

ARCHITECTURE VIEW: THIS IS THE BANK THAT ZONING BUILT

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This Is the Bank That Zoning Built

The new Bankers Trust Building in Lower Manhattan is the first visible product of the special zoning passed by the city in 1971 for the Greenwich Street area. In fact, the two-square block, 40-story structure has actually been built by that zoning, which incorporates some of the most progressive and practical principles of planning and urban design in this or any city. Bankers Trust is a trendsetter, and a blockbuster, at the same time.

The immediately visible features gained by the zoning are a large, elevated, open plaza and a two-level covered arcade of shops along Greenwich Street. The ground floor shops are already occupied; the upper level is not yet finished. The plaza was in operation last summer, complete with trees, kiosks and benches. In warm weather, the kiosks dispense Chinese food, the river to the west refreshes rather than chills, and the flanking site of Battery Park City to the north seems promising instead of desolate and numb. The steps down from the plaza lead to a shadowed fountain and the street-level shopping arcade.

This spring, a bridge over Liberty Street will connect the Bankers Trust plaza to the World Trade Center Plaza. Connections also exist for future bridges over the other surrounding streets for a continuous second-level pedestrian system. Another pedestrian improvement, a tunnel under Church Street, has already been built.

All of these completed and planned environmental improvements—from the circulation infrastructure to the al fresco food—are established by the Special Greenwich Street Development District zoning in a system of mandated and optional features worked out by the Office of Lower Manhattan Planning and Development under its former head, Richard Weinstein. Claude Shostal, the present director, estimates the cost of these amenities, borne by Bankers Trust and the builder, Fisher-Washington, to be between \$6 and \$7 million. In addition, Bankers Trust has contributed a sum to the city's Greenwich Street Development District fund.

Obviously, the builders must get something in return for these costs. What they have gotten is an increase in the size of their buildings—either in tower height or floor area, which can run as high as 50 percent of the ordinary permitted bulk. "PCI's," or pedestrian circulation improvements, must be provided. These include plazas, arcades, passageways, shopping ways, bridges, tunnels and street and transit improvements.

The word that is commonly used to describe this exchange between the city and the developer is "tradeoff," and it is usually pronounced, by builders and professional cynics, with a sneer. I think it is a beautiful word. In practice, the tradeoff for that added bulk and density is more than offset by its better arrangement and better features, from which both the neighborhood and the whole city benefit in terms of function and livability.

In the Greenwich Street district, every feature is



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The new Bankers Trust—a 40-story tower in Lower Manhattan

written into the zoning as specific requirements for each development parcel and as part of an overall plan and design, quite literally by the square foot. Because each of these features—some obligatory, some optional, and all in a prescribed order of construction—earns a certain number of square feet for the builder. There is a limit, of course; the process is not open-ended or it would be self-defeating. And nothing ever replaces the scale or color of the old city as it is lost to new construction. Bankers Trust is a cool, impersonal replacement for something much more organic and real. But at least there is a calculated effort to humanize the new building and make the city work. And without this kind of planning,

the bleak street level impact of currently allowed development, even at lesser densities, can create greater discomfort, chaos and sterility.

Here everything is spelled out, and eventually, as the entire 24-block Greenwich Street district develops, all the shopping arcades and open space and circulatory conveniences will connect on two continuing levels. This will depend, of course, on private construction, which is currently in limbo. But that it works is proved by Bankers Trust, which found it very much worth its while to put the first and largest part of the jigsaw together, to get the kind of building it needed. In fact, without these tradeoffs, which provide the space needed for modern banking function, Bankers

Trust might not have built at all in Lower Manhattan.

Because the bank required such an enormous structure for its headquarters operation, it went right down the list of amenities garnering extra square feet. Everything followed the letter of the zoning law from the public open spaces and the two-level shopping way right down to the number of benches and kiosks and trees (exact tree-trunk caliper also specified) on the plaza — even to the mandated provision of the al fresco food. (It didn't have to be Chinese.) Each floor is 35,000 square feet. The structure covers two square blocks, bounded by Liberty, Albany, Greenwich and Washington Streets, with Cedar Street replaced by a required, public Cedar Way through the building. Because of all this well-organized ground space, the bulk does not seem oppressive.

But alas, good zoning does not great architecture make. The building aspires, but it never rises to the level of architecture as art. It is a superb machine for working in, to paraphrase Le Corbusier. And it achieves extraordinary levels of competence in its highly specialized design. Except for this suave, massive competence, its esthetics are undistinguished. Bankers Trust is the epitome of that particular phenomenon of contemporary commercial structure and technology that will never stir men's souls, but will get their paperwork done.

In fact, this building is literally designed around the paper flow that is modern banking. It is a container for complex technological equipment and the processes that utilize it. A four-story computer center is a building within a building operating seven days a week, with its own voltage regulator for the city's power, and its own power system if the city's fails. A system of pneumatic tubes to route the paper is one of the structure's functional armatures. Steel with double the standard floor load capacity and open office landscaping are dedicated to eternal flexibility.

The architects for the design of the building, plaza, lobbies, stores and shopping arcade are Peterson and Brickbauer; Shreve, Lamb and Harmon are responsible for the basic building and bank space. Interior planning and design are by Griswold, Heckel and Kelly. The bank would have liked even less "architecture," but it is quite happy with what it got.

What it got suffers in comparison to its neighbors, and in the spectacular architectural history of Lower Manhattan, it did not get anything like the palatial symbolism of wealth, splendor and invulnerability that was still thought desirable in 1924, when York and Sawyer built the Federal Reserve Bank a few blocks away in super-Strozzi style, or that marks Banker Trust's earlier, step-spired skyscraper of 1911 on Wall Street by Trowbridge and Livingston. Nor did it get a suggestion of the subtle beauty of its near-neighbor, the reeded and pinnacled West Street Building of 1905 by Cass Gilbert, a rehearsal for his later Woolworth Building, or the strength of the recent U.S. Steel Building across Broadway.

Cost, as well as design comparisons, are discouraging. Forty years ago, the Woolworth Building was constructed for \$13.5 million in cash; Bankers Trust is a \$76 million lease-back deal in which the complexities of real estate have replaced pride of ownership. It isn't exactly a paper building, but the age of credit buys more efficiency than art.