Downtown Washington is a guide for exploring the diverse collection of historic buildings located in Washington’s commercial downtown. Generally bounded by 6th Street to the east, 15th Street to the west, Massachusetts Avenue to the north, and Pennsylvania Avenue to the south, the area referred to as Downtown, DC is composed of four distinct areas: Pennsylvania Avenue (the nation’s “Main Street”); 7th Street and Chinatown (historic residential area with the oldest surviving building fabric in Downtown); F Street (a commercial corridor); and Fifteenth Street (the city’s financial corridor). Within this larger downtown area are several recognized historic districts and sites: the Downtown Historic District, the Fifteenth Street Financial Historic District and the Pennsylvania Avenue National Historic Site.

Downtown lies at the heart of the federal city as laid out in 1791 by French engineer Peter (Pierre) L’Enfant. Downtown was traversed, bisected, and bounded by the city’s newly established transportation routes such as Pennsylvania Avenue, Massachusetts Avenue, and 7th Street. Pennsylvania Avenue connected the U.S. Capitol to the White House and provided an important early commercial corridor in the city. Massachusetts Avenue
formed an informal edge to the pre-Civil War city north of which swine, cattle and other farm animals were free to roam, but south of which they were prohibited.

Seventh Street was an important early north-south corridor connecting the Maryland farmland to Downtown’s Center Market and to the wharves on the Potomac and Anacostia rivers.

The city’s earliest building activity clustered around these newly established transportation routes and around the city’s few public buildings, namely the President’s House (White House) in downtown, and around the Capitol on Capitol Hill. By 1800, the area around the White House contained several blocks of simple wood frame houses, boarding houses and modest commercial buildings. Blodgett’s Hotel at 8th and E streets was constructed in 1793 as an early speculative venture endorsed by the federal government to spur development in the area.

In the early 1800s, Center Market was built at 7th Street and Pennsylvania Avenue, establishing the intersection as the commercial core of the young city. Similarly, the construction of a Patent Office building in 1836 (the patent office was formerly housed in Blodgett’s Hotel) at 8th and G Streets, a new General Post Office building constructed in 1839 across F Street from the Patent Office, and the Treasury Building, built in 1841 on 15th Street next to the White House,
provided strong catalysts for private building activity in the downtown area. The federal government’s choice of classical architectural forms and motifs for these buildings, including colonnaded temple forms with pediments and light-colored limestone wall cladding, reflects the early republic’s desire to emulate the ancient civilizations of Greece and Rome and project an image of strength and stability. Although generally more modest, private building efforts often exhibited simplified classical motifs, such as fanlights, columns, and pilasters around door and window openings.

Despite a growing collection of impressive early public buildings, it was only in the decades after the Civil War (1861-1865) that the city experienced a significant population increase and that Washington evolved from a small town to a thriving and bustling city. During this period of growth, Washington’s Downtown area gradually changed from a primarily residential area into a commercial district. New, larger and architecturally impressive commercial, civic and institutional buildings replaced the existing and more modest residential building stock.

Theaters, banks, markets, fraternal lodges, hotels, dry goods stores, and the city’s first tall buildings all emerged to make for a lively city center. The area also
became home to many different ethnic groups—Germans, Jews, Italians, Irish, Chinese and African-Americans—all of whom contributed to downtown’s increasing vibrancy.

As commercial and civic interests in Downtown expanded, outlying areas developed into residential neighborhoods.

By the turn of the twentieth century, the city’s commercial and financial institutions constructed buildings of significant stature, including large department stores, corporate headquarters and speculative office buildings. Stylistically, these buildings were strongly influenced by the City Beautiful movement, a Progressive-era urban reform movement that regarded the city as a physical entity to be improved aesthetically with public parks and classically derived buildings, and functionally with wide boulevards and efficient transportation routes. Advocates of the movement believed that such beautification could provide a harmonious social order that would increase the quality of life and help to remove social ills. In Washington, where increasing development threatened to undermine major characteristics of the city, the Senate Park Commission, led by Senator
McMillan and inspired by the City Beautiful movement, developed a plan to re-establish and reinforce L’Enfant’s original plan for the city. Through strict design guidelines that favored the use of classicism, the McMillan Commission Plan guided the development of the city throughout the 20th century. The McMillan Commission Plan remains the foremost example of the City Beautiful movement in the country.

