

## GENERAL INFORMATION

**Address:**

723 Ludington St.  
Escanaba, MI 49829

**County:**

Delta

**Property Type:**

Commercial

**All Utilities:**

City of Escanaba

**Property Owner Contact:**

Northern Michigan Bank  
PO Box 716  
Escanaba, MI 49829  
(906) 786-0221

**Community Contact:**

City of Escanaba  
Attn: Jim O'Toole - City Manager  
410 Ludington Street  
Escanaba, MI 49829  
(906) 786-9402  
[citymanager@escanaba.org](mailto:citymanager@escanaba.org)

**Current Zoning:**

E - Commercial

**Desired Development Outcome:**

Mixed Use / Consulted Vision

**State Equalized Value (SEV):**

723 Ludington St.: \$176,412

**Sale Price:**

Negotiable

**Financial Incentives:**

City of Escanaba Brownfield  
Redevelopment Authority  
City of Escanaba Obsolete  
Property Rehabilitation  
Program  
City of Escanaba Façade  
Improvement Program  
State of Michigan Incentives



# 723 Ludington Street



**723 Ludington Street - Parcel Number:** 051-010-2929-306-001

723 Ludington Street - Original/Main Building: Three (3) Stories tall with a basement - Each floor is 3,800 sq. ft. - Built in 1917 - Masonry Construction - Stone Exterior

Rear of Building Addition: One (1) Story (on slab) - 312.5 sq. ft. - Built in 1973 - Includes Drive-Thru Windows - Covered by Canopy

East Side of Building: One (1) Story (on slab) - 980 sq. ft. - Built in 1973 - Covered by Canopy

Canopy Covered Customer Parking: 8907.5 sq. ft. x 14' high - Built in 1973

(2) Addition Asphalt Parking Lots Included:  
(1) 24.1' x 140' and (1) 25.6' x 140'

[Click Here to Access the Escanaba GIS](#)

**United States Department of the Interior**  
National Park Service

**National Register of Historic Places**  
**Continuation Sheet**

Escanaba Central Historic District

Name of Property

Delta Co., Michigan

County and State

Name of multiple listing (if applicable)

Section number   7   Page   67  

photographs indicate this building originally presented a centered door, slant-sided façade beneath three symmetrical sash windows, but it was insensitively renovated, probably during the 1980s.

Sanborn maps reveal that a vacant lot in 1888 is occupied by a Harness shop at 711 Ludington by 1893. The building continues to be occupied by the same business through 1906, when a separate, iron-clad two-story building identified as a Shop had been constructed behind the original building. In 1913, 711 and the building behind are listed as Vacant, but by 1921 a Fruits and Vegetables store occupied 711, with the rear building labeled as Storage. In 1929 the building is listed only to the level of Store, with the rear building apparently demolished, but the 1929-50 Sanborn labels the occupation of 711 as Printing. The current rear bays were added after this time. City directories reveal that Etienne Boisclair, tailor, occupied this address in 1924-25, but by 1929 it apparently served as a residence for Daisy Nixon. The Johnston Print Shop has moved in by 1937, continues through the 1963 edition, and still occupies this building today. The owner states this building was moved to its current location from DePere, Wisconsin in 1884 or 1888; a plaque on the wall inside the store entrance provides some history.

**723. Escanaba National Bank Building (1917; 1957)**

**John S. Lindsey, Escanaba, Builder**

This masonry building is a rectangular plan, three-story enframed block that occupies a conspicuous corner lot in the heart of the business district at 8<sup>th</sup> Street. The grand scale of the façade is created by the massive Doric columns flanking the central entry bays and the equally scaled flanking pilasters near the building corners. The façade's wide water table incorporates plinths beneath the columns and pilasters and anchors the rusticated masonry that is lateral to the pilasters. The façade's aluminum-framed fenestration defines three bays recessed behind and between the columns and pilasters. The central bay is composed of a central double entry door with transom and sidelights above which metal spandrels extend to a triple fixed-pane with awning windows. The third story is distinguished from the second by a masonry plane with incised panels, and is defined by a central large fixed-pane window flanked by double-hung sash windows. The first two stories of the lateral bays, separated from the central by Doric columns, present fenestration similar to that of the central, each consisting of a single fixed-pane-with-awning window separated by a metal spandrel from the adjacent level. Identical to the central bay, the third story corner bays each occur above an incised masonry panel and are pierced by a double-hung sash window. The façade's columns and pilasters reveal simple capitals supporting a broad frieze with applied letters proclaiming "ESCANABA NATIONAL BANK." The projecting dentilled cornice above supports a massive parapet whose central block occurs between balustraded segments.

