

# ZONING CHANGE REVIEW SHEET

**CASE NUMBER:** C14H-2020-0120

**HLC DATE:**

November 16, 2020

**PC DATE:**

November 24, 2020

**APPLICANT:** 905, Ltd., owners

**HISTORIC NAME:** Mutual Building

**WATERSHED:** Lady Bird Lake

**ADDRESS OF PROPOSED ZONING CHANGE:** 905 Congress Avenue

**ZONING FROM:** CBD to CBD-H

**SUMMARY STAFF RECOMMENDATION:** Staff recommends the proposed zoning change from central business district (CBD) zoning to central business district – Historic Landmark (CBD-H) combining district zoning.

**QUALIFICATIONS FOR LANDMARK DESIGNATION:**

Architecture and historical association.

**HISTORIC LANDMARK COMMISSION ACTION:** Recommended the proposed zoning change from central business district (CBD) district to central business district – Historic Landmark (CBD-H) combining district zoning. Vote: 11-0.

**PLANNING COMMISSION ACTION:** Recommended the proposed zoning change from central business district (CBD) district to central business district – Historic Landmark (CBD-H) combining district zoning. Vote: 9-0 (Flores, Shaw, and Shieh absent).

**DEPARTMENT COMMENTS:** The house is beyond the bounds of the Comprehensive Cultural Resources Survey (1984).

**CITY COUNCIL DATE:** December 10, 2020

**ACTION:**

**ORDINANCE READINGS:** 1<sup>ST</sup> 2<sup>ND</sup> 3<sup>RD</sup>

**ORDINANCE NUMBER:**

**CASE MANAGER:** Steve Sadowsky

**PHONE:** 974-6454

**NEIGHBORHOOD ORGANIZATION:** Downtown Austin Neighborhood Association

**BASIS FOR RECOMMENDATION:**

**Architecture:**

The Mutual Building is one of the finest examples of Art Deco design in downtown Austin. It is a two-story rectangular-plan building with a white cream limestone façade articulated with many facets of the Art Deco style, including carved stone floral motifs, a band of waves, and a recessed entry flanked by a tall, narrow window on either side.

The Art Deco movement sprang from the Exposition Internationale des Arts Decoratifs et Industriels Modernes in Paris, France in 1925, and is characterized by simple shapes and geometric or stylized ornamentation, drawing inspiration from nature, Native American, Egyptian, and classical motifs. Art Deco was meant to incorporate art into architecture (and all of the other milieux of Art Deco expression, including furniture, home goods, lighting fixtures, jewelry, sculpture, statuary, and the visual arts), and to represent a sleek elegance

that reflected modernism, wealth, and sophistication. New materials, such as stainless steel, bakelite, and other non-traditional building and decorative finishes found their way into Art Deco designs. The Art Deco façade of this building, designed by prominent local architect Hugo Kuehne in 1930, was for the new offices of a savings and home loan business, embodying the strength, stability, wealth, and refinement of the company during the troubled economic times of the Great Depression.

The Art Deco façade of the building originally had a large, square, glass block bay on the second floor; the glass blocks were replaced with a bay window in 1981; an additional modification was the 2003 removal of the bay window and installation of a plate glass window in the opening, with anodized metal dividers to pay tribute to the original glass block design. The façade has been sandblasted, probably in 1981 during the renovation of the building; the sandblasting damaged and softened the contours of the Art Deco motifs on the building, but enough remain to project the original design of the façade. Additional modifications include the replacement of the two windows flanking the recessed front entry, and the addition of a steel canopy over the door.

Hugo Kuehne designed the Art Deco façade of the building in 1930 at the height of the popularity of the movement, replacing the older red brick façade that dated from the 1870s and had three bays across each story similar to other buildings in the block on Congress Avenue. The Kuehne façade consists of a pair of fluted pilasters, one on each side of the recessed central entry. Four vertical panels above the entry feature stylized floral bas-relief; the panels graduate down in size from a central panel containing geometric chevron motifs. The base of the parapet is delineated by a horizontal band of stylized waves.



The Mutual Building with its ca. 1930 Art Deco façade designed by Hugo Kuehne  
905 Congress Avenue





Art Deco panels featuring stylized floral motifs above the central entry.



Detail of the fluted pilasters, the top of the central window, and the parapet, featuring a course of stylized wave motifs at its base.

### Historical Associations:

This building dates from the mid-1870s and has served a variety of uses prior to its transformation into the Art Deco presence it has now. This section of Congress Avenue was relatively slow to develop in the late 19<sup>th</sup> century, with most of the business activity closer to the intersection with 6<sup>th</sup> Street, and south to the railroad tracks traversing the city at 3<sup>rd</sup> Street. There was activity close to the State Capitol, a block and a half away, but the site of this building appears to have been vacant when it was purchased in 1870. Not long thereafter, business development began filling in the empty lots on Congress Avenue north of 6<sup>th</sup> Street, and soon small businesses began to be established in this building and the surrounding block. Early mercantile shops in this building included a shoe store, a confectioner and baker, and an ice cream parlor. The Austin Statesman Publishing Company occupied the building in the mid- to late 1890s; there was a drug store here at the turn of the century. Plumbers John R. Donnelly and Stephen White established their heating and plumbing supply and contracting business here around 1905, and bought the building in 1921. They later moved closer to the railroad tracks as their warehouse needs expanded, occupying the building at 3<sup>rd</sup> and Lavaca for many years.

**"March"**  
**To Billeisen's restaurant, ice cream  
parlors and confectionery; the  
choicest viands in the market served  
at reasonable prices.**  
**"BILLEISEN'S,"**  
**No. 905 Congress Avenue.**

Advertisement for Billeisen's Ice Cream Parlor and Confectionary, aimed at soldiers stationed  
in Austin

Austin Daily Statesman, July 21, 1891

Donnelly and White moved their operations closer to the railroad tracks as their warehouse needs expanded in 1926, occupying the building at 3<sup>rd</sup> and Lavaca Streets for many years. They sold this building to the Mutual Deposit and Loan Company in 1926, who moved from their original location at 819 Congress Avenue, built a vault in the building and remodeled the interior. The Mutual Deposit and Loan Company, along with its associated Fidelity Mortgage Company, was a building and loan company, offering depositors high rates of return on their savings, and providing loans for the purchase or construction of homes in the city. The incorporators of the company were some of the most prominent businesspeople in Austin, including H.H. Luedecke, O.H. Millican, and Fred C. Morse. Architect Hugo Kuehne, who redesigned the façade of the building for the Mutual Deposit and Loan Company in 1930, was also a director of the corporation.

