Buildings such as the First National Bank Building and Oakland City Hall were standing by that time; their Beaux-Arts façades continue to relate architecturally to the subject building and convey the movement of downtown Oakland after the earthquake. The surrounding district remains the city's central business core, and development around 1601-1605 Clay Street from after the period of significance helps to affirm its importance as an early mixed-use building within the city's spreading commercial district. While the modernized downtown landscape is not strictly the same as during the building's period of significance, it is not considered to harm the subject building's integrity of setting detrimentally.

Design: The building's boxed massing, tripartite design scheme, prominent angled bays, and character-defining upper-level decorative features—belt courses, modillions, projecting and recessed window bays, shaped iron grillework, and distinctive cornice assembly—remain intact and convey the distinctive character and mix of architectural styles as designed by Cunningham and Politeo. While the ground level has been altered repeatedly throughout the lifespan of the building, the current storefront system has been designed with stone bulkhead, large display windows separated by piers, and transom window above that are compatible with the appearance the building during the period of significance. The ground level continues to form the building's visually differentiated base and does not distract from the intact historic design features above. The building therefore retains sufficient integrity of design to convey its significance as an ornate hybrid of Beaux-Arts and Art Nouveau architectural styles.

Materials: The building retains much of its historic material palette, consisting of sheet-metal angled bays, wrought iron grille railings and fire escape, pressed sheet metal cornice assembly, and brick masonry structural walls at secondary façades. A parge coat over the building's southeast and southwest façades was applied during the building's period of significance, although those façades were covered by cement stucco c. 1950s. This alteration generally maintains the historic texture and appearance of the building and does not negatively affect its integrity. The ground-level walls facing Clay Street and 16th Street were originally of sandstone with glazed storefronts and stone bulkhead, but later replaced with unsuited infill; this area of the building has been rehabilitated with an arrangement of modern storefronts that are comprised of compatible materials, such as extensive glazing, stone bulkhead, and metal mullions and lintels. It appears, then, that the building largely retains the same characteristic exterior materials that it had by the end of its period of significance in 1915; the ground level is generally compatible

with the historic material palette. The building, therefore, has good integrity of materials and conveys its historic physical character.

Workmanship: As with materials, evidence of the building's historic workmanship remains to a large extent. Decorative features that remain include scrolled modillions, wrought iron balcony railings, and pressed sheet metal cornice, cartouches, and spandrel panels. The high degree to which these elements are still intact on the façades assist the property in expressing its historic design and construction techniques appropriate to a modern commercial and residential building of the early 20th century. The ashlar sandstone masonry of the historic ground level is no longer extant, but the modern storefront system with plate glass windows, stone bulkhead, and stucco-clad piers does not detract from the strong impression of the upper-level features. Therefore the building retains good integrity of workmanship.

Feeling: The surrounding commercial district has expanded outward and upward over the past century, yet the Alameda County Building and Loan Association Building retains relatively intact post-Victorian decorative features and material palette that discernably date the building to the early 20th century, and clearly differentiate it from surrounding buildings of later eras. While the ground-level storefronts have been modernized, they have been done so in a way that is compatible with the historic character of the building and the surrounding neighborhood. The building has been returned to its original residential-over-commercial program, and the rehabilitation of ground-level storefronts reconnects the building with the surrounding business district as an active commercial space, as it was during its period of significance. The building therefore retains high integrity of feeling.

Association: The building's integrity of location, setting, materials, design, workmanship, and feeling ensure that the property retains a direct link to its significance as an architecturally distinguished building constructed soon after the earthquake. The informed eye can identify the general age and original program of this building and relate it to nearby buildings constructed during the same period, including Oakland City Hall and the First National Bank Building. The building therefore has good integrity of association.

The building retains a good overall level of integrity, which allows it to convey its significance as an ornately appointed commercial and residential building dating to the earliest construction boom in downtown Oakland following the 1906 earthquake.

8. Statement of Significance

Applicable National Register Criteria
(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- [x] A. Property is associated with events that have made a significant contribution to the broad patterns of our history.
- [ ] B. Property is associated with the lives of persons significant in our past.
- [x] C. Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- [ ] D. Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations
(Mark “x” in all the boxes that apply.)

- [ ] A. Owned by a religious institution or used for religious purposes
- [ ] B. Removed from its original location
- [ ] C. A birthplace or grave
- [ ] D. A cemetery
- [ ] E. A reconstructed building, object, or structure
- [ ] F. A commemorative property
- [ ] G. Less than 50 years old or achieving significance within the past 50 years

Areas of Significance
(Enter categories from instructions.)
_COMMUNITY PLANNING AND DEVELOPMENT
_ARCHITECTURE___

Period of Significance
_1907-1915_____

Significant Dates
_1907_____

Significant Person
(Complete only if Criterion B is marked above.)
_N/A_____

Cultural Affiliation
_N/A_____

Architect/Builder
_Cunningham, Harry Louis
_Politeo, Matthew Vincent

Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

Built in 1907, the Alameda County Building & Loan Association Building is eligible for listing in the National Register of Historic Places at the local level under Criterion A as one of the earliest buildings constructed in central Oakland following the 1906 earthquake—representing the expansion of the commercial district northward, the city's economic recovery and growth, and the city's architectural beautification expressing civic ideals. The building's period of significance under Criterion A, 1907-1915, begins with its construction and ends with the close of Oakland's first post-earthquake construction boom, at which point numerous other commercial buildings had been constructed in the surrounding area, and the subject building was more fully integrated into the formal fabric of an expanding downtown district.

The Alameda County Building and Loan Association Building is also eligible at the local level under Criterion C for its hybrid-style architecture, combining a broad Beaux-Arts template with Art Nouveau details. This mixture of influences has the effect of relating the building to more customary neoclassical, masonry-over-steel-frame tall buildings constructed in downtown Oakland immediately after the 1906 earthquake, yet also distinguishes the building from its context through the scale and expressiveness of its ornament. The building's high artistic value is evident in its balanced façade arrangement, recurring decorative motifs, and successful innovation of design using Beaux-Arts precedents as influenced by the Art Nouveau.

Narrative Statement of Significance (Provide at least **one** paragraph for each area of significance.)

Early Development of Downtown Oakland

The physical layout of downtown Oakland has its origins in the city's first street grid, developed by Swiss engineer Julius Kellersberger in 1850. Kellersberger was hired by Horace Carpentier, Edson Adams, and Andrew Moon, three land speculators who each had leased 160-acre parcels in the future Oakland town site from Spanish land grant holder Vincente Peralta, and had opened the area to squatters. Kellersberger's grid began at the southern shoreline at San Antonio Creek and reached northward to present-day 14th Street, covering seven blocks on either side of the central thoroughfare, Broadway Avenue. The lots were then sold, even though Carpentier, Adams, and Moon had no legal claim to the land. Two years later, on March 25, 1852, the town of Oakland was incorporated.[1]

Oakland saw rapid growth, as transportation connections were established with surrounding communities.[2] Ferry service to San Francisco began in 1854, and Oakland was connected to nearby towns San Antonio and Clinton by bridge in 1856. Mercantile establishments and industrial facilities were established near the wharves below 4th Street, and the Central Pacific

[1] Beth Bagwell, *Oakland: The Story of a City* (Oakland: Oakland Heritage Alliance, 1982), 8-27.
[2] Historic Preservation Element, Oakland General Plan (Oakland: Oakland City Council, 1993), 1-4.

Railroad ran through downtown Oakland by 1863, beginning a gradual shift in the downtown's center of gravity northward away from the shoreline.[3] In 1868, Oakland was chosen as the western terminus for the Transcontinental Railroad. Beginning in 1869, the train brought tourists and workers to California and made Oakland a major port city and manufacturing center.[4] The mercantile district of downtown eventually filled the area west of Broadway and below 9th Street, now known as Old Oakland. By 1880, the city's population had risen to 34,555, more than twenty times what it had been in 1860.[5]

The intersection of Broadway and 14th Street, at the upper boundary of Kellersberger's plat, was home to Oakland's city hall at that time, and the library and post office soon joined it. This node of civic institutions initially provided a counterpoint to the commercial district several blocks south, but in the 1890s businesses spread north up Broadway, facilitated by improved transportation routes through the East Bay. By the turn of the century, the commercial and social center of Oakland had firmly planted itself at Broadway and 14th Street.[6] Sanborn Fire Insurance maps illustrate that adjoining areas to the north and northwest were primarily residential in character, although one- and two-story wood-frame businesses lined intersecting transportation corridors, such as San Pablo and Telegraph Avenues. By 1900, Oakland's population numbered almost 67,000.[7]

Post-Earthquake Construction and Progressive-Era Aesthetics in Downtown Oakland
The 1906 earthquake that destroyed a large swath of central San Francisco also had profound consequences for the future of Oakland, despite that the East Bay did not face devastation at a similar scale. Oakland was flooded with tens of thousands of new residents displaced by the disaster, and with them came a wave of new businesses and investment in real estate. Yet damage was still considerable in some parts of Oakland: the brick façades of downtown buildings had crumbled and lay in piles on the streets, and extensive rebuilding was necessary.[8] It was a new era for the city—and in one sense, the earthquake and the subsequent boon to Oakland's population came at precisely the right time. Oakland politicians had recently initiated public discussions regarding the future of the city—and had already set plans in motion to improve its physical environment and social and civic institutions. The earthquake and the ensuing campaigns to rebuild Oakland had the fortunate consequence of creating a sudden burst of momentum for the modernization efforts already underway.