The fenestration and wall treatment of the five-bay-wide 8<sup>th</sup> Street side elevation's corner bays both duplicate the composition of the lateral bays of the façade. The distinctive three central bays form an arcade through broad round arches whose upper portions have been infilled with synthetic stucco panels to allow the insertion of aluminum frame windows. Centered above each of the arches are massive vertical console brackets that extend to paired double-hung sash windows that define the third story bays above. The east side elevation is brick and features functional fenestration, composed primarily of segmental arch sash windows. It merges to a flat-roofed, two-story, steel-framed and metal drive-through banking canopy that was added in 1957. The rear elevation's piercing pattern also consists primarily of segmental arch windows. This building is perhaps the best example in the district of Neo-Classical style influence in its monumental scale, colossal Doric columns, rigid symmetry, parapet and relatively smooth wall surfaces.

Sanborn maps reveal that buildings formerly occupying 721 and 723 Ludington in 1913 were replaced by a Bank

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by 1921, an occupation that continues through the 1929 and 1929-50 Sanborn maps. City directories reveal that in 1924-25 the Escanaba National Bank is located at 721-723 Ludington, through the 1963 edition. Offices in the building were occupied by a number of businesses and professionals over the decades, including Aley Co. forest products, Remington Rand Business Service, McGillis & Gibbs Co. cedar products, and Gunderson contractor supplies during the 1920s and 1930s.

John K. Stack and John Corcoran organized the Bank of Escanaba, a private bank, in 1892. For the first twelve years there was no change in the management, and then Mr. Corcoran died and the interest of his estate in the bank was bought by Mr. Stack. Wishing to be better able to serve the banking needs of the community, the Bank of Escanaba received its national charter and was converted into the Escanaba National Bank in 1907. The growth of the bank and is illustrated by the fact that the deposits, which were \$405,861.08 in 1907, rose to \$1,009,773.07 at the end of 1916, a gain of 250 per cent (Bankers Magazine 1917: 417).

Originally located at 524 Ludington (now occupied by the Old Post Office building), the bank moved to 723 Ludington in 1917. The contracts to construct the new building were awarded in 1916, and John S. Lindsey of Escanaba was the general contractor for \$10,500, with the interior finish and fixtures costing \$12,300 (Worth 1971: 29). The new bank building was occupied on the firm's 25<sup>th</sup> anniversary in 1917: "In pursuance of its policy of favoring home industry, the bank had a great deal of the work on the new building done by local firms." A banking journal from the period described the bank's interior (Banker's Magazine 1917: 416):

Upon entering the main vestibule a staircase at the left leads to the handsome offices above. Directly in front is the entrance to the bank's public lobby. The banking room is furnished in Bottocini marble, bronze and mahogany. The private office of the president occupies the main corner of the first floor to the right of the entrance. Next to this on the right are the officers' quarters, where the desks of the cashier and assistant cashier are located. Immediately following the officers' quarters are the loan and discount, receiving and paying teller cages. The equipment of the cages is of the most modern type, comprising numerous appliances which are essential in expediting the work. Among these appliances may be mentioned an inter communicating telephone system for the employees, and a pneumatic tube operated by compressed air to facilitate exchange between tellers and bookkeepers, in fact, the arrangement of the cage is such that a teller can trans act every branch of the business pertaining to his work without leaving it. At the left entrance is a commodious ladies' room, handsomely furnished. All conveniences possible are installed in this room, and a toilet and lavatory adjoins it. Immediately following is a customers' room for the accommodation of the public, then in order follow the bookkeeping department and savings teller cage. Through the heavy bronze grill which separates the lobby from the working space can be seen a cash and safe de posit vault equipped with the latest improvements. The door of this vault is of a circular screw design with an eight foot opening. The door alone weighs seventeen tons).