Downtown continued to grow and thrive as the city’s commercial center through World War II. Large department stores such as Hecht’s, Woodward & Lothrop, and Garfinckel’s, along with scores of smaller shops located in Downtown catered to the city residents’ every need. Yet, by the 1950s, aging buildings, the growth of the “new downtown” along K Street, and outlying suburban growth spurred on by the increasing number of automobiles caused a loss of patronage to Downtown businesses. Many buildings were torn down to provide parking for suburban commuters. Abandonment of the inner city and the tumultuous riots of the late 1960s accelerated the downward economic spiral.
Recently, a concerted effort by both the public and private sectors has been bringing about a revitalization of the city’s historic core. The reconstruction of Chinatown, for example, which occurred during the late 1990s, followed a growing trend of organized development projects in the Downtown Historic District. The Federal Rehabilitation Tax Credit program was used to transform an area once filled with furniture stores and residences into one of the city’s retail and cultural centers. Elsewhere in Downtown, new office buildings, hotels, apartment buildings and stores have been constructed, while many historic buildings have been preserved and rehabilitated. Downtown’s rich history and architecture are helping recreate a vital city center for our nation’s capital.
Today, Pennsylvania Avenue is often described as “America’s Main Street.” However, it reflects as much the history of the City of Washington as it does a larger American history. The current streetscape is the result of a conscious reshaping of the Avenue from a center of local commerce and industry into a center for federal agencies. Much of this story is told by the surviving historic buildings, sites, and monuments located within the Pennsylvania Avenue National Historic Site as well as those within the overlapping Downtown Historic District.

Beginning in the early 1800s as settled areas in America became more established, family farms and commercial enterprises began to produce more goods than could be
either used within a family or sold to neighboring farms. Coupled with improved trade routes, this agricultural overproduction spurred the development of marketplaces as distinct areas of commerce. Prior to the rise of the market place, barter or payment for goods occurred in private spaces.

In an age of growing urban populations, many cities encouraged the development of markets to support city residents who did not have land on which to grow or produce what they needed for self consumption. Although Washington remained a small city until well into the 1800s, a changing urban atmosphere necessitated new markets. In 1801, the first Center Market structure was built at Market Square between 7th and 9th Streets at Pennsylvania Avenue on the site of present-day National Archives. In 1872, a new, model market structure with excellent light and ventilation was constructed on the site, serving thousands of customers daily for several decades. Until the market building was razed in 1931 to accommodate the construction of the Archives building, the blocks north of Pennsylvania Avenue were used for the storage of market goods, for wholesale market businesses, where smaller traders could sell their products, and where patrons could park, while shopping.
The presence and popularity of the Center Market sited next to connecting lines of transportation encouraged the formation of a shopping district around the market. The surrounding area, unimproved as late as the 1840s, was transformed into an organized commercial center as the market drew consumers to a centralized location. From here, the blocks surrounding the market continued to spread and see the continued development of commercial structures which supported the infrastructure of shopping—warehouses, banks, factories, and even a nickelodeon. The three buildings at 637–641 Indiana Avenue are among the oldest in downtown Washington and testify to the early 19th-century business environment in this part of the city. Modest in size, these three rehabilitated buildings offer a three-story, three-bay massing typical of late Federal urban building forms.

In addition to these buildings along Indiana Avenue, there are a few other structures in the area that demonstrate the increasing importance of the spaces around the Center Market. The Victorian-era building at 7th and Pennsylvania Avenue was originally constructed as a luxury hotel in 1854. In 1888, the building was remodeled as the Central National Bank (CNB) and the two distinctive conical towers were added. Around the corner from the former bank is 625 Pennsylvania Avenue
which once served as the studio of the famed Civil War photographer, Matthew Brady. The heavy stone National Bank of Washington (NBW) (1888) at 630 Indiana Avenue and the gold-domed Firemen's Insurance Company Building (1882) at the intersection of 7th Street and Indiana Avenue are indicative of the rich architectural expression of the Victorian era. The National Bank of Washington building features rusticated stonework and an arched door surround typical of the Richardsonian Romanesque style, while the Fireman’s Insurance Building references the Italianate style with its elongated, pediment windows and domed cupola.