In 1905, the year before the earthquake struck, Oakland had elected as mayor Frank K. Mott, who ushered in a new era for the city in line with the wider Progressive movement of political and social reform occurring across the United States. As part of his efforts to improve the physical fabric of Oakland, Mott was a proponent of the City Beautiful planning and aesthetic movement, which aimed to improve the appearance and livability of industrial-era cities

[3] Ibid., 1-5.
[4] Lois Rather, *Oakland's Image: A History of Oakland, California* (Oakland: Rather Press, 1972), 53-54.
[5] Bagwell, 59.
[6] National Register of Historic Places, Downtown Oakland Historic District, Oakland, Alameda County, California, National Register #98000813, section 8 page 41.
[7] Bagwell, 179.
[8] Ibid, 173-174.

primarily through the promotion of new urban fabric reflecting the monuments of antiquity and Renaissance and Baroque-era cities in Europe. The first major step in this direction was Mott's hiring of Charles Mulford Robinson, a nationally known urban planner and advocate of the City Beautiful, to study Oakland. Robinson's report was published following the earthquake, and he noted that the disaster only increased Oakland's opportunity for transformation: "The citizens of San Francisco themselves are planning for a greater city; and however necessary for you such forethought may before have seemed, the recent events has added vastly to its importance. Oakland can hardly fail now to increase even more rapidly than heretofore in population and in business."[9]

Robinson's recommendations primarily focused on opportunities for boulevards and park spaces using the city's existing topography and natural features, rather than on guidelines for future architecture. Even so, the City Beautiful ideals Robinson espoused had already found architectural expression in many American cities via the elaborately detailed, neoclassical influence of the Beaux-Arts—which was likewise sourced in Classical and baroque precedents.

In Oakland, a handful of stately, tripartite neoclassical and Renaissance revival buildings had already been built downtown prior to the earthquake—a significant example is the 11-story, steel-frame Union Savings Bank Building at 1300 Broadway, constructed in 1903-1904. Yet the construction boom that occurred in Oakland following the earthquake, while not a coordinated effort, provided architects the opportunity to employ this style on a broader scale. The first wave of post-earthquake construction resulted in several landmark buildings that were distinguished from the surrounding urban fabric in terms of their heights and masonry façades. The eight-story First National Bank Building, at 1401 Broadway, was completed in 1908; it was designed by Llewellyn Dutton, who had earlier worked in the Chicago office of Daniel Burnham, the United States' greatest champion of City Beautiful planning and Beaux-Arts architecture. While the flatiron plan of the First National Bank Building was a necessary response to its wedge-shaped lot at the intersection of Broadway and San Pablo, its terra cotta cladding and prominent location made it a monumental anchor within the retail and financial district along Broadway. Additional downtown commercial and residential buildings constructed in the first years following the earthquake included 1600-1606 San Pablo Avenue (1906, added to 1918-1919), 401-417 13th Street/Oakland Tribune Building (1906, added to 1922-1923), the subject building at 1601 Clay Street (1907), 390-396 12th Street (1907), and the Oakland Bank of Savings Building/1200 Broadway Avenue (1907-1908).

Not by accident were several of these handsome edifices constructed in or near the city's business district—primarily in the area bounded by Broadway, Franklin, 13th Street, and 14th Street—by Oakland's most prominent financial institutions, which were riding a wave of profitability in the city's rapid reconstruction and expansion. The clustered locations of these classically-inspired bank buildings towards the north end of Oakland's existing commercial core suggests that the center of gravity of the future downtown had further shifted north from its location decades earlier around 7th Street. These buildings, primarily steel-framed or of

[9] Charles Mulford Robinson, *A Plan of Civic Improvement for the City of Oakland, California* (Oakland: Oakland Enquirer Publishing Co., 1906), 3.

reinforced concrete construction, had masonry or stuccoed façades that reflected the influence of the Beaux-Arts. Tripartite façade arrangements—with prominent belt courses dividing the buildings' ground-level column "base," intermediate "shaft," and upper-story "capital"—terminated in weighty friezes and projecting cornices. The Beaux-Arts building occupied by the Oakland Bank of Savings was described in this way in one promotional book on post-earthquake Oakland: "The whole impression of the exterior is one of refined and dignified strength, molded to the single purpose of most effectively housing a great modern bank."[10] The same thinking influenced the construction of downtown buildings following the earthquake, as the city's politicians (such as Mott) and individual financial institutions alike sought to forge an image of Oakland's financial and civic resiliency.

Construction and Early History of the Alameda County Building and Loan Association Building
One of the financial organizations that prospered in Oakland during the construction boom of 1906-1915 was the Alameda County Building and Loan Association, which formed in 1907 via the dissolution of the Home Security Loan Society (incorporated in 1875) into the Alameda Building and Loan Association (incorporated in 1876).[11] Also known in the press as the Alameda County Loan Association, this organization was one of many that operated in California during the early 20th century—but was perhaps the most successful in Alameda County after the earthquake. Such loan associations focused primarily on savings accounts and mortgages—and were considerably smaller institutions than savings banks. Loan associations were integral to residential development and financing during the first decades of the twentieth century, as they provided mortgages to the multitudes of moderate-income people pursuing homeownership in the United States. According to one newspaper advertisement in 1926, over 65,000 residents of California were paying the home loans they had been granted by building and loan associations.[12]

At the time of the 1907 merger, the Alameda County Building and Loan Association occupied an office at 1010 Broadway, and its first president was Charles C. Volberg.[13] Volberg was one of the founders of the earlier Alameda Building and Loan Association and also served in the role of president up until the merger. On March 5, 1907, a building permit was issued to the loan association to begin construction on a new building containing ground-level bank and offices for the newly formed financial organization, as well as rental apartment units on the upper four floors. The permit estimated the cost of construction at $60,000.[14] The location chosen for the building was the northwest corner of the intersection of Clay Street and 16th Street, a short distance northwest of downtown Oakland's core at the intersection of 14th Street and Broadway Avenue. The choice of this location suggests that the loan association aimed to tie itself into the new and expanding urban fabric of downtown Oakland made possible after the 1906 earthquake, particularly the city's burgeoning financial district at Broadway, located about three blocks to the southeast.

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[10] Evarts I. Blake, ed,. *Greater Oakland: A Volume Dealing with the Big Metropolis on the Shores of San Francisco Bay* (Oakland: Pacific Publishing Co, 1911), 118.
[11] *Annual Report on the Building and Loan Associations of the State of California* (Sacramento: California State Printing Office, 1924), 24.
[12] "Building Next Year?" [advertisement] *San Francisco Chronicle*, December 26, 1926, 43.
[13] *Husted's Oakland, Alameda, and Berkeley Directory* (Oakland: Polk-Husted Directory Co., 1907), 132.
[14] Oakland Building Department, Building Permit 7508, 1907.

Yet the corner of Clay and 16th Streets remained on the fringe of downtown at that time. The Sanborn Fire Insurance Map produced in 1902 indicates that prior to the earthquake, the location chosen for the building had been primarily residential in character; a string of four identical, abutting one-story dwellings had previously stood facing Clay Street here, and the surrounding block had been built out by that time with two-story residences. While stores lined the transit corridor of San Pablo Avenue one block to the east, they were one and two stories tall, and wood-framed. The building and loan association's five-story building therefore appears to have introduced a new scale, sturdy construction, and business/financial use to this otherwise low-slung neighborhood bordering downtown, contributing to the gradual northward advancement of Oakland's commercial core.