The significance of the Mutual Deposit and Loan Company was manifold: it provided loans to home buyers, provided a means of saving money at a good rate, and perhaps most importantly, stayed in business throughout the Depression, allowing Austin to continue growing with new construction and the development of new subdivisions and neighborhoods. The Mutual also provided savings accounts for school children to inculcate the habits of savings and thrift in young people, who could deposit their small change and watch their savings grow over time.

Both the Mutual Deposit and Loan Company and Fidelity Mortgage changed names later in the century – Mutual became the Mutual Savings Institution in 1945, and Fidelity rechartered as the City National Bank in 1955.

# FINANCING HOMES THROUGH LOCAL BUILDING & LOAN ASSN.

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The financing of a home is perhaps one of the hardest obstacles to be overcome by the average family. It means, in the first place, systematic saving, and then, after a certain amount has been accumulated, the floating of a loan with the improved place as security. As soon as the initial payment has been secured the prospective home owner may put his application in to the local building and loan association.

There are said to be between 9000 and 10,000 building and loan companies in the United States with a membership of something close to 6,000,000 persons and assets of nearly \$2,000,000,000.

In the last ten years since the companies have been under state regulation there have been comparatively few failures. The reason for this is that the assets of these savings institutions are all invested in real estate mortgages, perhaps the safest security in the world.

The average family first begins to get ready to purchase a home by putting its surplus earnings in the local building and loan company, where it receives larger interest returns than are ordinarily paid by any other financial institutions. Each month the family saves a certain amount, the interest on which is compounded semi-annually. As soon as enough is saved

to buy a lot and a little money besides, the head of the family applies to the building and loan association for a loan.

The house is built and the monthly saving continues. As they do not now have to pay rent, payments become easier. The average ten-year loan costs about \$12.66 per month; if it is to pay out in six and one-half years it will cost about \$17.66 per month. Interest and principal are included in each monthly payment. At the end of the specified term you have your home paid for instead of only a bunch of rent receipts.

The merit of this method is the monthly payment, making small amounts easily met. If, on the other hand, the loan has been made on annual payments, the chances are that few would provide for the large principal and interest payment at the end of the year. Under the building and loan plan your home is paid out without undue privation.

While the payment to the association continues the same throughout the term of years, yet at the same time the company credits the borrower with the interest which his payments on principal have earned. Every six months the company adds to his account the earnings of his money, which was loaned to some other man to build a home.

How building and loan associations, such as the Mutual Deposit Company, work  
Austin Statesman, June 3, 1923

## WHAT B. & L. ASS'NS ARE DOING FOR NATION

Fred C. Morse, secretary of the Mutual Deposit and Loan Company, commenting on the building and loan association movement throughout the United States today, says:

"There are over 10,000 companies in the United States today, with assets of nearly \$4,000,000,000. In Texas alone the assets of the companies amount to nearly \$30,000,000, and the movement is comparatively new here. Our institutions cater to two types of people—those who want to save and get the highest return on their money consistent with safety and those who want to purchase homes or real estate on terms that they can handle. Numbers of men here in town have told me that they got their start in life by saving in the local building and loan association. People put their money into our institutions with a different idea from those depositing in banks. In the banks it is more of a temporary matter, while with us it is more of a permanent savings proposition or an investment. We therefore do not have to have the large clerical force that the banks have and can pay a higher dividend. Our institutions have always paid on demand, but our withdrawals are infrequent. We have no favored class of stockholders; all of our stockholders share equally in the earnings of the company unless they elect otherwise.

"As to the safety of the building and loan associations, perhaps there is no higher type among any financial institutions today. The national government says they are as safe as it is possible for institutions to be. Last year, out of 10,000 associations, there were but five failures. Neither are the companies any longer small in size; institutions of ten, twenty or thirty millions in assets are not in any way unusual. I received only last week notice of the Omaha Building and Loan Association, a company with assets of \$32,000,000.

"There is now pending in congress a bill by Senator Copeland of New York known as the federal home loan bank bill, which would place the building and loan associations in one great financial system similar to the reserve system for the banks. This will help the associations throughout the nation meet the demand for home loans, which has never been greater. Locally, we are taking care of all loans, although the demand is very heavy. We are hoping that all the public spirited citizens of Austin will deposit some of their money with us, in order that this, their home institution, may be able to meet the great demand for loans. No institution does more for a town than a strong building and loan association."

Story on the business of Mutual Deposit and other building and loan associations  
Austin Statesman, October 5, 1924

# Mutual Deposit Will Remodel

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## Week's Building Total Is \$63,489 Here

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Improvements to two business buildings on Congress avenue featured the week's building record in Austin last week in which 29 permits valued at \$63,489.82 were issued to bring the total for the year to \$1,247,990.62.

The largest single permit of the week was one for \$15,000 for the alteration of the building at 905 Congress avenue belonging to the Mutual Deposit and Loan company. Plans for its improvement by Contractor C. W. Moore call for the removal of the second floor and transforming the building into a single story structure and the addition of a new front.

News of the remodeling of the building at 905 Congress Avenue by the Mutual Deposit Company

Austin American-Statesman, May 25, 1930



# Mutual Deposit Now 15 Years Old

## Savings Bank Has Grown Tremendously

Mutual Deposit and Loan company, which made its bow among Austin financial institutions in 1920, Saturday celebrated its 15th birthday. The Mutual company opened its doors in the front portion of the Pressler building at 819 Congress avenue, starting with \$2750 paid in.

As its officers looked over their books on its 15th birthday, they measured over \$1,200,000 in assets.

Meantime, its companion institution, the Fidelity Mortgage company, an industrial bank, was started.

From the ancient quarters of its original home, the Mutual company in 1926, constructed its fine new limestone banking home, furnished with marble fixtures throughout.

In 1928 the Austin system of school savings was started, with the funds deposited in its accounts. Now nearly 7000 school children are "customers" of the institution, with their weekly savings in interest-bearing accounts deposited there.

A. W. Wilkerson was the first president of the Mutual company. H. H. Luedecke now is president. Fred C. Morse was the first secretary. Now he is one of the vice presidents, and is the executive officer in charge of operating the institution.

The first directorate in 1920 included Wilkerson and Morse, and T. L. Ziller, Fred K. Fisher, James E. Lucey, D. T. Inglehart, H. H. Luedecke, D. B. Gracy, W. G. Franklin, C. W. Moore and H. F. Kuehne.