The increase in building activity around the Center Market not only encouraged the rise of mostly small commercial structures, it also inspired the emergence of an important retail core. A major contributing factor in this development, next to the market, was Kann’s Department Store (destroyed by fire, 1979) which occupied various Victorian and Beaux Arts commercial buildings between 7th and 8th Streets and D Street and Pennsylvania Avenue across from Center Market. Kann’s location gave it extraordinarily high walk-in traffic, as customers could furnish their household needs from the
goods and services bought in a one-block radius. In 1880, Woodies, or Woodward, Lothrop and Cochrane, as the enterprise was first known, started in one of the open-air stalls across from the Center Market. Quickly, the firm expanded to two stalls and then ultimately relocated to a large building in the 1000 block of F Street, NW (1887).

While Kann’s met the needs of its shoppers, the Temperance Fountain (1884) on the east side of 7th between Pennsylvania Avenue and D Street offered passers-by a chance to refresh themselves. This fountain was the gift of a California dentist and Temperance advocate named Henry Cogswell who in the 1870s began to donate—to any city that wanted one—uniquely designed fountains symbolizing the Temperance Movement. The fountains were cast in Connecticut and distributed to cities across the country. An adjacent horse trough apparently filled with runoff water from the fountain. A memorial to the Grand Army of the Republic (1909) and a statue of General Winfield Scott Hancock (1896) provide additional curb appeal along the avenue. The Grand Army of the Republic was a fraternal organization for Union soldiers founded by Dr. Benjamin Stephenson, whom the memorial commemorates. General Hancock (1824–1886), a West Point graduate, fought in the Mexican War, but rose to prominence during the Battle of Gettysburg (1863) in the Civil War. Following the Civil War, he ran for president in 1880, but lost to James A. Garfield.

By the turn of the twentieth century, the buildings constructed along Pennsylvania Avenue reflected the increasing sophistication and urbanization of Washington. Some examples include the Evening Star Building (1899)
and the Old Post Office (1899) across from each other at 11th and Pennsylvania Avenue, and the Willard Hotel (1901) at 1401 Pennsylvania Avenue. The Willard, originally built in 1850, but rebuilt in 1901 in an exuberant Beaux Arts style, has always been one of the city’s foremost hotels. The Willard was the scene of early Washington deal making—the term “lobbyist” was coined in reference to those who frequented the lobby seeking the favors of politicians residing there.

Of particular note is the Federal Triangle (Pennsylvania Avenue from 7th to 14th Streets), a complex of office buildings built to house the growing federal bureaucracy and to provide an architectural expression of American prominence as a world power following World War I.
This group of monumental Neo-Classical-style buildings dominates the south side of Pennsylvania Avenue. The buildings display some of the city’s finest public sculpture, interior murals, metalwork and decorative arts while also conveying an image of governmental stability and authority. The complex is an excellent example of the classical, architecturally unified civic center envisioned by proponents of the City Beautiful movement. The development of a massive office complex for federal workers helped to concentrate activity in the area along Pennsylvania Avenue.

Bars, burlesque houses, coffee shops, liquor stores and a variety of other businesses served residents and employees in the area. Until the 1950s, the area was the
heart of downtown. However, shifting population centers from settled urban areas to the growing suburbs during the latter half of the 20th century dramatically altered downtown. The emergence of the automobile as the primary form of transportation and the rapid post World War II suburbanization led to the decentralization of commercial facilities. Downtown Washington, like many other downtowns in America, experienced a decline in clientele, earnings, upkeep, and reputation. The construction of new suburban shopping malls perpetuated the decline of Downtown. In short, by the 1960s, the commercial vitality of Pennsylvania Avenue had deteriorated visibly. The Pennsylvania Avenue Development Corporation (PADC) was formed in 1971 in response to the commercial deterioration of Downtown and sought to direct and manage a renewal effort.