The building, designed by the San Francisco architectural partnership Cunningham and Politeo, also offered a novel architectural idiom for the surrounding neighborhood, following the broad trends for Beaux-Arts buildings in Oakland's commercial core after the turn of the century. In terms of its structure, the building was proposed with a steel frame at the basement and ground level, with wood framing at upper stories. In terms of architectural style and materials, the exterior base of the building was originally clad primarily in sandstone, with two glazed storefronts and recessed entrance bays. The four upper stories, intended for apartments, formed the body and capital of the building and were articulated by copious and somewhat atypical ornament that, like the formal Beaux-Arts and Renaissance revival styles of nearby bank buildings, suggested the importance and stability of the financial institution that was housed within. Cunningham and Politeo, a well-known commercial firm in San Francisco, were recognized as local innovators for progressive architectural aesthetics, particularly for incorporating the influence of Art Nouveau styles from Europe. (Cunningham and Politeo are described in greater detail in a subsequent section.)

As photographed in c. 1910 from a rooftop near 13th Street and Broadway (Figure 4), the section of downtown Oakland northwest of 14th and Broadway had not experienced the intensity of development as the commercial and financial district that followed Broadway: in the immediate foreground is the old Oakland City Hall, soon to be demolished, and out of frame to the right is the monumental flatiron form of the First National Bank Building. Behind them to the northwest stretched a mixed-use district, with two- and three-story Victorian-era commercial buildings lining San Pablo Avenue and rows of low-slung single-unit and multi-flat residential buildings spread out along secondary streets. The subject building appears noticeably taller than neighboring dwellings. A few other masonry buildings were located in the vicinity at that time—such as the three-story Taft & Pennoyer dry goods store on Clay Street one block south of the subject building, as well as the Heald-Dixon Business College Building located one block to the east at 1601 San Pablo Avenue (just out of the frame). The Alameda County Building and Loan Association Building's expressive decorative features, particularly the brackets and cornice assembly at its uppermost story, and its smooth cladding further distinguish it from its immediate environment and contribute to the impression that it was a modern monument of its own—bringing the height and commercial activity from the heart of downtown into the lower-scaled residential neighborhood.

With the building constructed, the loan association placed its offices within the corner commercial space, marked on the next published Sanborn map (1912) as a bank. It had its entrance at the corner on Clay Street, and the interior space contained a banking area, vault, private office, and committee room. The original plans showed two "store" spaces with glazed storefronts adjacent to the bank: one next to it along Clay Street and one on 16th Street extending the full width of the building behind the bank and the Clay Street retail store, reaching the northeast wall. The original tenants of the retail spaces have not been identified. The residential lobby with an elevator and stairwell was at the building's east corner, with its entrance vestibule at the east end of the Clay Street façade. The basement of the building contained a storeroom and second vault, as well as a furnace, locker room, and laundry.

The building's original floor plans illustrate the organization of residential spaces within the upper levels: at each story, five apartments were arranged within the rectangular form of the floorplate. Each unit contained one kitchen, dining room, living room, and bathroom. Two light wells and one vent shaft at the interior of the building, in addition to one exterior side light court at the northeast façade, provided light and air ventilation to interior spaces that did not face onto Clay or 16th Streets.

The loan association contributed to the post-earthquake boom by financing many homes constructed in residential subdivisions within Oakland's expanding boundaries. In the fiscal year ending June 30, 1908, the merged association disbursed approximately $100,000 in mortgages and stock.[15] *Greater Oakland*, a promotional book published in 1911 to detail the advantages of Mayor Mott-era Oakland, highlighted the loan association in its chapter on the city's financial institutions:

> One of the oldest building and loan associations in the city is the Alameda County Loan Association […] the company having been doing business for the past thirty-seven years. In this time it has paid to its investors for matured installment stock the sum of $1,480,395 in cash promptly when due. It has furnished the money to build over seven hundred homes in Alameda County. […] The company has earned the reputation of handling savings in a careful and accommodating manner, in amounts ranging from $1 per month to $10,000.[16]

The Alameda County Building and Loan Association occupied its corner bank space until 1912, when it moved to the building's rear retail space opening to 16th Street; the organization was listed in city directories at 563 16th Street for the duration of its tenancy in the building. The commercial tenants of the storefront facing Clay Street and the former banking space at this time are not known. By 1912, the residential units within the upper levels of the building were managed as the St. Nicholai Apartments. Advertisements seeking tenants for the apartments ran in the classified pages of the *Oakland Tribune* throughout the 1910s, announcing the building's "[n]ew, modern 3-room apartments," offering amenities such as elevator and steam heat.[17]

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[15] *Report on the Building and Loan Associations of the State of California* (Sacramento: State Printing Office, 1908), 45.
[16] Blake, ed., *Greater Oakland*, 124.
[17] For example, *Oakland Tribune*, March 24, 1914, 16.

Development of Downtown Oakland during the 1910s and 1920s

The construction of the Alameda County Building and Loan Association Building at the Clay Street and 16th Street intersection was ahead of the curve of downtown development during the early 1910s. Optimistic expectations for the growth of Oakland after the earthquake appear to have come to pass: the population of the city in 1910 reached 150,000, over twice what it had been a decade earlier.[18] This represented the new civic era for Oakland, in which Mayor Mott facilitated a number of major investments in Oakland's infrastructure. Mott wrote of the city in 1911, "Prophetic vision was required a decade ago to see the achievements of today in the promise of 1912. But the dream of the seer is not necessary today to forecast Oakland's future. […] Oakland has been called the Athens of the West. She might equally well have been called the Carthage of the Pacific, for her commercial destiny is no less assured than her cultural supremacy."[19]

Accordingly, Oakland's post-earthquake construction boom continued through the first half of the 1910s. Perhaps the most astonishing accomplishment, as well as the best reflection of Mott's enthusiastic civic rhetoric, was Oakland's new city hall, erected between 1911 and 1914. This building was the literal and figurative highpoint of the Beaux-Arts movement in Oakland: this steel-framed civic monument—constructed alongside 14th Street facing the existing City Hall, which was subsequently demolished—was the first city hall in the United States constructed in the form of a skyscraper.[20] It was the most elaborate expression of the Beaux-Arts in downtown Oakland, clad in near-white granite and terra cotta, and composed of a broad three-story base, a ten-story shaft containing offices, and a richly conceived clock tower and cupola. Mayor Mott felt that the building would "attract notice everywhere and will put Oakland in the front ranks of modern cities."[21] Its location ensured that the city's civic core would remain centered at 14th and Broadway, but commercial buildings emerged on lots above 15th Street—most notably the Federal Realty Company Building/Cathedral Building, located at 1605-1615 Broadway. While Gothic Revival in style, this building was proportioned and given an extravagant cornice so as to relate it to other tall buildings that edged Broadway to the south. Its construction signaled the gradual encroachment of the commercial district northward, although not budging the core from the area near City Hall.

In 1915, Mayor Mott retired from his position as mayor, and the first boom of post-earthquake construction and expansion came to a close. Commentators reflected that Oakland was nearly unrecognizable from its earlier form, with a downtown filled with a series of tall buildings creating canyons of the district's major streets. Lots between the skyscrapers were infilled by four- and five-story department stores and office buildings, with others constructed a few blocks outboard of Broadway.[22] The Oakland *Observer* published a special issue on this topic in April 1916, describing the great advances in construction that the city had experienced: the low wood-frame buildings that had comprised the earlier commercial district were replaced by steel and

[18] Bagwell, 179.
[19] Frank K. Mott, "Oakland—Its Future," in Blake, *Greater Oakland*, 127.
[20] Bagwell, *Oakland*, 184-185.
[21] Quoted in Mansel Blackford, *The Lost Dream: Businessmen and City Planning on the Pacific Coast, 1890-1920* (Columbus: The Ohio State University Press, 1993), 75.
[22] National Register of Historic Places, Downtown Oakland Historic District, section 8 p. 44.

brick buildings—"modern, in all regards, far different from the type of structures which were the standard of Oakland ten years ago."[23]

The area surrounding the subject building embodied this transformation. Sturdier and more stately-looking commercial buildings began to fill in that portion of the downtown by the second half of the 1910s (Figure 5). The new City Hall dominated the skyline, but numerous new masonry-clad office buildings and hotels edged 14th Street, 15th Street, Clay Street, and San Pablo. The 11-story First Trust & Savings Bank Building, standing at 16th and San Pablo, was notable for its towering height one block east of the Alameda County Building and Loan Association Building; the Touraine Hotel, even at a height of seven stories, literally overshadowed the subject building, located directly across 16th Street.

The development of this area as a more fully realized component of Oakland's business district underscores that the Alameda County Building and Loan Association Building forecast the general trends in urban development and aesthetics experienced in the downtown following the earthquake. While located on the northwest fringe of downtown in 1910 among low dwellings and commercial buildings, the subject building was visibly distinguished from its surroundings by its rich applied ornament and clean, buff-colored façades. The building appeared as the dignified and modern face of the Alameda County Building and Loan Association, in much the same way that the tall bank buildings of the nearby financial district, as well as the towering City Hall, would do for their respective owners as they were constructed through 1915.