The drive-in facilities at the rear of the bank were added in 1957, and were described at that time as the "introduction to drive-in banking in the Escanaba area" (Michigan Investor 1957: 3). Although always an Escanaba institution, a bank branch was also established at Rapid River

**801-803 Frechette Building (1888-93)**

This is a brick, two-story two-part double commercial block occupying a corner lot at 8<sup>th</sup> Street. Its street level is

# Historic Photos

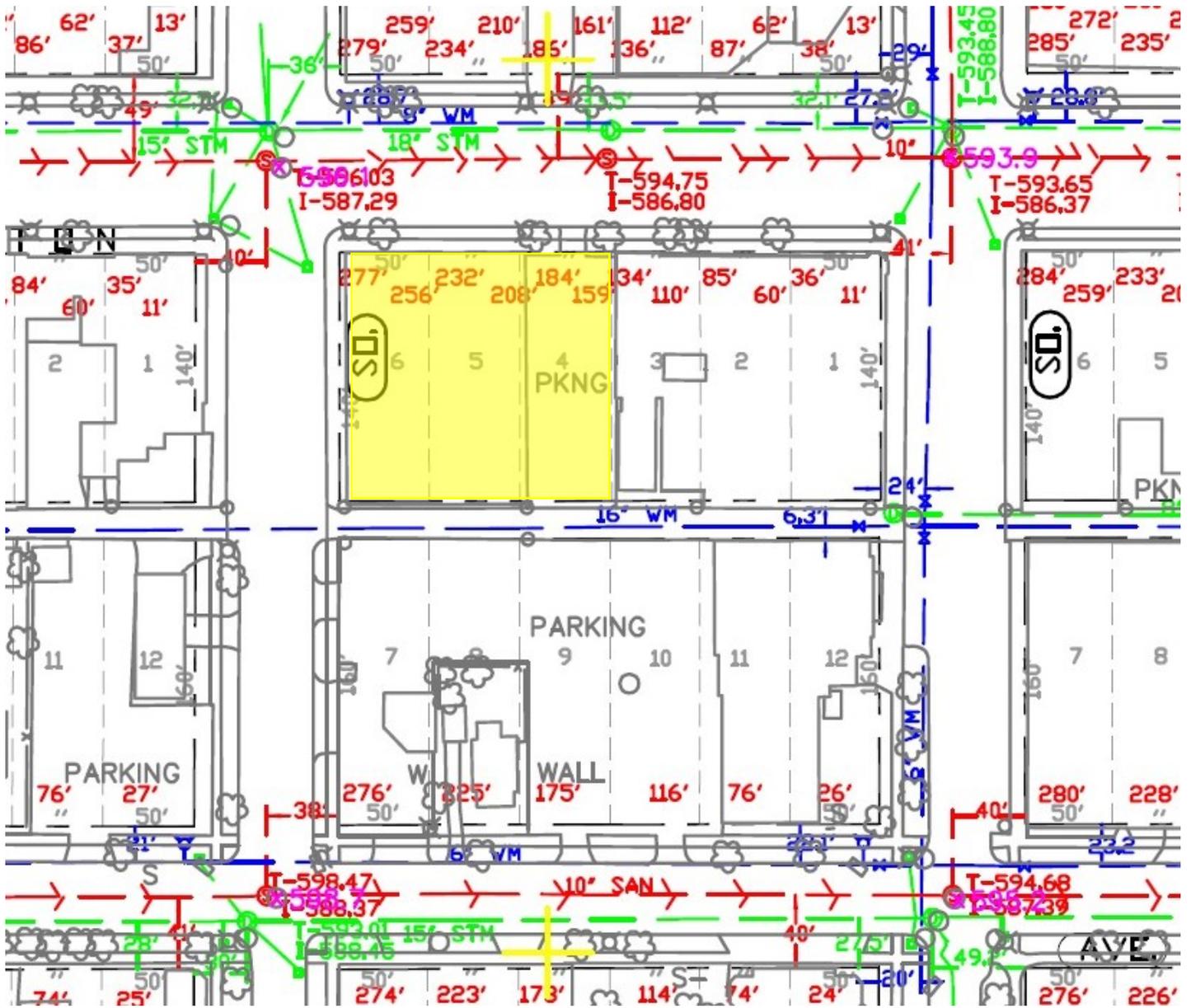
## 723 Ludington Street



# Utility Information Map

## 723 Ludington Street

■ Storm Sewer    ■ Sanitation Sewer    ■ Water    ■ Property



Grantor	Grantee	Sale Price	Sale Date	Inst. Type	Terms of Sale	Liber & Page	Verified By	Prcnt. Trans.
ESCANABA NATIONAL BANK	NORTHERN MI BANK	0	03/01/1993	WD	WD	398-159		0.0

Property Address	Class: Commercial, 201	Zoning:	Building Permit(s)	Date	Number	Status
723 LUDINGTON STREET	School: Escanaba Schools 21010					
Owner's Name/Address	P.R.E. 0%					
NORTHERN MICHIGAN BANK PO BOX 716 ESCANABA MI 49829-0716	Map #:					