The present board includes Pres. Luedecke, Vice Presidents George E. Shelley and Fred C. Morse, and Directors A. S. Burleson, C. W. Moore, Charles Wendlandt Jr., H. F. Kuehne, North Millican, D. B. Gracy and Edgar Smith.

# What Shall I Do with my MONEY?

"My advice would be one of two things," said Mr. Morse, Vice President of the Mutual Deposit & Loan Co., either place it in the Mutual at 4% or pay it down on a home. That is all the Mutual does up there on the avenue—help people save and buy homes.



FRED MORSE

## Who Are Your Directors? Do I Know Them?

"I imagine you know every one of them. H. H. Luedecke is president. He has been a director in the Mutual from the beginning. Everybody knows Geo. E. Shelley, our vice president. Fred C. Morse founded the institution 15 years ago and is still vice president and secretary. The other men you know, I am sure, they are all old timers: C. W. Moore, A. S. Burleson, D. C. Gracy, H. F. Kuhne, Chas. Wendlandt, Edgar Smith and North Millican."

You Say All You Do in the Mutual Deposit & Loan is take savings accounts and loan money on homes?

"Yes," Mr. Morse replied, "our business is really very simple and because home mortgages are the best security in the world we have offered our people the greatest safety possible for the last 15 years.

"Why not salt some of that money away in the Mutual?"

## Mutual Deposit & Loan Co.

Resources over \$1,220,000.00

Member of Federal Home Loan Banking System

Advertisement for the Mutual Deposit and Loan Company  
Austin Statesman, June 13, 1936

Assets, 1920  
\$2,750.00

Assets, 1940  
\$2,245,459.04

*completing*  
**20 years of service in**  
helping build  
**AUSTIN**  
THE  
**Mutual Deposit & Loan Co.**

INVITES its friends AND ALL who care to visit its bank building September 6, 1940. Open House Friday, 9 A. M. to 4 P. M.

THE MUTUAL DEPOSIT & LOAN CO.

RENDERS THIS COMMUNITY

A DUAL SERVICE  
**LOANS SAVINGS**

FOR FINANCING  
**HOMES and BUSINESS PROPERTY**

- NEW CONSTRUCTION
- REMODELING AND REPAIRS
- PURCHASES OR REFINANCING

Attractively low interest rates and monthly payments. The Mutual has had few foreclosures over 20 years. There is an advantage in financing your home with a local Service Institution which knows local and family conditions.

"Build or Buy the Mutual Way  
It's Safe and Easier to Repay"  
Our Many Satisfied Customers Say.

SHARES  
**INSURED UP TO \$5,000.00**

By an Agency of the Federal Government

CURRENT RATE **3%** CURRENT RATE

COMPOUNDED SEMI-ANNUALLY ON SAVINGS  
Not a Dividend Missed in 20 Years  
You Can Start With One Dollar or Five Thousand

**School Savings Department**

More than \$136,000.00 now in our School Savings  
Department in 12,163 individual accounts.

SCHOOL children are proud of their accounts in the MUTUAL.

**TWENTY YEARS OF GROWTH**

September 5, 1920.....	\$2,750.00	December 31, 1930.....	\$1,185,695.91
December 31, 1922.....	\$117,841.58	December 31, 1932.....	\$1,229,763.31
December 31, 1924.....	\$298,312.11	December 31, 1934.....	\$1,314,866.05
December 31, 1926.....	\$626,899.38	December 31, 1936.....	\$1,300,578.78
December 31, 1928.....	\$841,939.45	December 31, 1938.....	\$1,814,234.30
June 30, 1940.....	\$2,245,459.04		

**Mutual Deposit & Loan Co.**

905 CONGRESS AVE.

# How the Mutual Deposit Started---Its Growth Due to Austin's Popular Support

## Growth Was Rapid After 1920 Start

"One hot summer day in 1920 I called a group of Austin men together," Fred C. Morse, now president of the Mutual Deposit & Loan company of this city said as he told his story of 20 years. "There was a lawyer, a contractor, an architect, an insurance man, a compress man, a real estate man, a department store owner, a banker—11 in all.

"Many old timers here will remember the men who composed the first board of directors of the Mutual: A. W. Wilkerson, president; D. B. Gracy and D. T. Ischart, vice president; Fred C. Morse, sec-

retary; H. F. Kuehne, C. W. Moore, T. L. Ziller, James E. Lucy, F. E. Fisher, W. G. Franklin and H. H. Lueddecke. These men met in the directors' room of a local bank, a charter was signed and a new financial institution was started on its way with only \$2,735.00 paid in and the 11 directors constituting the entire company. I was elected secretary and it was my business to get the investors.

"The board told me to get investors or I didn't eat," said Mr. Morse with a smile as he gave this story in his present air-cooled office. "In other words," he explained, "there were no salaries, and an overhead of \$40 for rent constituted the expense of the new association.

"The company was so small that one of the directors made the remark, 'If we had an application for a \$5,000.00 loan we would have to

have a bond issue'. We were renting the front part of the store building at 819 Congress avenue. There were some home-made counters and some used caging put on top of the counters. A desk, a chair, and a typewriter constituted the other equipment. That's how the Mutual opened for business in 1920."

The secretary had to go out after the business. When he was out soliciting new business, the office was technically closed. Gradually, new accounts began to come in.

"The first application for a loan was by a world war veteran and for \$1,000," said Mr. Morse. The Mutual was launched. At the end of the first six months of operation, the new institution showed assets of something over \$8,000 and the

about five months later. They felt that by that time they would have the money. When an application for a loan was received, the secretary called a special board meeting.

A year after the institution declared its first dividend its assets had increased to over \$48,000 and by the following September the board felt so prosperous that it authorized the purchase of new fixtures costing over \$700. Until this time and for several months later Eeg, Morse was the only employee. He would serve at the front office those customers desiring to invest or borrow but when a customer came in desiring to make a payment he would step back behind the cage. The dividend rate of nine per cent per annum was maintained for a year and a half, and



In 1920 the Mutual opened in these quarters at 819 Congress. Shown in the picture is Fred C. Morse.

board of directors promptly declared a dividend which would be the envy of any Wall street banker—it was at the rate of nine per cent," said Mr. Morse.

An early advertisement inviting the public to "Invest Your Surplus Funds With Us" stated, "We offer you absolute safety and an excellent return; the demand for our funds seems to be unlimited; we are loaned up months ahead." The officers and directors of the new institution were stunned later by an application for a \$4,000 loan. The minutes of the board meeting called to consider the loan state, "The matter was discussed at great length by the board, the amount of the loan being greater than it had been customary to grant." The members of the board made the loan with a reservation, however, that the money would not be payable until

then set at eight per cent. About this time a permanent capital stock was issued as a backing to the mutual financial setup and Mr. Morse was elected a vice president.