The ground level of the subject building was altered substantially c. 1919. The original storefronts and sandstone walls were removed from the building's Clay Street and 16th Street façades, replaced by new storefronts with large plate glass windows set between steel columns (Figure 7)—more modern in style and better able to display the wares of the building's commercial tenants. The entrances to the two commercial units facing Clay Street were also brought side-by-side in a central vestibule. This change reflects the viability of the surrounding district as a shopping district, while the Alameda County Building and Loan Association remained in the 16th Street ground-floor unit.

A second building boom during the 1920s brought more investment and construction activity to downtown—resulting in new ultra-tall towers added to existing buildings, such as a 24-story spire on the Tribune Building, and a handful of new skyscrapers that continued the upward growth of downtown that had started two decades earlier. Art Deco entered the aesthetic vocabulary of Bay Area architects during this decade, so that some buildings differed substantially in style from the neoclassical influence that had consistently been expressed in Oakland earlier. The most prominent example is the Financial Center Building at 401-415 14th Street (1928-1929), standing 17 stories tall in the city's financial district. This subarea of downtown continued to grow through the 1920s, as the city's economy boomed and many residents pursued financing for homebuilding. Yet by the end of the decade, construction

[23] Henry Anderson Lafler, "Ten Years of Progress in Oakland—1906-1915," *Observer*, April 8, 1916, 4.

downtown had begun to slow, and the stock market crash in 1929 brought to a close nearly two and a half decades of dramatic transformation and growth in downtown Oakland.[24]

Later Tenants of the Alameda County Building and Loan Association Building

The Alameda County Building and Loan Association continued to post a noteworthy loan record through the 1920s, thereby claiming a role in the rapid growth of Alameda County municipalities through the financing of thousands of moderately priced houses in working- and middle-class residential subdivisions. The organization advertised a 6% return rate on savings deposits,[25] as well as ten-year mortgage repayments of $11.90/month for every $1,000 borrowed.[26] These rates were successful in attracting customers: for the fiscal year ending June 1926, the organization announced that it had loaned over $1.7 million to the builders of 550 residences, approximately $420,000 more than the previous year.[27] During the period 1925 to 1927, the company estimated that it had loaned a total of $4,500,000, resulting in the construction of 1,472 homes in Alameda County. Arthur T. Ehrenpfort, the president of the association at that time, was quoted in the *San Francisco Chronicle* stating that the company "adheres to its original principle and lends its large capital entirely on first trust deeds secured by moderate priced homes. The American home is the safeguard of American liberty, and thus our business develops better people and a better nation."[28]

The subject building changed hands around 1926. A new property owner, L.H. Wagner, was issued a building permit that year, likely to reconfigure the interior apartment units into hotel rooms:[29] over the next several decades, the building contained a residential hotel, the Hotel Wagner, in the place of the St. Nicholai Apartments in the upper stories. Wagner also remodeled the building's two commercial spaces facing Clay Street, removing the dividing wall and forming a single retail unit.[30]

Perhaps as a result of the loan association's success, in 1929 the organization was consolidated into the Pacific States Savings and Loan Company, which had previously operated in San Francisco and elsewhere in California.[31] The Alameda County Building and Loan Association remained in the rear commercial space facing 16th Street during this transition period, and the organization was listed there in city directories through 1930. Pacific States Savings was in the process of constructing a two-story building for its own offices on the 1300 block of Broadway in the heart of Oakland's small financial district,[32] and it is assumed that the staff of the Alameda County loan association relocated there after construction was complete.

[24] National Register of Historic Places, Downtown Oakland Historic District, section 8 p. 45.
[25] "A Year's Growth" [advertisement], *San Francisco Chronicle*, October 24, 1920, 52.
[26] "Your Home Clear in Ten Years" [advertisement], *San Francisco Chronicle*, November 28, 1926, 37.
[27] "Alameda County Loan Association Business Gains," *San Francisco Chronicle*, December 5, 1926, 92.
[28] "Home Building Greatly Aided," *San Francisco Chronicle*, January 9, 1928, 24.
[29] Oakland Building Department, Building Permit 15237, March 24, 1926.
[30] Oakland Building Department, Building Permit 33977, June 13, 1928.
[31] "Two Building-Loan Associations Merge," *San Francisco Chronicle*, June 21, 1929, 17.
[32] "Loan Company Will Build $500,000 Home," *San Francisco Chronicle*, October 15, 1929, 38.

After the loan association vacated the ground-level retail space, the building housed an eclectic series of commercial tenants. Deckelman Bros., a barber and beauty supply store, is known to have occupied the sole Clay Street storefront in the late 1930s and early 1940s.[33] By 1960, the building appears to have been used as a warehouse for Louis Albert, an auctioneer.[34] Leo's Piano House, a musical instrument and repair store, filled both the Clay Street and 16th Street commercial spaces by 1963. Early on in its tenancy at 1601 Clay Street, this business updated the 16th Street façade, infilling and replacing the existing store windows with a permastone veneer to cover the storefronts up to the transoms.[35] Ten years later, the front retail space housed a junk shop, H.B. Chapman Jr. & Co., selling "lab equipment, electronics, motors, hardware, etc."[36]

While the building's retail tenants changed, the Hotel Wagner continued to operate in the building's upper stories. Available permits do not indicate that the residential units experienced major alterations, only that cyclical maintenance and mechanical upgrades had been undertaken through midcentury. The building was deeded to H.G. Getz in 1952, although the hotel retained the name of its earlier owner. Newspaper advertisements for the upstairs hotel targeted pensioners[37]—typical of low-cost hotels in urban centers during the postwar decades. Indeed, the area of downtown around the building had experienced a substantial change through the Great Depression and then the postwar decline of Oakland's industry, turning from an offshoot of the city's financial district in the 1910s and 1920s to a more down-at-heels part of town. By the late 1950s, rooms in the Hotel Wagner were available at a rate of $29/month.[38] In the early 1970s, the establishment advertised that its rooms had been redecorated,[39] but it appears that it still operated as a low-cost single-room occupancy hotel. In 1978, the business was cited by the City of Oakland as substandard rental housing under the city's housing code.[40]

In the mid-1980s, ownership of the building passed to Dr. Wei Tsuei, a practitioner and pioneering educator of traditional Chinese medicine in the United States, who had founded the non-profit Taoist Center in Oakland. Tsuei established the Academy of Chinese Culture and Health Science in 1984, and the subject building appears to have been its first location.[41] Tsuei was issued permits in 1987 to convert the former Hotel Wagner back into apartments.[42] The interior alterations continued into the early 1990s—although some areas of the building continued to be used as medical offices and exam rooms. The Academy of Chinese Culture and Health Science remained in the subject building until 2014, when the interior and exterior rehabilitation project began to return the building to its original residential over commercial mixed uses.

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[33] *San Francisco Chronicle*, December 8, 1945, 14.
[34] "Public Auction Sale," *San Francisco Chronicle*, November 20, 1960, 28.
[35] Oakland Building Department, Building Permit 26107.
[36] *San Francisco Chronicle*, June 15, 1973, 37.
[37] *Oakland Tribune*, August 30, 1955, 30.
[38] *Oakland Tribune*, June 23, 1958, 24.
[39] *Oakland Tribune*, October 1, 1971, 37.
[40] Oakland Building Department, 1978.
[41] "In Memory of Shifu—Dr. Wei Tsuei," Academy of Chinese Culture and Health Sciences, accessed July 10, 2015, http://www.acchs.edu/in-memory-of-shifu-dr-wei-tsuei/.
[42] Oakland Building Department, Building Permit 870068, February 20, 1987; Building Permit 8701717, March 18, 1987.

Cunningham and Politeo and the Influence of Art Nouveau in Bay Area Architecture
The architectural partnership of Harry Lewis Cunningham and Matthew Vincent Politeo was a successful commercial firm of the early twentieth century, somewhat atypical in the San Francisco area for championing an Art Nouveau style as expressed through a neoclassical, Beaux-Arts architectural vocabulary.

Harry L. Cunningham was born in 1867 in Calcutta, India and moved to San Francisco when he was young.[43] By 1890, he worked as a draughtsman for architect A.W. Pattiani.[44] He later joined with his brother, Gerald, to form the Cunningham Brothers firm in San Francisco, which was active at the turn of the twentieth century. Matthew Politeo, born 1873 in California,[45] also learned architecture as a draughtsman; he was employed by architect William H. Lillie in Alameda during the first half of the 1890s. By 1900, Politeo had joined the Cunningham Brothers practice, and he and Harry soon formed their own partnership. The firm of Cunningham & Politeo was listed in San Francisco city directories beginning in 1902.