	2016 Est TCV 323,314 TCV/TFA: 28.36					

	X Improved	Vacant	Land Value Estimates for Land Table 20.COM 1			
	Public Improvements		* Factors *			100.23 X140 & 67.5X100
			Description	Frontage	Depth	Rate %Adj. Reason Value
			E LUDINGTON	100.23	140.00	1.0000 1.0000 515 100 51,618
			E LUDINGTON	67.50	100.00	1.0000 0.8452 515 100 29,380
			168 Actual Front Feet, 0.48 Total Acres			Total Est. Land Value = 80,998

Tax Description	X Dirt Road		Land Improvement Cost Estimates			
LOTS 5 & 6 & W 0.23 FT OF LOT 4 & N 67.5 FT OF LOTS 7 & 8 OF BLK 40 OF THE ORIGINAL PLAT	X Gravel Road		Description	Rate	CountyMult.	Size %Good Cash Value
Comments/Influences	X Paved Road		D/W/P: Asphalt Paving	1.51	1.30	8907 20 3,497
NORTHERN MICHIGAN BANK	X Storm Sewer		Commercial/Industrial Local Cost Land Improvements			
	X Sidewalk		Description	Rate	CountyMult.	Size %Good %Arch.Mult Cash Value
	X Water		WATER&SEWER	2500.00	1.00	1.0 96 100 2,400
	X Sewer		Total Estimated Land Improvements True Cash Value = 5,897			
	X Electric					
	X Gas					
	X Curb					
	X Street Lights					
	Standard Utilities					
	Underground Utils.					