In 1924 the assets of the Mutual increased \$100,000. The importance and value of the service of the Mutual Deposit & Loan company were being more and more recognized by the community and men of prominence were glad to serve on its board. Hon. A. S. Burleson, former postmaster-general, was elected a director. He served until his death, seldom missing a meeting.

The Mutual Deposit & Loan company having grown to considerable size, the directors decided to buy their own building. Later the building completely remodeled, and a new set of Italian marble fixtures installed.



# A Service Institution, Mutual Deposit Co. Grows Steadily

## Bank Board Installed School Savings To Teach Thrift to Future Investors

The Mutual Deposit and Loan company had always advertised that it had but two functions—to accumulate the savings of people and to lend this money back to other people to purchase or build homes. It is primarily a service institution. One day about 18 years ago the Mutual extended its services to include the school children of the city. The board, although realizing that there could be no profit in school savings, added this service. It hoped thereby not only to make future investors and borrowers out of the children but to teach them thrift.

The children took to it at once, and it was not long before citizens of the town complained that every Tuesday morning dad had to "come through" with anywhere from a nickel to a dollar, for Tuesday was "bank day" at school.

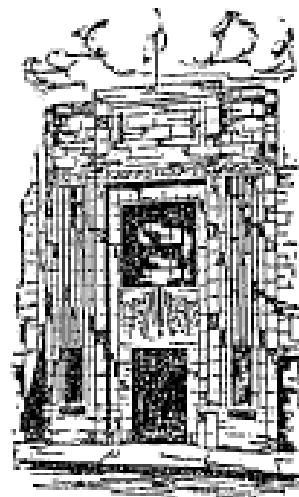
Thousands of children learned their first lessons in thrift and thousands of parents learned to save through their children. During the depression many harassed citizens were helped over hard places because in previous times of prosperity their boy or girl had put away a few dollars. Many school rooms boasted that they had a school record of 100 per cent one bank day after another. Even during the depression, hundreds of children saved right on through and every year the total rose. At the last report, over 12,000 children had saved well in excess of \$130,000.

Vice-Pres. Morse repeatedly said that he felt that teaching a child to save was the next best thing to taking him into the church and the cultivated habit was as important as many of the studies required by

the schools. The system was very expensive to the Mutual for many years but as the savings accumulated, the system in some degree began to pay its way. It will probably never make much profit but the officers and directors feel that it is a worthwhile community project.

The depression hit the city of Austin as it did other cities. The people not only stopped saving but they stopped borrowing. However, the Mutual paid its regular dividends right on through even at the time of the bank moratorium. Nor did it refuse to pay its withdrawals. Any man could withdraw \$200 every month. That amount should take care of anyone's needs, the directors reasoned. As a result the Mutual rode safely through and maintained the confidence of the people. It seldom ever foreclosed—never until it was forced to and there was no other way out. By reason of the practice of careful appraisals and its refusal to make loans of over 60 per cent of the value of the property, it has accumulated little real estate. This rule of the Mutual Deposit and Loan company probably saved it from a large real estate account and a resulting frozen condition.

The Mutual has always been fortunate in having strong men on its board of directors, men who not only had strength financially but men who were intensely loyal to and proud of their institution. A. W. Wilkerson was the first president. He was succeeded by O. H. Milliken. After several years of service, H. H. Luedcke was elected to succeed him. Mr. Luedcke has served as president of the institution since 1930. Recently he was promoted to chairman of the board and Fred C. Morse, who up



Mutual Deposit and Loan Building

to the first of the year had been vice-president and secretary, was made president. There are three men on the present board who were members of the original board of directors—Messrs. Luedcke, Morse and Kuehne. Many sons of the original board of directors are carrying on the work of their fathers as present members. The board members now are H. H. Luedcke, chairman of the board; Fred C. Morse, president; George E. Shelley and North Milliken, vice-presidents; David C. Gray, Charles Wendlandt Jr., H. F. Kuehne, John H. Kern, W. S. Drake, Jr., and Dr. J. S. Koenig.

The present office force of the Mutual is composed of the following men and women, all of whom have been connected with it for many years: William G. Jackson, secretary; Harry H. Huesche, cashier; Zoa Ford, Herman Porach, Helen Brunkenhoefer, and Jane Gregory.

The Mutual is a member of the Federal Home Loan Bank System and each individual's account is insured by the Federal Savings and Loan Insurance Corporation up to \$5,000.

Advertisement and business booster stories on the history and future of the Mutual Deposit Company

Austin Statesman, September 5, 1940

Hugo Kuehne also designed the next home for the Mutual at 1005 Congress Avenue in 1952. The space was then taken over by the Manhattan Restaurant, a Kosher deli operated by Florence and David Robbins, which operated here until 1957, when they moved to 911 Congress Avenue. Recent articles by Michael Barnes in the Austin American-Statesman suggest that the back room of the Manhattan may have been Austin's first gay bar, but it is not clear if that occurred at the 905 Congress location or the later location at 911 Congress Avenue. The 1959 Austin city directory notes that the 905 Congress Avenue space was vacant.

# **Manhattan Will Have Grand Opening Monday**

The Manhattan, a popular dining spot on Congress Avenue for the past five years, will have its grand opening at a new location at 911 Congress Monday.

Featuring a restaurant, kosher delicatessen with food to take out, and a bar, the enlarged Manhattan will serve nothing but the finest to its patrons, say Mr. and Mrs. David Robbins.

The new Manhattan menus appeal to the tastes of anyone, says Mrs. Robbins. The restaurant features charcoal broiled steaks, Mexican food and seafood with oysters as a specialty.

In the delicatessen, the gourmet finds a variety of foods to tempt the palate, including food to take home. Among the specialties are pickles, rye breads, corned beef and pastrami, pickled herring, gerfilte fish, cheese cake, strudel, chopped liver, chicken matzaball soup, cold borsht with sour cream, lox and bagels and many more taste treats.

Mrs. Robbins says the food may seem to be a "little foreign" to some people, but that many Austinites are familiar with it. A native of the East, she has patterned the Manhattan after restaurants and delicatessens found there. The dishes are prepared in her spotless kitchen and only the highest quality ingredients go into the dishes. "You can't have good food unless the best ingredients go into them," she says.

She says the kosher-type foods offer a new taste and are very appealing. Emphasis on take-home foods, both bottled and prepared in the kitchen, is being given so that patrons can enjoy

the dishes in their own homes if they desire.