Among Cunningham and Politeo's earliest known projects are residences in Alameda, including two houses at 1611 and 2017 Central Avenue, both constructed c. 1902. The buildings are similar in form and ornament, each employing a standard neoclassical vocabulary that includes scrolled brackets, ornamental balustrades, and dentil courses. 1105 Sherman Street repeats the Classical detailing at the scale of a larger residence, generously applying molded brackets, keystones, Ionic-order pilasters, and columns to a perfectly symmetrical façade.

The traditional direction of Cunningham and Politeo's early work soon took a conspicuous turn, as the firm began to experiment with the influence of the Art Nouveau aesthetic movement. This movement had already become established in Europe during the last two decades of the nineteenth century, encompassing decorative and graphic arts in addition to architecture. Artists and craftspeople aligned with the Art Nouveau championed a set of similar impulses: creating highly ornamented objects and environments for everyday use; employing innovative methods and modern materials; and conveying harmony with nature—particularly through fluid and organic forms arranged in dynamic, asymmetrical compositions. As the movement was international in its extent, the precise expression of these ideals differed among its national and regional variants: in France, for instance, artists generally emphasized the undulating contours of naturalistic motifs; works produced by Charles Rennie Mackintosh in Scotland and as part of the Vienna Secession in Austria, in contrast, are characterized by their abstracted and geometric qualities. The influence of the Art Nouveau appeared in the United States somewhat later, during the final years of the nineteenth century: Louis Sullivan was by far the highest-profile American architect associated with the Art Nouveau, and he became well known for adding highly intricate vegetative ornament to the façades of steel-framed skyscrapers in industrial-era cities, such as the Guaranty Building in Buffalo (1896) and the Carson, Pirie, Scott and Company Building in Chicago (1899).

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[43] *San Francisco Examiner*, December 13, 1919, 4.
[44] *Oakland, Alameda, and Berkeley City Directory* (San Francisco: F.M. Husted, 1890), 246.
[45] 1920 United States Census, Alameda, Alameda County, California; sheet no. 1348, family 239, dwelling 234, lines 53-55; January 10-12, 1920, accessed July 28, 2015, http://www.ancestry.com.

Cunningham and Politeo signaled their change in direction with the 1904 design for the eight-story, office-over-commercial Harvey H. Dana Building, located on Stockton Street in San Francisco across from Union Square. The building was heralded by the *San Francisco Chronicle* as the "first exemplification" of Art Nouveau architecture in the city; its style was "distinguished for the graceful effects of its outlines and the harmonious proportions of its ornamentations."[46] This was evident in the accompanying rendering, showing arched cornices carried by florid, overscaled brackets that harkened to the sinuous and organic forms of French Art Nouveau architecture and fine arts.[47] The design was a dramatic departure for the architects—as well as a curious one, as neither Cunningham nor Politeo is known to have studied in Europe. It remains unclear how the architects were exposed to Art Nouveau architecture that was very different from Sullivan's output—yet the likely answer is that the style was almost surely covered in architectural publications that reached California.

The Dana Building design appears to have been a launching point for Cunningham and Politeo to explore this new vein of influence. Even so, the partners' known projects in the subsequent years—during the Bay Area's post-earthquake building boom—showed somewhat more restraint in the use of Art Nouveau motifs than exhibited for the Dana Building. This, in fact, is in keeping with how Art Nouveau architecture was expressed in relatively remote California, where the movement lacked an advocate with the standing of Louis Sullivan. The proponents of more prevalent regional design movements, particularly the First Bay Tradition in Northern California, offered different interpretations of the same design philosophies—such as high craftsmanship and organic materials and motifs.

Even so, the influence of the Art Nouveau was still seen in California, but expressed less clearly and profusely than in Europe or in the American Midwest. As architectural historian Michael Corbett explains, "In California, instead of a distinct style, the Art Nouveau was generally an inflection by details in an overall design that might also have strong elements of Renaissance or Baroque architecture, especially in work typically associated with the Ecole des Beaux Arts, or the Arts and Crafts Movement, or the work of Louis Sullivan and Frank Lloyd Wright."[48]

Accordingly, much of Cunningham and Politeo's designed work is in a hybrid style of their own making. They relied on standard commercial building forms (such as the steel-frame office building) with tripartite design schemes and applied neoclassical ornament typical of the Beaux-Arts—but scaled up the dimensions and florid qualities of ornamentation to achieve the visual effect of the Art Nouveau. The architects' designs from this time are identifiable by features such as cornices supported by weighty, oversized brackets, which extended down the façade nearly to the point of becoming pilasters. Yet alongside these curving forms they also employed decorative abstract patterns, which were captured in iron grillwork railings and geometric reliefs within spandrel panels. Cunningham and Politeo's projects completed immediately following the

[46] "Dana Building to Be New Style," *San Francisco Chronicle*, February 21, 1904, 48.
[47] The design of the Dana Building was published just two years prior to the 1906 earthquake, and it remains unclear if construction had begun by the time of the disaster.
[48] Michael R. Corbett, *James G. Walker Building Article 11 Change of Designation Report*, prepared for the City and County of San Francisco Planning Department, 2014, 37.

earthquake (c. 1907-1909)—such as 349-353 Geary Street, 141-145 Eddy Street, and 1050-1066 Van Ness Avenue in San Francisco—exemplify the firm's strategy to amplify the flowing qualities of a Classical architectural language to generate the more organic impression of the Art Nouveau.

The Alameda County Building and Loan Association Building shares all of these trademarks. While the building exhibits exterior elements that belong within an accepted neoclassical aesthetic vocabulary, the scale of its decorative features is exaggerated in order to emphasize their organic qualities. The scrolled volumes found in the building's heavy modillions, cartouches, and cornice brackets are executed so as to approach the curving tendril forms characteristic of Art Nouveau aesthetics. The most effusive elements on the building's façades are the elongated, sculptural cornice brackets, resembling features found in the variations of Art Nouveau architecture in central Europe, particularly the Vienna Secession. The brackets are stretched down the façade and further emphasize the building's vertical axis, which is most clearly articulated by the projecting window bays. The flared tails attached to the brackets are unexpected features—small in scale, but distinguishing the quality of the building's ornament from others in downtown Oakland. The concentration of decorative elements within the building's upper-story capital is not unusual for neoclassical-inspired architecture—but here it reaches expressionistic yet well-balanced proportions.

In juxtaposition to these organic and curvilinear motifs, the building's fishscaled fire escape railings and molded spandrel panels, which feature framed panels clasped at the sides, create a flattened, rectilinear aesthetic that reflects the graphic art of the Viennese Secessionists. The decorative spandrels, a strategy used by Cunningham and Politeo in numerous projects, provide visual balance across the full façade in spite of the clustered ornament at the upper story. In addition, the architects' attention to unifying the building's design is apparent through the repeated motifs of the rectangular frames and scrolled shells found across the building's Clay Street and 16th Street façades, notably repeated in the iron grills enclosing the balconies above the lower belt course.

Although some of Cunningham and Politeo's post-earthquake projects hewed closely to modest classicism (for instance, the residential building at 995 Pine Street), the firm did take pportunities to infuse Art Nouveau motifs more fully throughout the designs of their projects—although perhaps not to the extent as the earlier Dana Building's flowing cornices. The Beck Apartments at 660 Bush Street (1909), as well as the neighboring Colonial Hotel building at 650 Bush Street (1912), are noteworthy examples, featuring flowing scrolled cartouches above the first-story and fifty-story windows that recall the fluid, organic forms of the French Art Nouveau. Yet these gushing elements stand somewhat in contrast to other decorative features that have a more austere, Secessionist quality, including scored belt courses, geometric fire escape railings, and spandrel panels that feature simplified, quarter-round reliefs.

As Cunningham and Politeo's reputation grew in the years after the earthquake, the firm became involved in an eclectic range of projects for greatly different clients, including the Chapel of the Chimes columbarium in Oakland and rustic-style buildings on what is now the University of

California campus in Davis. Cunningham and Politeo also received a number of commissions to design theaters, a building type for which the pair ultimately was celebrated. Owing to the fantastical associations of mass entertainment in the 1910s, theater projects allowed the architects to indulge their more experimental aesthetic tendencies and incorporate copious façade ornament inspired by the Art Nouveau and beyond. The Alcazar Theater (1911), constructed at 260 O'Farrell Street in San Francisco, featured a relatively typical arrangement of large window bays at center, flanked by side volumes with large and sinuous tendrils in the spandrel panels, as well as cartouches sculpted as masks or human heads. The front façade of the Imperial Theater, facing Market Street, was effusively exotic revival in style, with immense decorated cornice and scrolled brackets articulating the entrance volume; these are much exaggerated versions of elements found on Cunningham and Politeo's earlier building façades. Other theaters the firm designed had Spanish Baroque and Eclectic Revival influences: a historic theater, now Lefty O'Douls (1916), at 333 Geary Street in San Francisco, and the T&D Theater (1916), constructed at 425 11th Street in Oakland.