Redevelopment downtown meant the loss of smaller, older structures and many of the businesses they housed. However, the vibrant neighborhood around 7th and Pennsylvania (now called Penn Quarter) is only the latest iteration in a continual process of urban growth and change. Just as the 1872 Center Market replaced its 1801 predecessor, and in turn was replaced a half century later by the National Archives, so too a new urban composition on the north side of Market Square has been realized through PADC’s development plans. Where once there were open-air market stalls, the United States Navy Memorial (1984) and the pair of mixed-use buildings known as Market Square (1990) now balance the massive National Archives and create a semicircular forecourt framing the vista northward to the Old Patent Office. In fact, the Navy Memorial stands on a site L’Enfant proposed for a monument to the Navy in his plans for the city. The scale of today’s buildings is far greater than anything an 18th-century planner would ever have imagined, but the reemergence of classical motifs, the careful creation of designed vistas, and the combination of fountains, memorial statuary, and a pleasant public square is exactly the environment L’Enfant envisioned as the setting for the active life of a great national capital. After 200 years, L’Enfant’s vision of a city of grand avenues and civic spaces is finally coming to its full fruition.
The Seventh Street-Chinatown area contains an ensemble of small-scale residential and commercial buildings, many dating from the mid-nineteenth century. While modest in architectural expression, the area is unique in downtown Washington, as it still contains buildings which reflect the history and scale of the earliest residential and commercial buildings in the city.

The blocks centered around 7th and H streets were first developed in the 1820s and 1830s and housed many of the German merchants and craftsmen who worked along the 7th Street commercial corridor. Although once common, few buildings from this first period of development...
survive in Downtown. One exception to this, however, is the group of two-story buildings at the southwest corner of 6th and H streets. This row of four houses—one of the oldest surviving examples of urban residential architecture in the city—was built in 1844 as a speculative investment by a German baker who lived and worked in the area. The small gable-roofed houses with their single dormer windows reflect the simple character of Federal-style buildings, typical of pre-Civil War era working-class domestic architecture in the city.

Following the Civil War, 7th Street continued to serve as a direct link between downtown and the agricultural areas to the north, while the Baltimore and Potomac Railroad Station, located at 6th and B streets, NW, transported goods in and out of the city. The merchants and wholesalers near the Center Market at 7th Street and Pennsylvania Avenue continued to process bulk orders of food and other provisions from suppliers while serving local distributors.

Dry goods stores, a mainstay in any town, were located along and around 7th Street. Dry goods merchants sold staple items such as clothing fabric, fancy goods, sheeting, and other cloth goods before the emergence of the ready-made clothing industry. Several dry goods stores expanded the range of goods sold during the 1860s, 1870s, and 1880s, becoming early department stores. Lansburgh’s, Woodward & Lothrop, the Palais Royale, Saks, and the Hecht Company all began as dry goods stores, before becoming large-scale department stores. These stores drew crowds to the 7th Street commercial corridor and fostered the growth of commercial concerns specializing in confections, hats, shoes, jewelry, watches, and books as well as the establishments of saloons and restaurants.
By 1880, a vibrant mixture of buildings serving residential and commercial uses was located along 7th Street. The street also served as a transportation hub, since it was the transfer point for several streetcar lines. Development started south of Center Market (Pennsylvania Avenue) and extended north through the 1200 block of 7th Street, making it the longest commercial corridor in Downtown.

The oldest buildings still standing along 7th Street reflect this post Civil War period of redevelopment. The restored Gallery Row buildings (1866-1877) at the northeast corner of D and 7th streets, feature facades of prefabricated, cast-stone and are a handsome expression of the Italianate style. The building at 501-507 7th Street (1868, remodeled 1910) is one of the oldest office buildings in the city and exhibits a cast iron façade—a common and inexpensive building material used in constructing elaborately detailed building elements. The block also contains several buildings that housed the Hecht Company department store during the nineteenth century.
The block of 7th Street between G and H streets contains perhaps the finest row of surviving commercial buildings from the 1870s and 1880s in the city. These businesses provided all the goods and services necessary for a thriving neighborhood—groceries, dry goods, hardware, fabric and ready-made clothing, tobacco, saddlery and restaurants. Although the three- and four-story buildings have lost their original storefronts, they retain their elaborately styled cast iron, wood, and brick window surrounds and pressed metal and wood cornices. Many of the area’s historic buildings have been recently renovated and include contemporary buildings rising over and behind them. The International Spy Museum at 800 F Street is one of Downtown’s most popular and successful examples of the integration of historic buildings with new construction.