And, the new dinner menus will attract more diners in the evening, she believes.

The restaurant is open from 8 a. m. to 12 p. m., and hot meals are served until 9 p. m. After that, sandwiches may be ordered. The delicatessen is always open, Mrs. Robbins says.

The Manhattan can seat 200 persons, and the interior is in blue with speckled walls and modern egg crate ceiling.

The bar is off the dining room.

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Story on the relocation of the Manhattan Restaurant and Deli to 911 Congress Avenue,  
after five years in this building  
Austin American-Statesman, June 23, 1957

In the summer of 1961, Household Finance Corporation of Dallas took over the building, and operated here as a personal loan business until 1980. The building was then converted to offices, and is now the home of Nelsen Partners, architects.



# Now in Austin



## HOUSEHOLD FINANCE

Look for the HFC sign of prompt, courteous, trustworthy money service... then...

### *Borrow with Confidence!*

We think you'll like doing business in the bright, cheerful offices of HFC—Household Finance. The HFC manager will give you the most helpful service possible. He's a specialist in making instalment loans, and will handle your account with consideration and understanding—not only when you make a loan, but all along the line.

**Borrow up to \$1,500  
with up to 24 months to repay.**

You'll appreciate the quiet, friendly HFC way of doing business and the understanding skill and care that keeps your needs in mind. Visit the HFC office today or phone if more convenient.



**Austin Office**

**905 Congress St.—Greenwood 8-9821**

Hours: Mon. thru Fri. 9 to 5—Sat. 9 to Noon

Ad for the opening of Household Finance in this building  
Austin Statesman, August 30, 1961

**PARCEL NO.:** 0206031002

**LEGAL DESCRIPTION:** S 23FT OF LOT 2 BLOCK 111 ORIGINAL CITY

**ESTIMATED ANNUAL TAX ABATEMENT:** \$20,856 (non-homestead); city portion: \$5,829.

**APPRAISED VALUE:** \$3,460,000

**PRESENT USE:** Professional office

**CONDITION:** Excellent

**PRESENT OWNERS:**

905 Ltd.  
905 Congress Avenue  
Austin, Texas 78701

**DATE BUILT:** ca. 1872

**ALTERATIONS/ADDITIONS:** Art Deco façade added to the building in 1930-31; modifications to the Art Deco façade in 1981 and 2003, replacing the glass block central window with a bay window, and later a plate glass window.

**ORIGINAL OWNER(S):** Unknown

**OTHER HISTORICAL DESIGNATIONS:** Contributing to the Congress Avenue National Register Historic District.

# LOCATION MAP



1" = 200'

- SUBJECT TRACT
- PENDING CASE
- ZONING BOUNDARY

## HISTORIC ZONING

ZONING CASE#: C14H-2020-0120

This product is for informational purposes and may not have been prepared for or be suitable for legal, engineering, or surveying purposes. It does not represent an on-the-ground survey and represents only the approximate relative location of property boundaries.

This product has been produced by CTM for the sole purpose of geographic reference. No warranty is made by the City of Austin regarding specific accuracy or completeness.



**Austin History Center**

905 Congress Avenue  
1874-2004

Austin, Travis County, Texas

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Historical Narrative

ttt

Prepared for

Brad J. Nelsen & Philip J. Crisara  
May 2004

By

Phoebe Allen  
2510 Cedarview Drive  
Austin, Texas 78704

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# Austin History Center

905 Congress Avenue  
1874-2004

The building at 905 Congress Avenue is significant in Austin's history as an early example of a commercial business location. Its occupancy has reflected the changes of time over a period of 130 years by serving as home to a variety of establishments from shoe store to French confectionary and ice cream parlor, newspaper office, drug store, plumbing company, bank, and office building. Two Austin names stand out in its story – that of the city's Outstanding Citizen of 1942, banker H. H. Luedecke, and its Most Worthy Citizen of 1954, architect Hugo Kuehne.

As an example of the Art Deco style of the 1920s and 30s, the building's façade is unsurpassed on Congress Avenue. 905 Congress was designated as a contributing building in the Congress Avenue Historic District on August 11, 1978.

## Setting the Stage on Congress Avenue

Until the 1870s, Austin's business district had been built out only as far as Eighth Street, with the Old Capitol (1853-1881) initially set out to itself. Three events encouraged an Austin real estate boom and development along Congress Avenue: the end of the Civil War in 1865, the arrival of the Houston & Texas Central Railroad in December of 1871, and an 1872 election confirming the city (population 4,428 in 1870) as the permanent site of the state's capital.

A number of early 1870s improvements to Congress Avenue also enhanced growth. A water works at the foot of Congress began to supply businesses with water at five cents a barrel. A city council ordinance fixed street, gutter and sidewalk gradients; twelve-foot wide sidewalks were to be paved with smooth stone. Gas lamps illuminated Congress Avenue beginning in July of 1874, and the first mule-drawn streetcar traversed the Avenue in 1875.

The Committee on Finances had served the Republic of Texas in a lone, log government office on the east side of Congress Avenue between Ash (9<sup>th</sup>) and Mulberry (10<sup>th</sup>) Streets, but few other buildings of substance were added until the 1870s. In the late 1860s, Long's Livery Stable was built at the northeast corner of Congress Avenue and Ash (9<sup>th</sup>) Street. By 1971, the second floor of this building housed the Opera House.

## From Shoe Store to Ice Cream Parlor & Confectionery

**Hermann Green**, a bookkeeper and salesman with Loomis & Christian Carpenters<sup>i</sup>, bought the south half of Lot #2, Block 111, from Charles Behnke in 1870<sup>ii</sup>. Green built an 18-inch thick stone wall on the lot's north line, about half the length of the 160-foot lot, and connected it to the wall of Long's Livery Stable and Opera House.<sup>iii</sup> Between the two walls Green presumably constructed the building he sold with the lot the following year, 1875, for \$7,000 to **Harvey North**. At the time it was a shoe store occupied by **James Martin**.<sup>iv</sup>

North (1809-1881) was a wealthy New Orleans merchant who retired to Austin with his wife Catherine (1834-1904) and built the chateau "Bellevue Place" (currently the Austin Women's Club) at the old rock quarry at Hickory (8<sup>th</sup>) Street and San Antonio Street in 1874.