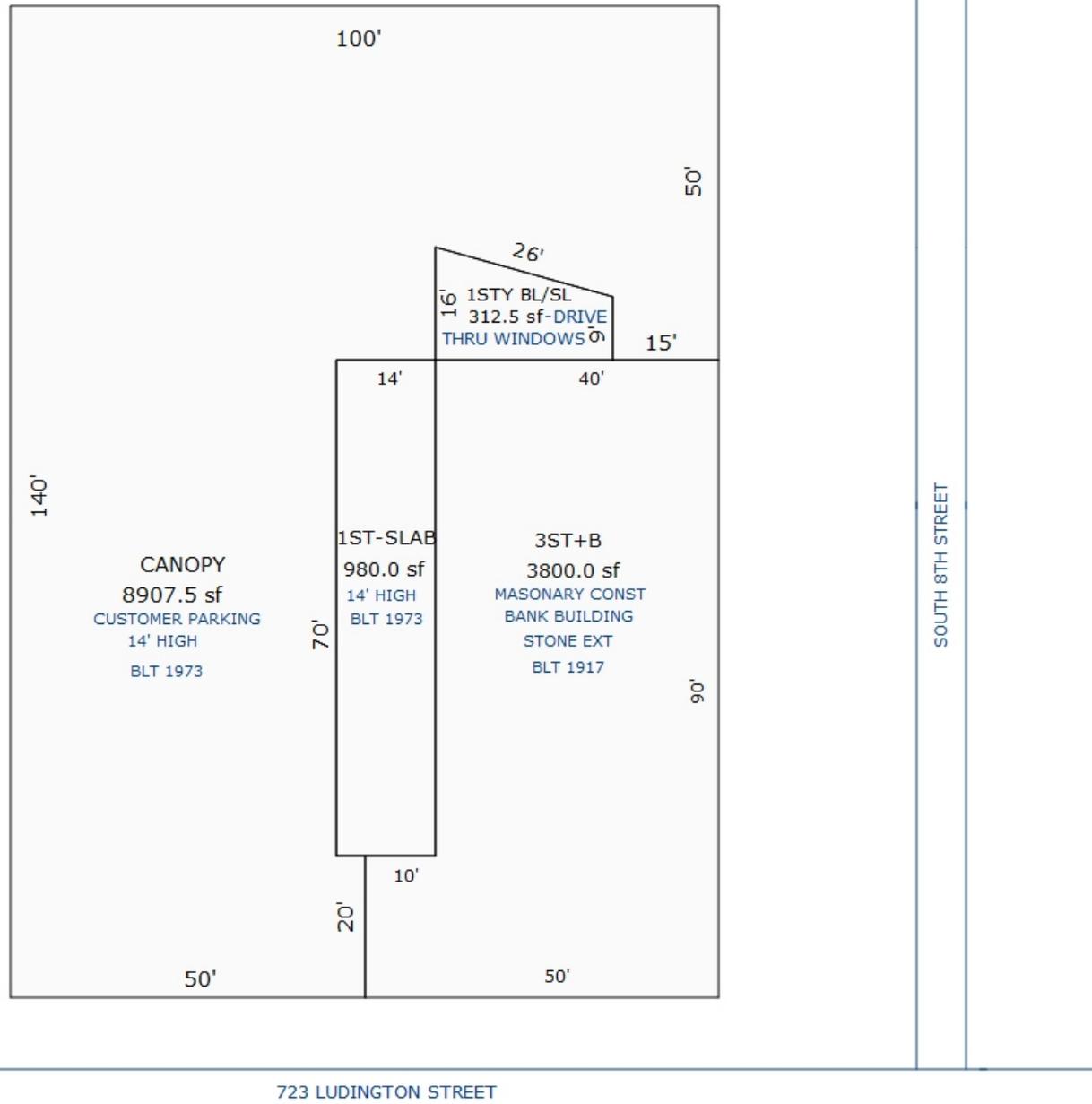
	Topography of Site								
	X Level		Year	Land Value	Building Value	Assessed Value	Board of Review	Tribunal/Other	Taxable Value
	Rolling		2016	40,499	121,158	161,657			161,657S
	Low		2015	35,423	203,053	238,476	162,500M		162,500C
	X High		2014	21,940	225,464	247,404			207,177C
	Landscaped		2013	22,110	218,363	240,473			203,915C
	Swamp								
	Wooded								
	Pond								
	Waterfront								
	Ravine								
	Wetland								
	Flood Plain								
	Who	When	What						
	DRN	11/13/2014	Data Enter						
	KD	06/06/2011	Inspected						
	KD	08/18/2010	Inspected						

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\*\*\* Information herein deemed reliable but not guaranteed\*\*\*