Cunningham and Politeo was among the most well-known commercial architecture firms working in San Francisco during the 1910s and kept steadily busy, reporting $500,000 yearly in commissions.[49] The partnership ended when Cunningham died in December 1919, aged 53, following a protracted illness. His obituary noted that most of his architectural projects had been designed in the Art Nouveau style, evidence that the firm had earned a trademark aesthetic.[50] Following Cunningham's death, Politeo continued a professional practice under his own name. When Politeo retired from practice in 1925, *The Architect and Engineer* called him "one of the pioneer practicing architects in San Francisco."[51] He died in 1958 in Monterey.[52]

Conclusion

The campaign of post-earthquake construction between 1906 and 1915 brought a series of new tall buildings to Oakland's financial district, centered at the northern end of downtown near 14th Street's intersections with Broadway and Franklin. Along with the 10-story Union Savings Bank Building erected prior to the earthquake, these buildings reflected a new architectural idiom for commercial construction in central Oakland: fireproof masonry-over-steel or concrete construction, clad in tripartite façades with applied neoclassical or Renaissance-influenced ornamentation. Their construction reflected the process of "creative destruction" in Oakland, by which the existing urban fabric of an earlier era was demolished to make way for politicians' architects' modernized vision of the city.

The Alameda County Building and Loan Association Building was executed on a slightly smaller scale but was derived from the same impulse. Its location a few blocks northwest of the vital Broadway and 14th intersection marked the advance of the commercial core northwestward along the axis of San Pablo. When the Alameda County Building and Loan Association erected

[49] "Fifty Millions for Construction Work in San Francisco This Year," *The Architect and Engineer* 31:3 (January 1913), 65; "With the Architects," *The Architect and Engineer* 55:3 (December 1918), 113.
[50] "Death of Harry L. Cunningham," *The Architect and Engineer* 60:1 (January 1920), 113.
[51] "Architect Retires," *The Architect and Engineer* 81:2 (May 1925), 137.
[52] *California Death Index, 1940-1997* (Sacramento, CA, USA: State of California Department of Health Services, Center for Health Statistics), accessed via Ancestry.com, July 17, 2015.

its building in 1907, the chosen location at the intersection of 16th and Clay Streets was not yet a recognizable part of Oakland's downtown. This residential-over-commercial building particularly conveyed the new aesthetic and economic direction of Oakland's downtown following the earthquake. Its expressive mixture of neoclassical and Art Nouveau architecture reflects, or exceeds, the Beaux-Arts style that was used throughout the commercial district in the early twentieth century, simultaneous to Mayor Frank Mott's efforts to modernize Oakland according to City Beautiful planning principles.

The Alameda County Building and Loan Association Building therefore exemplifies the broad trends of development in downtown Oakland following the earthquake, conveying that even a small financial organization was as concerned as larger banks with creating a magnificent edifice representing its place within a new era for Oakland. Such an effort required using a sturdier structural system, as well as a high degree of façade ornament to create a strong visual impression for the public. The building is a representation of the efforts made after the earthquake by individual companies and organizations to expand the commercial core of Oakland beyond its earlier boundaries, and to promote a grandiose architectural vocabulary in the city. The building derives its significance from its status as one of the earliest of these buildings constructed in Oakland after 1906—in some senses a downtown pioneer at the beginning of an intense period of construction. With the next wave of downtown construction during the 1920s, the subject building no longer stood as an outlier at the edge of the commercial district but ultimately was more fully integrated into the fabric of Oakland's downtown. The Alameda County Building and Loan Association Building remains one the earliest buildings in downtown Oakland dating to the immediate post-earthquake construction campaign that over a decade radically changed the appearance and size of the commercial core.

In addition, the Alameda County Building and Loan Association Building is an architecturally significant residential-over-commercial building within downtown Oakland. It is noteworthy for the mastery of its façade composition and the careful integration aesthetic styles—typical of its architects, Cunningham and Politeo. The building is the only example in Oakland's commercial core to exhibit the influence of the Art Nouveau, particularly the Vienna Secession; simultaneously, the building contributes to the greater cityscape of downtown Oakland through its adherence to general Beaux-Arts design principles, although executed in a more expressionist manner than is typical. The building's stately and flamboyant ornament is an appropriate architectural representation of the spirit of recovery, economic growth, and civic pride experienced by Oakland in the decade following the earthquake.

Figure 1. Original elevation drawing of Clay Street (southeast) façade

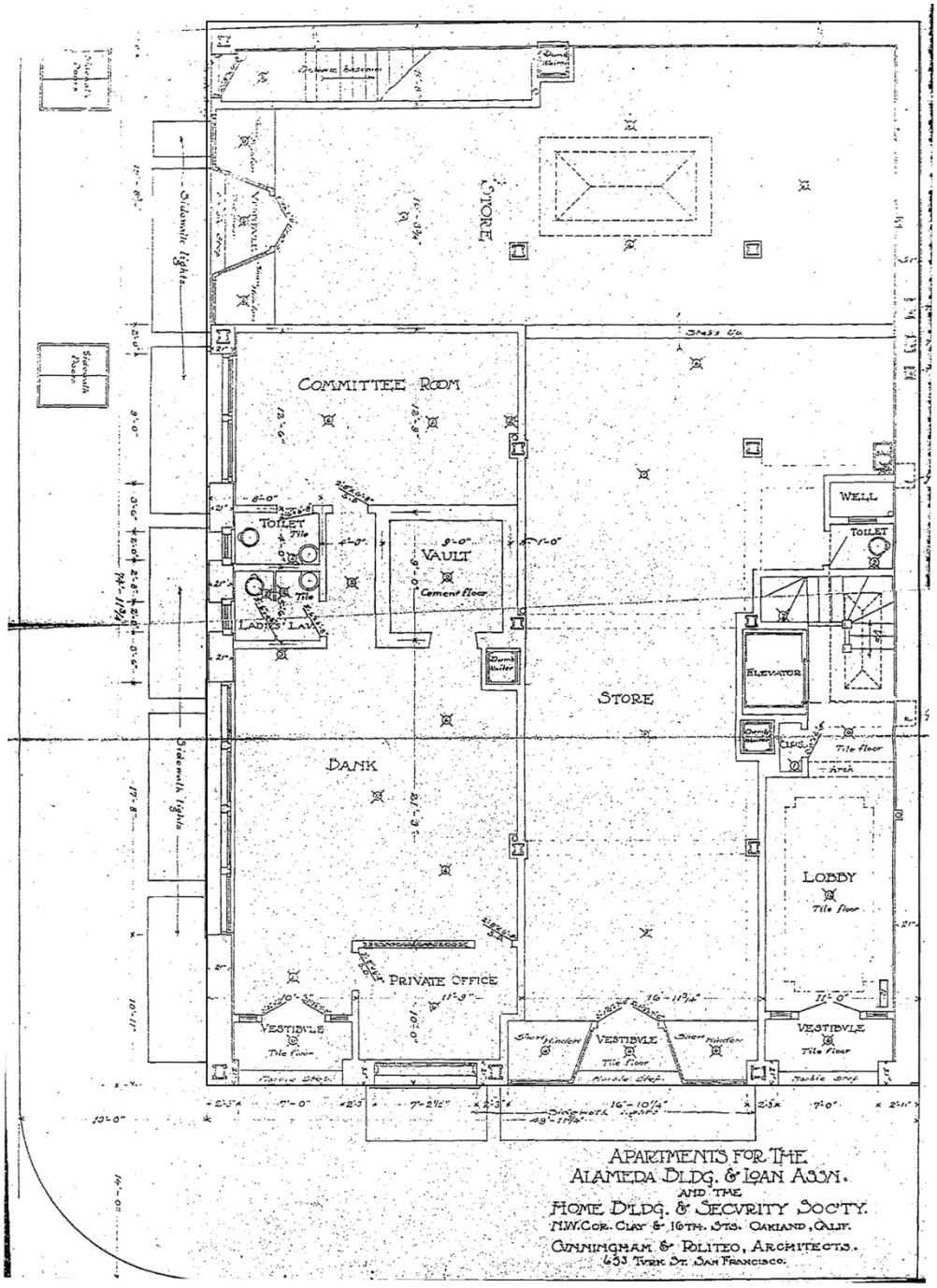

Figure 2. Original first-story floorplan, showing arrangement of bank space, commercial units, and residential lobby