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A few years later, the Daily Democratic Statesman was located in the former livery stable and, in an article published on Jan. 3, 1879, the newspaper reveals the skills of a new tenant in 905 Congress and of the building's likely expansion to the rear of the lot, where an oven is shown on an 1885 fire insurance map:<sup>v</sup>

"Mr. Prade, the French confectioner, yesterday moved into the Harvey North building next to the Statesman. He now has enlarged facilities for carrying on an extensive business and he proposes to do it. He is one of the very best candy manufacturers and cake makers in the South, he has decided to branch out. [sic]"<sup>vi</sup>

"Mr. Prade, who has transferred his fancy bakery and confectionery to the next door north of the Statesman office, is the most skillful cuisinier and faultless artist in his department of the fine arts ever known in the capital. To him many ladies were indebted for the chocolate cakes and other delicacies which nobody but an educated Frenchman can prepare. Mrs. Prade is an equally skillful confectioner and is unsurpassed in the preparation of every delicacy for the table and tasteful people who would have the choicest luxuries at any festival should not forget to invoke the services of Mr. Prade."<sup>vii</sup>

By March, Prade was to "inaugurate the ice-cream season,"<sup>viii</sup> and a soda fountain was added in the following month.<sup>ix</sup> The Prades divorced in 1881 and Julian remarried less than a year later, but Prade's **Capital Candy Refinery and Ice Cream Parlor** continued at the site even after Catherine Harvey sold the property for \$8,100 in May of 1883, two years after her husband's death, to John B. Billeisen, a grocer and restaurateur.<sup>x</sup>

According to historian Mary Starr Barker, "Such inventions as air conditioning were underway even then [1883], and J. Prade was running a steam engine which made ice cream and which also air cooled his parlor."<sup>xi</sup>

From 1889 to 1893, **Billeison's Confectionery, Restaurant and Ladies Ice Cream Parlor**, one of only two ice cream parlors listed in the City Directory of 1889, replaced that of Prade, advertising "meals to order at all hours."<sup>xii</sup> B. and Minnie Billeison sold the property to A.S. Walker in May of 1893.<sup>xiii</sup>

### **Newspaper Office, Drug Store, Plumbing Company, and 'The Mutual'**

From 1895 to 1899, the Austin Statesman Publishing Company occupied the building, and druggist George B. Lucas is listed as an occupant in 1903-04. Walker sold the property to Mary Robinson in October of 1905.<sup>xiv</sup>

From 1905 until 1926, John R. Donnelly's plumbing and heating business was associated with the building; he and Stephen F. White, who joined Donnelly & White Plumbing in 1909, purchased the property from Ms. Robinson in 1921.<sup>xv</sup> Twining and Hancock-Austin Electric Supply Company was also located in the building from 1905-07.

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The years 1926 to 1950 mark a new era for the building at 905 Congress Avenue. Donnelly & White sold the property to **Mutual Deposit & Loan Company** in September of 1926.<sup>xvi</sup> Banker Fred Morse – who together with neighbor H.H. Luedecke and others had selected the first eleven board members of the company in 1920 – wrote a history of the company in which he describes the transition: “In the middle of 1926 the association had reached a size where it was deemed advisable for it to purchase its own office building. Accordingly, when the site at 905 Congress Avenue came on the market for \$23,700 it was purchased and preparations made to move in. A new vault was built and the building generally remodeled.”<sup>xvii</sup>

Morse continues, “In 1924 the Fidelity Mortgage Company, afterwards the Fidelity Trust Company, was organized and up until 1940 it shared the building with the Mutual. Its officers and directors were largely the same as those of the association. It took deposits, bought mortgages, made automobile loans and personal loans, thus supplementing the lending of the Mutual.” Early board members of the two organizations included such Austin family names as Burleson, Ziller, Inglehart, Millican, Gracy, Moore, Drake, Shelley, and Wilkerson. H. H. Luedecke, who had been on the board from its inception, was elected president in early 1930.

Although the Depression had begun in 1929, the board voted in April of 1930 to “spend not to exceed \$13,000” for a new façade. Plans for the Art Deco façade were drawn up by **Hugo Franz Kuehne**, an architect and Mutual director since 1920. According to Morse, “The Mutual probably had the first modernistic front on the Avenue and the improvements came as a sort of a celebration of the fact that the institution had reached one million dollars in assets.”<sup>xviii</sup> On August 6, 1932, in honor of the firm’s 25<sup>th</sup> anniversary and attaining four million dollars in assets, its name was changed to The Mutual Savings Institution.<sup>xix</sup>

### The Past Half-Century

Kuehne also drew up the plans for The Mutual’s new building at 1005 Congress, where the firm moved in 1952. The building at 905 Congress was apparently vacant until 1953-57, when **The Manhattan Restaurant** operated there under the direction of Florence and David Robbins.

After a lengthy period of vacancy, the building experienced a second run in banking from 1962 through 1980 with **Household Finance Corporation**, a nationally held company. Managers included P.J. McGarr, Hugh G. Fritsch, C.W. Cox, and Lorenzo Ates. It was during this period, on August 11, 1978, that the edifice was designated as a contributing building in the Congress Avenue Historic District.

A major renovation was undertaken by owner Tom Ezell circa 1981, when a bay window replaced the second-story glass-block window of the façade. A metal canopy was added above the door and plaster was removed from all interior walls. After a number of successive owners and uses, including a lengthy period as law offices of Charles and Joseph Babb and associates from 1985 through 1998, the property was sold on June 21, 2002, to the current owner-residents: David W. Burgher Jr. and B. Diane Butler of Butler & Burgher, Appraisers; Lander Kyle Lewallen; and Philip J. Crisara and Brad J. Nelsen of Nelsen Architecture. Nelsen Architecture led efforts to return the façade to its 1930 appearance.



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### Key Biographies

#### **Henry Herman Luedecke (1883-1971)<sup>xx</sup>**

Born in Manor, Texas, Luedecke worked in his father's hardware and implement store. Luedecke spent about one year each at Southwestern University in Georgetown, Lutheran College in Brenham, Cherokee Business College, and the San Antonio School of Business Administration. Beginning in late 1902, he worked for W.T. Wroe and Sons, an Austin manufacturer of leather goods, harnesses, saddles and shoe findings.

He married Lula May Abernathy in 1906 and moved into the Millet Opera House in Austin, but soon thereafter purchased an interest in the Elgin Cotton Oil Company in Elgin, where he lived until late 1910. After the death of his father-in-law, Luedecke assumed the management of Abernathy's Department Store in Pittsburg, Texas, where he was elected to the board of the Pittsburg National Bank. The Luedeckes moved to Austin in 1920 with a young son. Around 1921, he and Dave Moffatt formed the Luedecke-Moffatt Company, a department store located at the northwest corner of Congress Avenue and Ninth Street. The business was sold in 1937.