Although Downtown became increasingly commercial after the Civil War, the area remained a mixed residential and commercial one. New residential buildings continued to be constructed, such as the row of dwellings at 510-20 H Street. Built in the 1870s, the row reflects a Victorian picturesque aesthetic, replete with decorative brickwork and cast iron cresting that creates a lively, highly decorated building surface, particularly when compared with the buildings constructed prior to the Civil War. One of the city’s first apartment buildings, the Myrene (1897), is located at 712 6th Street. Early apartment buildings such as the Myrene were intentionally designed to appear as traditional single-family row houses in order to attract middle class tenants to this still new and unfamiliar residential building type.

Downtown’s German-Jewish heritage is remembered by the extant synagogues in the neighborhood, including one at 8th and H streets (1897) and another at 6th and I streets (1906). The synagogue at 8th and H streets was
constructed on the site of a former Methodist Episcopal Church, which had been purchased by the congregation in 1863 and altered for Jewish services. The synagogue at Sixth and I streets, designed by architect Louis Levi, was dedicated in 1908. At the time of its construction, the synagogue was the first building in Washington with a reinforced concrete foundation. Typical of the eclectic era of architecture during which it was built, the synagogue combines elements from several architectural movements—Moorish, Byzantine, and Romanesque. The synagogue features a domed roof clad in red clay tiles, a scalloped cornice, and stained glass windows. After decades of ownership by the Turner Memorial A.M.E. Church, the synagogue at 6th and I streets was rededicated in 2004 as the Sixth and I Historic Synagogue.

By the early 1900s, other ethnic groups began moving into the 7th Street neighborhood, spurred by the anti-German sentiments during World War I, which prompted Congress to ban Germans from Washington. Initially, Greek and Irish immigrants replaced the Germans, but during the 1930s, a large Chinese-American population settled in the area. In the 1950s and 1960s, African Americans moved in, and although they predominated in
number, the pre-existing Chinese-American population created the distinctive ethnic character of the neighborhood that persists today. The demographic changes that occurred during the 1950s and 1960s are visible in the conversion of synagogues into churches that still serve African-American Baptist congregations.

In the 1930s, the city’s Chinese community was uprooted from its residential neighborhood near Center Market when the market and its associated buildings were demolished for the completion of the Federal Triangle. With the lure of the 7th Street commercial corridor and the Northern Liberties Market at 5th and I streets, the Chinese-American community transplanted itself to present-day Chinatown. The Chinese-American presence provides the neighborhood its distinctive ethnic character. In order to protect and enhance this character, the city has adopted guidelines encouraging Asian-oriented businesses and design guidelines. The Chinese Arch, a gift from the People’s Republic of China, was erected in 1985. Even more recent development projects, such as that at 7th and I Streets, have resulted in the preservation of historic buildings and the use of Chinese design elements into the new construction.
Since the establishment of Washington, F Street has proven to be an important east-west transportation route. In the city’s earliest days the street’s higher ground provided both refuge from the flooding which plagued Pennsylvania Avenue and a link between the White House, the Treasury, and the Old Patent and Tariff Offices. While originally lined with residences, taverns and small businesses prior to the Civil War, F Street’s earliest surviving buildings reflect Washington’s commercial building boom of the 1870s. By the late nineteenth century, F Street had become the city’s premier location for new office and commercial buildings.
At the corner of 8th and F Streets, the Italianate-styled **LeDroit Building** (now part of the International Spy Museum) was constructed in 1875 to house patent attorneys and clerks who needed proximity to the government’s Patent Office (now the National Portrait Gallery and the National Museum of American Art) across F Street. Anchoring the northwest corner of 9th and F Streets is the **Masonic Hall (1868–70)**, an imposing and yet finely detailed building that recalls the palaces of the Renaissance. The Masonic Hall hosted many social events for prominent Washingtonians such as banquets, concerts, and charitable events. Early charitable events that were held in 1878 include fundraisers for the
Ascension Church Ladies Association, St. James Parish, and Washington’s children’s hospital. On the opposite side of F Street are three examples of early “skyscrapers”—Riggs National Bank (1891) at the southwest corner of 9th and F, the National Union Building (1890) and the Atlantic Building (1887). Like the LeDroit Building, many of the new offices in these buildings were leased to patent attorneys. The block of 10th Street just south of F Street is home to Ford’s Theatre (1863) and the Petersen House (1849) where Lincoln died—both offering an earlier glimpse of Downtown’s character during the Civil War. Ford’s Theatre reopened in 2009 after an extensive restoration project.