Desc. of Bldg/Section: NORTHERN MI BANK Calculator Occupancy: Bank - Branch				<<<<< Calculator Cost Computations >>>>> Class: C Quality: Average Percent Adj: +0			
Class: C Floor Area: 11,400 Gross Bldg Area: 11,400 Stories Above Grd: 3 Average Sty Hght : 10 Bsmnt Wall Hght : 8		Construction Cost High Above Ave. X Ave. Low		Base Rate for Upper Floors = 121.20 Unfinished/Utility Basement, Base Rate for Basement = 24.40			
Depr. Table : 3% Effective Age : 56 Physical %Good: 35 Func. %Good : 40 Economic %Good: 80		** ** Calculator Cost Data ** ** Quality: Average Adj: %+0 \$/SqFt:0.00 Heat#1: Package Heating & Cooling 100% Heat#2: Package Heating & Cooling 0% Ave. SqFt/Story: 3800 Ave. Perimeter: 280 Has Elevators:		(10) Heating system: Package Heating & Cooling Cost/SqFt: 0.00 100% Bsmnt Heating system: No Heating or Cooling Cost/SqFt: 0.00 Elevator Adjustment (Applied to upper floors rate) Cost/Sq.Ft.: -1.70 Adjusted Square Foot Cost for Upper Floors = 119.50 Adjusted Square Foot Cost for Basement = 24.40			
1917 Year Built 1973 Remodeled		*** Basement Info *** Area: 3800 Perimeter: Type: Unfinished/Utility Heat: No Heating or Cooling		3 Stories Number of Stories Multiplier: 1.000 Average Height per Story: 10 Height per Story Multiplier: 0.910 Ave. Floor Area: 3,800 Perimeter: 280 Perim. Multiplier: 1.031 Basement Area: 3,800 Perimeter: 280 Basement Perim. Multiplier: 1.031 Basement Height: 8 Basement Height Multiplier: 0.860 Refined Square Foot Cost for Upper Floors: 112.12 Refined Square Foot Cost for Basement: 21.63			
32 Overall Bldg Height		* Mezzanine Info * Area #1: Type #1: Office Area #2: Type #2: Office		County Multiplier: 1.37, Final Square Foot Cost for Upper Floors = 153.599 for Basement = 29.639			
Comments: HISTORICAL BUILDING - FUNCTIONAL DUE TO REMODEL COST AND 2015 MBOR DECISION.		* Sprinkler Info * Area: Type: Average		Total Floor Area: 11,400 Base Cost New of Upper Floors = 1,751,029 Basement Area: 3,800 Base Cost New of Basement = 112,629 Reproduction/Replacement Cost = 1,863,658 <<<<< Calculations too long. See Valuation printout for complete pricing. >>>>>			
(1) Excavation/Site Prep: X Excavation (in cubic feet)		(7) Interior: X Frame, Banks, Central Offices, C,D & S		(11) Electric and Lighting: X Typical, Banks, Class C,D,S		(39) Miscellaneous:	
(2) Foundation: X Poured Conc. Brick/Stone Block X Class C, Bearing Walls		(8) Plumbing: Many Above Ave. Average Typical Few None Total Fixtures 2 Urinals 3-Piece Baths 3 Wash Bowls 2-Piece Baths Water Heaters 5 Toilets Shower Stalls Wash Fountains Water Softeners		Outlets: Fixtures: X Few Average X Few Average Many Unfinished Many Unfinished Typical Typical Flex Conduit X Incandescent Rigid Conduit Fluorescent Armored Cable Mercury Non-Metallic Sodium Vapor Bus Duct Transformer		(40) Exterior Wall: Thickness Bsmnt Insul.	
(3) Frame: X Bearing Walls, Masonry supports onl		X Typical, Banks, Central Offices		(13) Roof Structure: Slope=0 X Wood Dome and Deck		X Concrete, Reinforced, Formed, 12"	
(4) Floor Structure: X Wood Joists and Sheathing		(9) Sprinklers:		(14) Roof Cover: X Built-Up Composite			
(5) Floor Cover: X Carpet and Pad X Vinyl Tile		(10) Heating and Cooling: X Gas Oil Coal Stoker Hand Fired Boiler					
(6) Ceiling: X Plaster on Lath, Standard		X Package Heating/Cooling, Short Ducts					

\*\*\* Information herein deemed reliable but not guaranteed\*\*\*



Sketch by Apex Sketch

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Grantor	Grantee	Sale Price	Sale Date	Inst. Type	Terms of Sale	Liber & Page	Verified By	Prcnt. Trans.
	NORTHERN MICH	4,084	05/16/1986	WD	FC	294/231		0.0

Property Address	Class: Commercial Vacant,	Zoning:	Building Permit(s)	Date	Number	Status
723 LUDINGTON STREET	School: Escanaba Schools 21010		COMMERCIAL	10/18/1996	5402	COMPLETE
Owner's Name/Address	P.R.E. 0%					
NORTHERN MICHIGAN BANK PO BOX 716 ESCANABA MI 49829-0716	Map #:					
		2016 Est TCV 15,176				