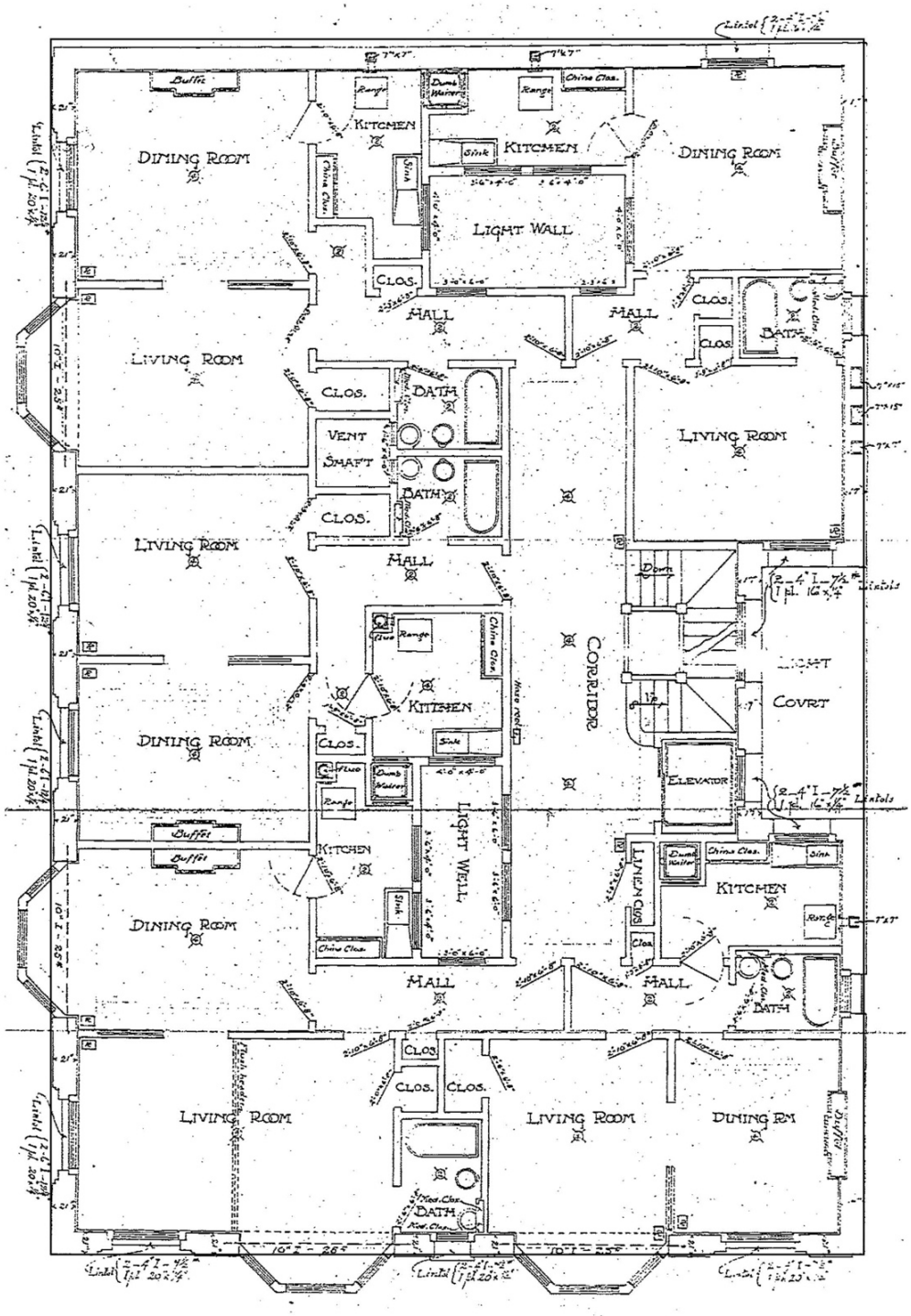

Figure 3. Original floorplan of apartment units at third story

Figure 4. Detail of c. 1910 photograph, viewed facing northwest from a vantage point at 13th Street and Broadway. The old Oakland City Hall is located at center, with the Alameda County Building and Loan Association Building to the rear and right.
Source: Oakland History Room, Oakland Public Library

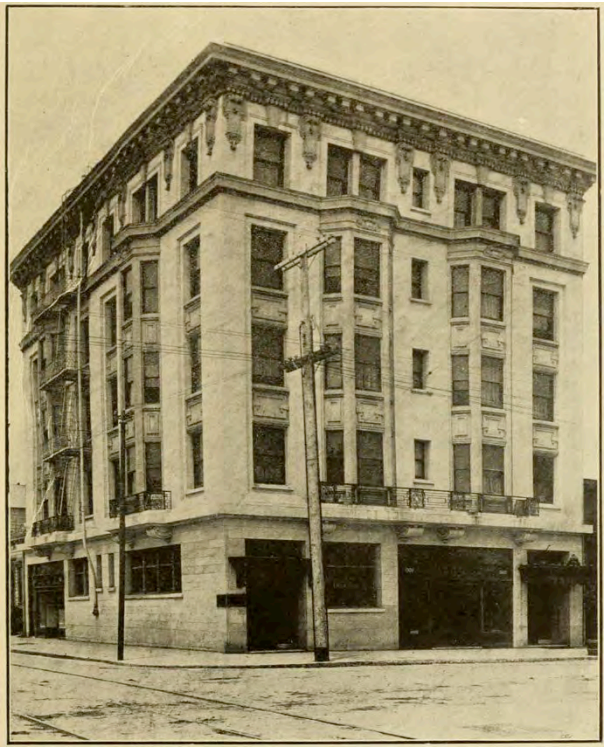

Figure 5. Photograph of the Alameda County Building and Loan Association Building, viewed facing north
Source: Evarts I. Blake, *Greater Oakland*, 1911

Figure 6. Oakland City Hall and surrounding buildings, c. 1910s, viewed facing southwest from vantage point at 17th Street and Broadway; the subject building is located at right.
Source: Oakland History Room, Oakland Public Library

Figure 7. Detail of photograph, c. 1920, viewed facing northwest from Oakland City Hall; newly glazed storefronts are visible
Source: Oakland History Room, Oakland Public Library

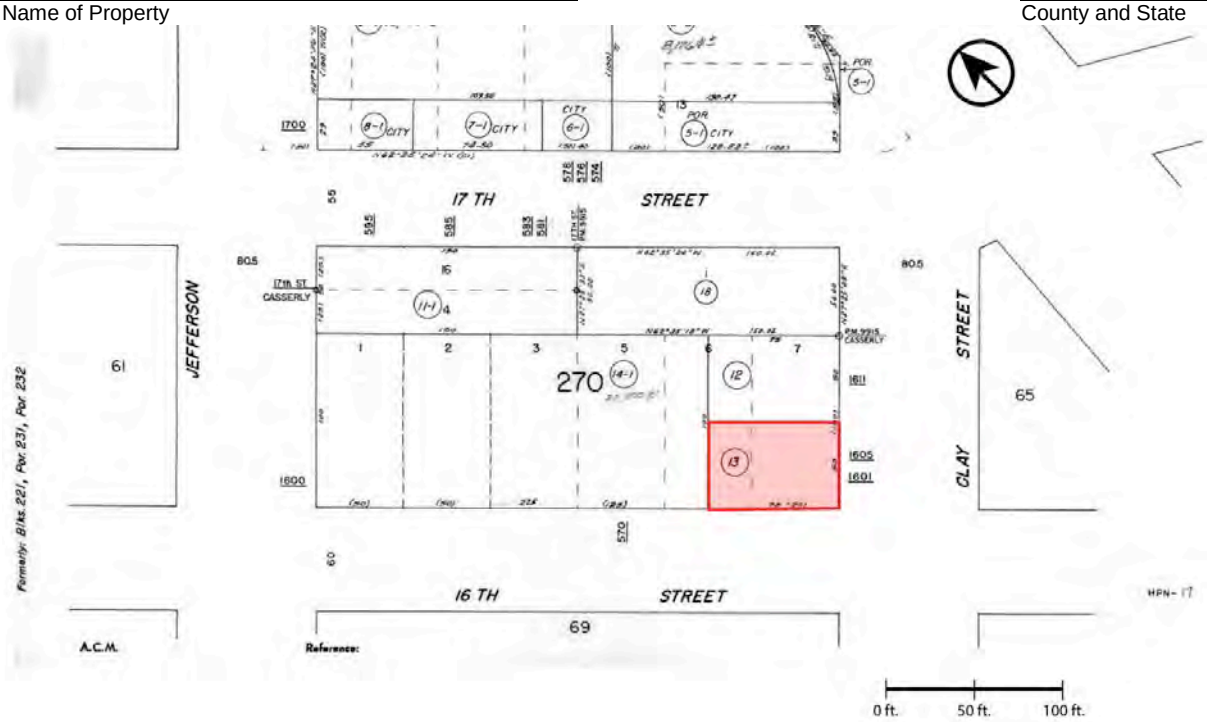

Figure 8. Alameda County Assessor's Map. The nominated property is defined in red.