In 1920 Luedecke and his neighbor, Fred C. Morse, organized "one of the earliest Building & Loan companies chartered under Texas law,"<sup>xxxi</sup> The Mutual Building and Loan Company, which he served as both president and chairman of the board for many years. In 1923, The Mutual Building & Loan changed its name to The Mutual Deposit and Loan Company. Luedecke also served as president of The Fidelity Mortgage Company (1923), later Fidelity Trust (1936) and then Fidelity State Bank (1940). In 1945, the Mutual Deposit & Loan Company changed to the Mutual Savings Institution, with Luedecke as chairman of the board. In 1955, Fidelity State Bank was re-chartered as City National Bank, with Luedecke as chairman and CEO. He remained active in both institutions until a few weeks before his death in 1971.

Luedecke's philanthropic causes included the First Methodist Church, the Methodist Home for Orphans in Waco, Seton Hospital, and local Community Fund drives. He served on the Austin Public Library Commission from 1929-1952, and from 1931-33 served as chairman of the building committee for the first Austin Public Library (now the Austin History Center), designed by architect Hugo F. Kuehne.

Luedecke was active in the downtown Kiwanis Club (president 1925-26), the building committee for the Texas Memorial Stadium in 1924, Community Chest (predecessor of United Way), Chamber of Commerce board, and was an active proponent in the conversion of the city's charter to a city manager form of government. He was selected as Austin's Outstanding Citizen in 1942. He is credited with being one of the first two men in Austin who brought a School Savings program to the public schools.

Luedecke and his wife had two sons: William Henry (b.1918) and George David (b.1924) Luedecke.

#### **Hugo Franz Kuehne (1884-1963)**

A native of Austin, Kuehne attended Austin High School, received a bachelor's degree in civil engineering from the University of Texas in 1906, and a bachelor's in architecture from the

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Massachusetts Institute of Technology in 1908. Subsequently he worked as a draftsman for G. Henri Desmond, a Boston architect, before he was called back to Austin to organize an architectural program in the UT College of Engineering.

The founder of the School of Architecture at UT, Kuehne served as an adjunct professor from 1910 to 1915 and founded the architecture library, which became one of the most important collections in the country. His attempts to establish a Beaux-Arts design oriented curriculum were not well accepted by the engineering department, and after four years he left for private practice, working as the principal in several firms over the years. He married Sybil Glass in 1923; they had two children and lived at 500 East 32nd Street. He was in partnership with his son when he retired in 1961.

Kuehne was president of the Central Texas Chapter of the American Institute of Architects (1943), a director of the Texas Society of Architects, and an AIA Fellow (1944). He was involved in the master plans for the Enfield suburb in 1915, and in the development of Austin's first master plan in 1928. Kuehne was designated Austin's Most Worthy Citizen of 1954 for his 31 years of service in city planning, zoning and parks commissions. He was an incorporator of the Mutual Building and Loan Association and served for many years as a director of The Mutual Savings and Loan Association as well as Fidelity Mortgage Company/Fidelity State Bank/City National Bank.

Kuehne is probably best known for the Old Austin Library (1933), now the Austin History Center, at 400 West Ninth Street, designed in the Renaissance revival style in smooth cream limestone laid in ashlar masonry. Although many of his drawings and designs are on file there, there are no architectural records for 905 Congress Avenue at the History Center. Kuehne also designed The Tavern (1916) at Lamar and 15<sup>th</sup> Streets for Niles Graham, a home and dog park at 1012 Edgecliff Terrace in Travis Heights for Ollie Norwood, the Ben M. Barker Georgian Revival House at 3215 Duval (1921), Bohn Brothers at 517 Congress Avenue (1929), the Steck building at 419 Congress (1932), the Finch House at 3312 Duval (1945), Commodore Perry Hotel (1950), the Texas Department of Public Safety Building (1952) at 5728 Burnet Road, the UT Coop, buildings for the Austin State Hospital, and public schools throughout the state.

### Architectural Description

The two-story building's cream-white limestone façade, designed in 1930 by Hugo Kuehne, is in the fashionable Art Deco style popularized by Hollywood movie sets. The building's two-story, temple front form, inspired by the temples of Greek and Roman antiquity, was used almost exclusively for banks during the first three decades of the 20<sup>th</sup> Century. The façade depicts a linear, streamlined composition with an emphasis on vertical, geometric form, complimented by stylized floral designs in bas-relief in the same material as the building. The Art Deco style imposed on the temple front strives for modernity and artistic expression to compliment the Machine Age, with an emphasis on the future rather than the past.

Divided into three vertical sections, the identical right and left flanks of the front façade depict flat Greek columns, each with five flutes in parallel straight lines. A narrow, recessed vertical

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window of solid glass in a metal frame is set to each side of the door, perched atop each column's flat base. The recessed central section features a large, square window of plate glass in a black, anodized, divided metal frame under the parapet line. Below the window is a repetitive floral motif in bas-relief carved into four vertical panels, two on either side of a central linear motif. The pattern repeats in each panel, with the two side panels being somewhat smaller than the two inner panels. Below the floral design is a recessed doorway, with glass and metal door and a steel canopy. Light fixtures rest above the canopy and above each of the two side windows. The upper parapet is also tripartite and features a geometrical design of flat rectangles. The entire width of the parapet is underlined with a horizontal band of stylized floral design. The numbers "905" are lettered in black in the central, recessed rectangle of the parapet.

The remaining three load-bearing walls are of rubble stone similar to those found throughout Congress Avenue. The south wall is not visible from the exterior. Three original windows in the second story of the rear, north wall, are visible from the alley. The north and south walls are 18 inches thick. Each window is topped with a stacked-stone, segmented arch. The rear façade of the building features a wide carriage doorway with a wooden door, topped with a segmented stone arch. The recessed entry on the left side of the rear façade features an arched entry on the first floor, and an arched opening on the second floor. An iron gate secures the rear entry. Each of two windows above the carriage doorway has a small balcony with a metal railing.

### **Architectural Changes noted in Photos and on Sanborn Maps**

Built circa 1875, the building originally had a brick façade with 3 windows. Photos from 1881 (C00399, C0918, and PICA 27386) indicate a sidewalk awning slanting toward the street and anchored by four posts, with three shuttered windows on the second floor. An 1885 Sanborn map indicates occupancy by a confectionery and bakery; an oven is indicated at the rear wall. The map shows a stair along the south wall at the front entry and one at the rear entry. The back half of the building is narrower than the front half, with a covered walkway and windows facing an interior courtyard that opens to Ninth Street.