As noted in the 7th Street–Chinatown section, several major department stores began in downtown Washington
as smaller dry goods stores. Although 7th Street was the longest and most densely developed commercial corridor in downtown, other commercial nodes occurred around key intersections including 9th and F streets and 14th and G streets. Streetcars (and by the 1920s bus lines) converged at these intersections. As most people continued to rely on public transportation for work, shopping, and entertainment, these intersections arose as ideal locations for retail establishments.

By the turn of the twentieth century, the larger department stores began to build expansive flagship stores away from their smaller 7th Street enterprises. In 1901, Woodward & Lothrop constructed a department store between 10th and 11th streets—a building which continued to expand along with the department store business. The original 1901 section of the building fronts on G Street, while the later sections of the building extend along F Street. Until its liquidation in the 1990s, Woodies was the last department store in Downtown to be operating in its original building. The store was rehabilitated in 2006-7 using the Federal Rehabilitation Tax Credit program and presently houses other retail businesses. While the Hecht Company constructed a new
store on G Street in 1985 (the company was bought out by Macy’s circa 2005), **Lansburgh’s** at 8th and E streets, and Garfinckel’s at 14th and F have both gone out of business.

The **Baltimore Sun Building (1885)** at 1315 F Street was the tallest building on F Street when it was constructed and one of the first in the city to have a passenger elevator. Designed by Alfred B. Mullett, the architect of the Old Executive Office Building and Supervising Architect of the Treasury Department, the Sun Building (the Washington headquarters of the Baltimore newspaper) represents an important transition in
Washington’s building technology. The Victorian-era Gothic Revival-style building employs a framework formed of both cast iron and steel but still uses masonry load-bearing walls. As technology advanced, and the steel skeleton was more widely used and understood, walls no longer supported the structure but merely served as a skin-like cladding for the structural frame. While the later designs for the Atlantic Building (1887) and the National Union Building (1890) show their architects’ skills in executing the latest styles of their day, their continued use of masonry load-bearing wall construction was technologically outmoded.

The western end of F Street went through a period of extensive rebuilding during the 1920s and 1930s as store owners sought to convey the most modern and fashionable image to their customers. Located close to the 15th Street financial district, the stores in these blocks catered to a wealthier clientele than those located further east along the street. The buildings, often of buff-covered brick or limestone with classical or Art Deco detailing, were intended to evoke a more refined and urbane image than that presented by the aging brown brick Victorian-era buildings at the east end of Downtown. The Woodward & Lothrop Department Store building, the Westory Building (1906) at 14th and F streets, the Interstate Building (1912) at 1331 F Street, the Homer Building (base 1913, top 1988) at 13th and F streets, the small buildings at 1309 and 1311 F Street (1924, 1932), and the old Garfinckel’s department store (1929) at 14th and F streets all exhibit the re-emergence of classicism.

In the early twentieth century, Downtown was also the entertainment center of the capital city featuring dozens of nickelodeons and theaters, generally located along 9th and F streets. While many of the entertainment facilities and theaters are now gone, the façade of the old Fox Theatre (1927) can still be seen at the entrance to the National Shops in the 1300 block of Pennsylvania Avenue. More notably, the successfully renovated Warner Theater at 13th and E Streets remains an active theatrical venue in the city.
Fifteenth Street exhibits a remarkably intact cluster of Classically-inspired buildings with common ties to the financial industry and recognized as the Fifteenth Street Financial Historic District. The construction of the Neo-Classical Treasury Building in 1841 first established this end of Downtown as the center of the city’s financial community. However, it was not until after the Civil War when Washington’s banking houses became increasingly prosperous during a period of steady economic expansion...
that the proliferation of banks took root in the area.

By the late nineteenth century, bankers had learned that imposing physical expressions of their industry had important advertising value that distinguished the solidity of their own institutions from the unstable state-chartered banks of an earlier era. The first bank to locate on 15th Street—the National Savings & Trust Company (1888, additions in 1916, 1925, 1985) at 15th Street and New York Avenue—sought to convey an imposing image through its exuberant use of Victorian-era design motifs, red brick, stone trim, pressed metal bays, and a prominent corner clock tower. While other banks followed over the course of the next two decades and built new and imposing edifices along 15th Street, they uniformly rejected the design vocabulary of the Victorian era in favor of Beaux-Arts Classicism.