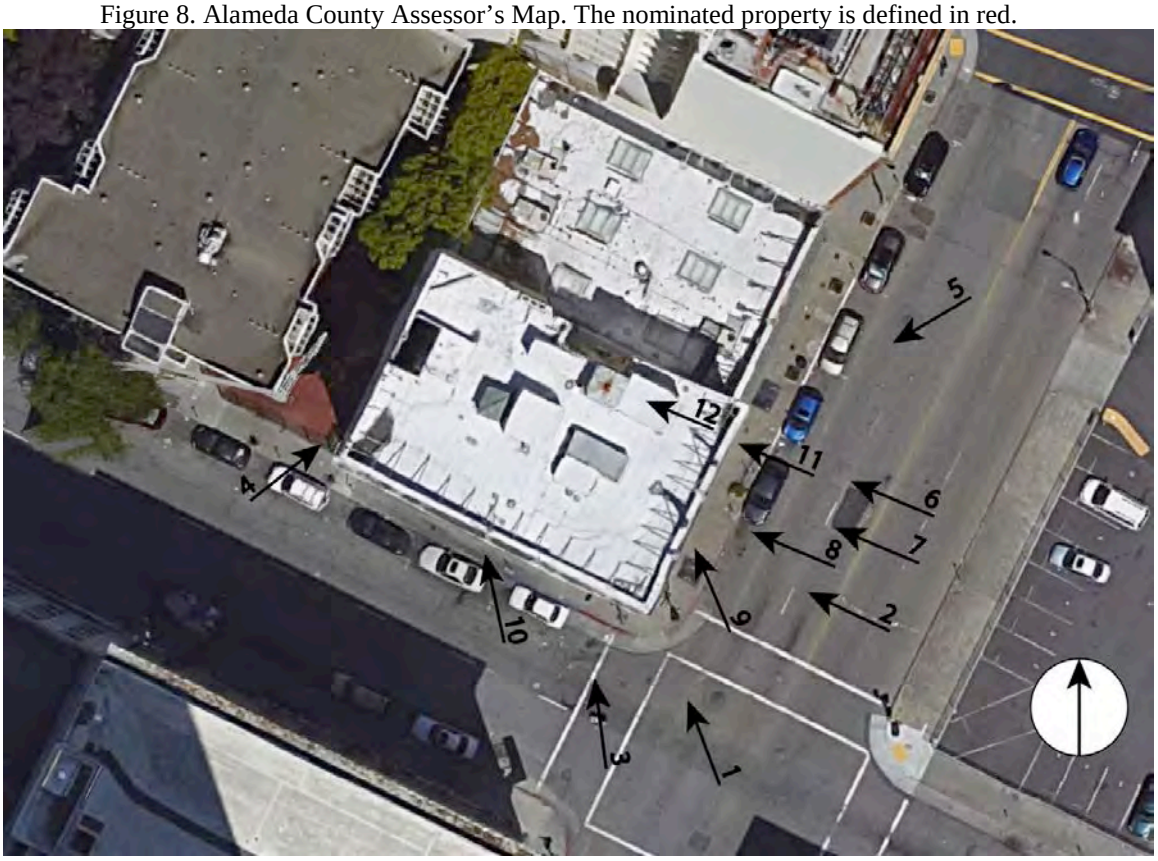

Figure 9. Photo key showing direction of each nomination photo.

9. Major Bibliographical References

Bibliography (Cite the books, articles, and other sources used in preparing this form.)

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Previous documentation on file (NPS):

____ preliminary determination of individual listing (36 CFR 67) has been requested
____ previously listed in the National Register
_X_ previously determined eligible by the National Register
____designated a National Historic Landmark
____ recorded by Historic American Buildings Survey #_____
____recorded by Historic American Engineering Record # _____
____ recorded by Historic American Landscape Survey # _____

Primary location of additional data:

_X_ State Historic Preservation Office
____ Other State agency
____ Federal agency
____ Local government
____ University
____ Other
Name of repository: _____

Historic Resources Survey Number (if assigned): _____

10. Geographical Data

Acreage of Property _Less than one acre_____

Use either the UTM system or latitude/longitude coordinates

Latitude/Longitude Coordinates (decimal degrees)
Datum if other than WGS84:_____
(enter coordinates to 6 decimal places)
1. Latitude: 37.806860 Longitude: -122.272851

Reference map: See Figure 8.

Verbal Boundary Description (Describe the boundaries of the property.)

The boundary of the nominated property encompasses a rectangular lot, APN 3-63-13, situated at the north corner of the intersection of Clay Street and 16th Street in Oakland, California. The lot's boundary leads 50' alongside its Clay Street edge, continues 75' alongside 16th Street, turns northeast and runs 50' through the block along an adjacent property line, and returns 75' to Clay Street along the northeast edge of the lot.

Boundary Justification (Explain why the boundaries were selected.)

The boundary includes the entirety of the subject building, the Alameda County Building and Loan Association Building, which fills the parcel as described above but does not extend beyond the parcel boundaries.

11. Form Prepared By

name/title: Jonathon Rusch, Architectural Historian/Cultural Resources Planner_____
organization: Page & Turnbull, Inc._____
street & number: 417 Montgomery Street, 8th Floor_____
city or town: San Francisco_____ state: CA_____ zip code: 94104_____
e-mail: rusch@page-turnbull.com_____
telephone: 415-593-3248_____
date:_July 31, 2015_____

Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** or equivalent (7.5 or 15 minute series) indicating the property's location.

- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.

- **Additional items:** (Check with the SHPO, TPO, or FPO for any additional items.)

Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

Photo Log

Name of Property: Alameda County Building and Loan Association Building
City or Vicinity: Oakland
County: Alameda State: California
Photographer: Jonathon Rusch

CA_Oakland_Alameda Co. Building and Loan Association Bldg_1
Date Photographed: July 9, 2015
Description: Oblique view of southwest and southeast façades, viewed from the intersection of Clay Street and 16th Street, facing north

CA_Oakland_Alameda Co. Building and Loan Association Bldg_2
Date Photographed: July 9, 2015
Description: Southeast façade, viewed from Clay Street facing northwest

CA_Oakland_Alameda Co. Building and Loan Association Bldg_3
Date Photographed: July 9, 2015
Description: Southwest façade, viewed from 16th Street facing north

CA_Oakland_Alameda Co. Building and Loan Association Bldg_4
Date Photographed: July 9, 2015
Description: Northwest façade, viewed from 16th Street facing east

CA_Oakland_Alameda Co. Building and Loan Association Bldg_5
Date Photographed: July 9, 2015
Description: Visible portion of northeast façade, viewed from 16th Street facing southwest

CA_Oakland_Alameda Co. Building and Loan Association Bldg_6
Date Photographed: July 28, 2015
Description: Detail view of brackets, keystones, and cornice assembly at southeast façade, west corner; viewed from Clay Street facing northwest

CA_Oakland_Alameda Co. Building and Loan Association Bldg_7
Date Photographed: July 28, 2015
Description: Detail view of spandrel panels at projecting bay, southeast façade, viewed from Clay Street facing northwest

CA_Oakland_Alameda Co. Building and Loan Association Bldg_8
Date Photographed: July 28, 2015
Description: Detail view of iron railing surrounding balcony at southeast façade, viewed from Clay Street facing northwest

CA_Oakland_Alameda Co. Building and Loan Association Bldg_9
Date Photographed: July 9, 2015
Description: Detail view of scrolled modillion underneath belt course between first and second stories at southeast façade, viewed from Clay Street facing north

CA_Oakland_Alameda Co. Building and Loan Association Bldg_10
Date Photographed: July 9, 2015
Description: View of fire escape at southwest façade, viewed from 16th Street facing north

CA_Oakland_Alameda Co. Building and Loan Association Bldg_11
Date Photographed: July 9, 2015
Description: Recessed marble panel above the vestibule to the residential lobby at the east end of the southeast façade, viewed looking up from Clay Street sidewalk

CA_Oakland_Alameda Co. Building and Loan Association Bldg_12
Date Photographed: July 9, 2015
Description: Interior view of decorative plasterwork in the residential lobby, viewed facing northwest

Photo Key: See Figure 9 for photo locations.

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).
Estimated Burden Statement: Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management. U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

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