The 1889 Sanborn map lists occupancy as Ice Cream and Candy Storefront, with a kitchen indicated in the back half of the building. The oven is still present. Three skylights and a stairway are shown in the front central area, now with no stairway along the entry's south wall. A stairway is now shown within the kitchen area off adjacent courtyard.

An 1894 Sanborn map indicates the building is vacant. Three skylights are still shown, but there is no stairwell in the front section. A 1900 Sanborn map indicates a stairwell along the south wall of the front section as in 1885 map, but no skylights. A notation indicates "oven not used," and no occupancy is listed. A photo (C00228) from circa 1900 gives some indication of a balcony over the sidewalk canopy, but it is not clear.

A 1924 photo (from city file on 907 Congress; also PICA 02517) shows three upper windows with four ornate, projecting brackets (echoing those on the adjacent corner building) cresting the cornice, presumably added after Donnelly and White purchased the building in 1921. The sidewalk awning appears essentially unchanged.



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Kuehne's Art Deco façade was added in 1930-31, and a number of interior changes were made. A 1935 Sanborn map indicates occupancy by a bank in the front section of the building, with storage on the first floor and offices on the second floor of the rear half of building, which is still a more narrow section than front half. No oven is shown. Three skylights are indicated along the south wall of the front section. The 1935/61 Sanborn map indicates the front section is air conditioned with "3 WG SKYL'TS," and a deck is shown at the rear of the front half of the building. The rear half now extends to the full width of the lot all the way back to the alley. Photos from this period (PICA 25458) show marble furnishings in the bank and a balcony on the second floor level about midway toward the back of the building.

In The Manhattan Restaurant period, 1953-57, only the signage appears changed, with a cloth sidewalk canopy added.

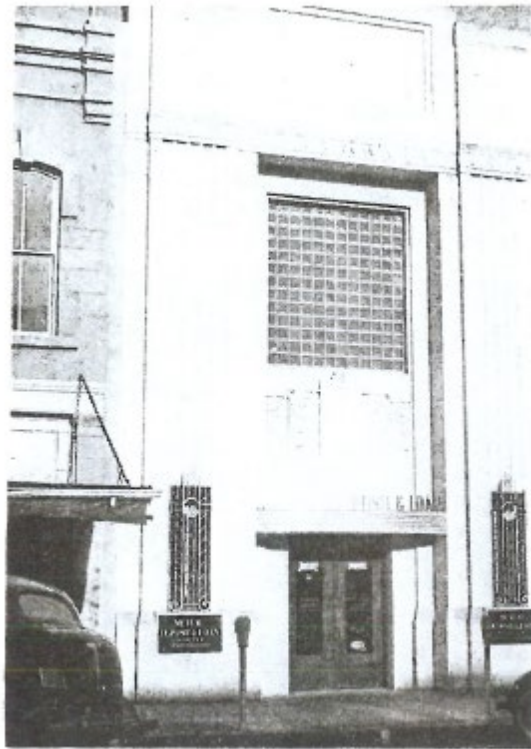
Tom Ezell was responsible for a major renovation circa 1981, when a bay window replaced the second-story glass-block window of the façade. Ezell added a metal canopy above the door and exposed all interior stone walls, removing plaster upstairs and down. He also added upstairs windows and an atrium in the back, off the alley, open to the second floor.

Capitol Commerce Reporter signage was added circa 1999, perhaps with other modifications to the façade.

In 2002-03, the current owners re-exposed the upstairs skylight and removed the bay window, replacing it with a window space more similar to that of the Art Deco period. In order to increase available light, plate-glass units in black anodized metal frames were used instead of the glass blocks of the Thirties. The 1981 pink entry canopy was replaced with a streamlined steel canopy, and lights were added above the canopy and the two side windows. The three original, interior stone walls are still exposed.



OUR SECOND BUILDING  
905 CONGRESS



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1930s photograph of the building showing the original glass block window on the second story.

### A Limited History of 905 Congress

- 1885 The building appears on the fire insurance map for 1885. It shows a stair along the south wall at the entry. The building seems to be composed of several segments. The front segment is the full width of the lot while the back segments are not. There is a covered walk along the thinner back section which may also be a walk for a second storey. The covered walk faces a courtyard that opens to 9<sup>th</sup> Street. An oven is noted as being along the back wall.
- 1889 The building is labeled on the fire insurance map as a store for ice cream and candy. A somewhat processional stair is shown in the center of the front area as are three skylights down the center. There is a kitchen in the middle and an oven along the back wall.
- 1894 The building shows up on the fire insurance map.
- 1900 The building shows up on the fire insurance map, and the stair in the front appears at location shown on 1885 map. "Oven not used" note appears.
- 1935 The building shows up on the fire insurance map as a bank in the front with storage in the back on the first floor and offices on the second floor. Three skylights are shown in the front along the south wall.
- 1959 Front is listed on the fire insurance map as "AIR COND" with "WG SKYL'TS". A deck appears just behind the front office. The back is built to the full width of the lot, all the way back to the alley. The first pictures found are from the 1950's. The limestone façade that is there today is shown, with some exception. The second floor window is glass block but does not project as the window does today. A restaurant called The Manhattan seems to inhabit the space and has a blade sign suspended from the south pilaster and a canvas canopy suspended with tie rods. There is no sign at the top of the façade as there is today.
- 1970 The picture from 1970 shows a new blade sign for "Household Finance" in the same location as the restaurant sign from the 50's. The second floor window is not altered from the 50's. In place of the long suspended canopy is a flat canopy that spans between the pilasters and bows out but projects little beyond them. The canopy has a sculpted metal fascia, probably aluminum or stainless steel. There may be bars on the first floor side windows. The entry is a storefront door with panic hardware and is framed against the north end of the opening with a plate glass window that may have bars behind it filling the rest of the space.
- 1971 In the photo from 1971, the vantage point is limited, but the building appears unchanged.
- 1976 The building appears unchanged.
- 2002 A number of changes appear. The canopy has been replaced with a blue painted metal one which is faceted instead of curved and uses a different fascia profile. It also has a radial sloped top with standing seam metal panels. The blade sign is removed. There is a metal plate sign mounted at the top of the façade. The second floor window now has a faceted semicircular projection, painted blue except for the glass block and the stucco soffit. The projection has a radial sloped top with standing seams, similar to the canopy below. The side windows do not appear to have bars. The entry is a centered glass door with metalwork. Glass block fills the space on each side of the door framez .
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