In keeping with the principles espoused and codified by the
McMillan Commission, Riggs Bank (1899-1902) chose to design its first bank in a stately neo-Classical style. With no imposed design requirements, many other buildings followed suit with remarkable regularity, making 15th Street an excellent example of the City Beautiful philosophy as embraced by the private sector. The American Security and Trust Company Building (1904 and 1930), First American Bank (1906), the Bowen Building (1922), the Woodward Building (1911) and others that
extend up to and around McPherson Square are all complementary expressions of the classical ideal in architecture applied to the city’s leading business houses.

A cluster of bank-related buildings stands nearby at 14th and G streets, as well, including the Commercial National Bank and the old Federal-American National Bank. The Commercial National Bank (1917) at 700 14th Street was designed with multi-tenanted office floors that helped to defray the expense of the elegant banking rooms on the ground floor. The NBW headquarters, located cater-corner from the Commercial National Bank, was also designed with revenue producing office space on the interior. Here, the grand banking hall is located on the second floor, with the income-producing commercial tenant space occupying the ground floor.

As the federal government and the banking and real estate industries grew, the area between the Patent
Office and the Treasury Building became the most popular location for office buildings. Many of the office buildings were speculatively built based on the need for proximity to government and financial institutions in the area. The Colorado Building (1902), at the northeast corner of 14th and G streets, is one of the many speculative office structures built in the first decades of the 20th century. Like others, it was constructed for professionals who required easy access to financial institutions or who wished to share, through association, the financial community’s growing prestige. Perhaps the grandest speculative building in the area is the terra cotta and blond brick Southern Building, built in 1910 at 15th and H streets and designed by Daniel Burnham, the architect of Washington’s Union Station, a member of the McMillan Commission and the nation’s most vocal proponent of the City Beautiful Movement.

The 15th Street Financial Historic District illustrates the versatility of Classicism in the many different architectural expressions found in Washington. The Washington Building (1926) at 703-07 15th Street, employs highly stylized flattened classical details. The limestone structure was the home of the Washington Stock Exchange during the 1930s and 1940s. The Italian palazzo-inspired Hotel Washington at 515 15th Street,
recently renovated, was constructed in 1917 by the New York architecture firm of Carrere and Hastings. The simplicity of its rusticated stone veneer base is complemented by the elaborate cornice and graffito decoration within the window spandrels. Other buildings, such as the Art Deco-style Walker Building (1937) and the Tudor Revival-style Securities Building (1925) were executed in nationally popular architectural styles of the period. Today, the buildings along 15th Street remain unified by their similar architectural expressions, and the area continues to serve as a financial hub of the city.
Additional information on the social and cultural history of this area may be found in the walking tour brochure produced by Cultural Tourism DC titled "Civil War to Civil Rights: Downtown Heritage Trail," which highlights downtown as a backdrop to important milestones in American history.

Developed by the DC Preservation League, this brochure provides information for residents and visitors on the social and architectural history of Washington’s historic Downtown. This second edition of the Downtown Historic District brochure was updated by Elizabeth Breiseth and Seth Tinkham. This project has been funded with the assistance of a matching grant from the U.S. Department of the Interior, National Park Service, through the DC Historic Preservation Office/Office of Planning, under the provisions of the National Historic Preservation Act of 1966, as amended. The contents and opinions do not necessarily reflect the views or policies of the Department of the Interior, nor does the mention of trade names or commercial products constitute endorsement or recommendation by the Department of the Interior.

This program has received Federal financial assistance for the identification, protection, and/or rehabilitation of historic properties and cultural resources in the District of Columbia. Under Title VI of the Civil Rights Act of 1964 and Section 504 of the Rehabilitation Act of 1973, the U.S. Department of the Interior prohibits discrimination on the basis of race, color, national origin, or disability in its federally assisted programs. If you believe that you have been discriminated against in any program, activity or facility as described above, or if you desire further information, please write to: Office of Equal Opportunity, U.S. Department of the Interior, 1849 C Street, NW, Washington, DC 20240.