Improved	X	Vacant	Land Value Estimates for Land Table 20.COM 1						
Public Improvements			* Factors * 25.6 X 140						
			Description	Frontage	Depth	Front Depth	Rate %Adj.	Reason	Value
			E LUDINGTON	25.60	140.00	1.0000	1.0000	515 100	13,184
			26 Actual Front Feet, 0.08 Total Acres Total Est. Land Value = 13,184						

Tax Description	Land Improvement Cost Estimates					
W 0.85 FT OF E1/2 OF LOT 4 OF W 1/2 OF LOT 4 EXC. W 0.23 FT OF BLK 40 OF THE ORIGINAL PLAT	Description	Rate	CountyMult.	Size	%Good	Cash Value
Comments/Influences	D/W/P: Asphalt Paving	1.51	1.30	3500	29	1,992
	Total Estimated Land Improvements True Cash Value =					1,992

Work Description
Work Description for Permit 5402, Issued 10/18/1996: DEMOLISH OLD RESTAURANT

Topography of Site
<input checked="" type="checkbox"/> Level <input type="checkbox"/> Rolling <input type="checkbox"/> Low <input checked="" type="checkbox"/> High <input type="checkbox"/> Landscaped <input type="checkbox"/> Swamp <input type="checkbox"/> Wooded <input type="checkbox"/> Pond <input type="checkbox"/> Waterfront <input type="checkbox"/> Ravine <input type="checkbox"/> Wetland <input type="checkbox"/> Flood Plain



Year	Land Value	Building Value	Assessed Value	Board of Review	Tribunal/Other	Taxable Value
2016	6,592	996	7,588			6,683C
2015	5,712	1,771	7,483			6,664C
2014	7,597	839	8,436			6,560C
2013	7,656	812	8,468			6,457C

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Who When What  
 DRN 11/13/2014 Data Enter  
 KD 06/06/2011 Inspected  
 KD 08/18/2010 Inspected

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Grantor	Grantee	Sale Price	Sale Date	Inst. Type	Terms of Sale	Liber & Page	Verified By	Prcnt. Trans.				
Property Address		Class: Commercial Vacant, Zoning:		Building Permit(s)		Date	Number	Status				
723 LUDINGTON STREET		School: Escanaba Schools 21010										
Owner's Name/Address		P.R.E. 0%										
NORTHERN MICHIGAN BANK PO BOX 716 ESCANABA MI 49829-0716		Map #:		2016 Est TCV 14,333								
Tax Description		Improved <input checked="" type="checkbox"/> Vacant <input checked="" type="checkbox"/>		Land Value Estimates for Land Table 20.COM 1								
E 1/2 OF LOT 4 EXC. W 0.85 FT OF BLK 40 OF THE ORIGINAL PLAT		Public Improvements		* Factors *		24.1 X 140						
Comments/Influences		Dirt Road		Description	Frontage	Depth	Front	Depth	Rate	%Adj.	Reason	Value
PARKING LOT		Gravel Road		E LUDINGTON	24.10	140.00	1.0000	1.0000	515	100		12,412
		Paved Road		24 Actual Front Feet, 0.08 Total Acres Total Est. Land Value = 12,412								
		X Storm Sewer		Land Improvement Cost Estimates								
		X Sidewalk		Description	Rate	CountyMult.	Size	%Good	Cash Value			
		X Water		D/W/P: Asphalt Paving	1.51	1.30	3374	29	1,921			
		X Sewer		Total Estimated Land Improvements True Cash Value = 1,921								
		X Electric										
		X Gas										
		X Curb										
		X Street Lights										
		Standard Utilities										
		Underground Utils.										
		Topography of Site										
		X Level										
		Rolling										
		Low										
		X High										
		Landscaped										
		Swamp										
		Wooded										
		Pond										
		Waterfront										
		Ravine										
		Wetland										
		Flood Plain		Year	Land Value	Building Value	Assessed Value	Board of Review	Tribunal/Other	Taxable Value		
		Who	When	What	2016	6,206	961	7,167			5,657C	
		DRN 09/25/2015 Data Enter			2015	5,378	1,706	7,084			5,641C	
		DRN 11/13/2014 Data Enter			2014	7,371	999	8,370			5,553C	
		KD 06/06/2011 Inspected			2013	7,428	968	8,396			5,466C	



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