

STAFF REPORT: AUGUST 13, 2025, REGULAR MEETING

PREPARED BY: PLANNING AND DEVELOPMENT DEPARTMENT STAFF

**PROPOSED HISTORIC DISTRICT: CONDUCTORS PROTECTIVE ASSURANCE
BUILDING (C.P.A. BUILDING), 2216-2200 MICHIGAN AVENUE/ 2411 14TH
STREET**

**DRAFT FINAL REPORT ADOPTED BY HISTORIC DESIGNATION ADVISORY
BOARD: JULY 10, 2025**

**DRAFT ELEMENTS OF DESIGN ADOPTED BY HISTORIC DESIGNATION
ADVISORY BOARD: JULY 10, 2025**





Northwest view at corner of Michigan Ave. and 14th Street, showing southeast elevation. (Photo from Historic Designation Advisory Board report, February 2025)



South and southeast elevations, August 2025 site visit, PDD/historic staff. Windows are boarded and the bank canopy is partially visible to the west. This photo shows the building's ornate details around the entablature at the top, and the elegant limestone pilasters from top to base.



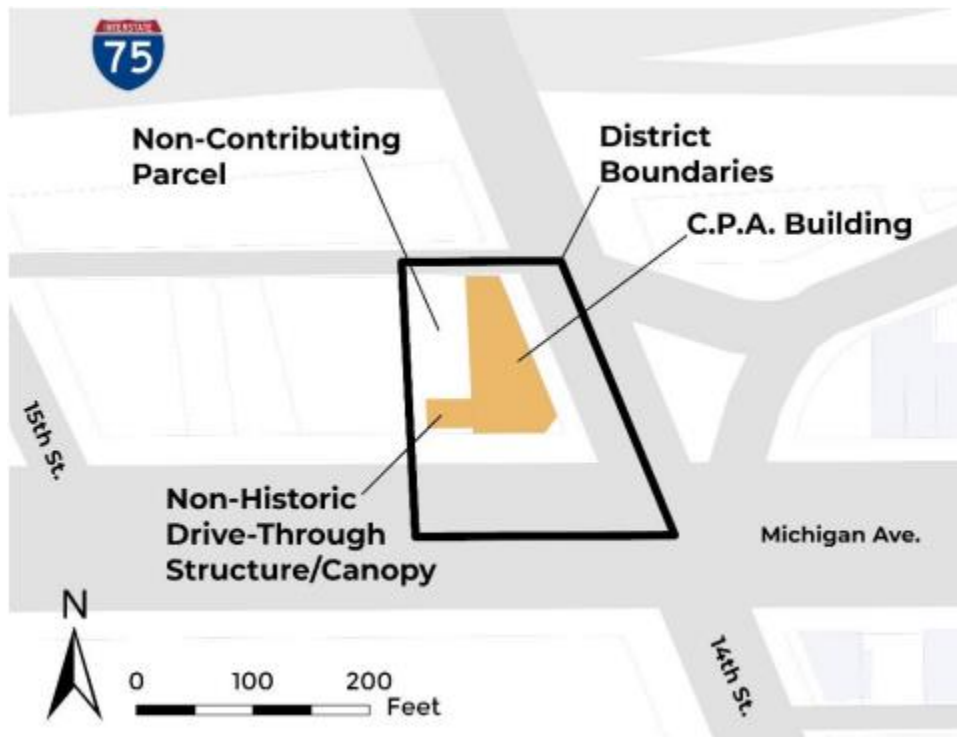
West elevation, August 2025 site visit, PDD/historic staff. Windows are boarded and the bank canopy is visible. The non-historic parking lot is also visible.



2017 view of west elevation, showing original window openings and the canopy added for the bank on the now-noncontributing parcel. (Photo from the Historic Designation Advisory Board report, 2025)



Detailed view of non-historic drive-through structure/canopy. (Photo from the Historic Designation Advisory Board report, 2025)



Map from historic district study committee report, February 2025.

PROPOSED DISTRICT DESCRIPTION

The proposed district consists of two parcels at a busy, commercial intersection. One parcel features the six-story flatiron building known as the Conductors Protective Assurance Building (the C.P.A. Building). The C.P.A. Building is a flat-roofed, limestone and granite commercial building of steel and concrete construction situated on the angled corner of Michigan Avenue and 14th Street, facing Michigan Central Station and Roosevelt Park. It was designed and built in the Neoclassical style--a style used widely for the designs of commercial buildings, including banks and their branches, in the 1910s and 1920s. Typical features of this style include Classical entrance frames bearing entablatures, arched window openings, and classically embellished friezes and cornices with typical details like dentil moldings. The C.P.A. Building features many of these Classical elements. The other parcel in the proposed historic district is non-contributing. It is empty except for a nonhistoric parking lot and a nonhistoric structure that was built to support drive-through banking. The banking structure is attached to the historic C.P.A. Building.

BACKGROUND AND CHARGE

The Historic Designation Advisory Board, which serves as Detroit's study committee for designation of new historic districts in accordance with the Michigan Local Historic Districts Act, has been directed by the City Council to study the proposed C.P.A. Building Historic District. Should the Council enact the proposed historic district, both parcels in the district, as well any open spaces included within the boundaries, will come under the Commission's regulatory jurisdiction for any exterior changes.

The Historic District Commission (HDC), according to Sec. 21-2-56 of the Detroit City Code, "shall review" Historic Designation Advisory Board reports pertaining to proposed historic districts "in relation to the Detroit Master Plan of Policies, the practical budgetary effects on City resources, legal implications for the owners, residents and the City, and the historical and architectural values of the district." The Commission's role is advisory only. For consideration by the Commission, Planning and Development Department staff opinion follows.

RELATION TO THE DETROIT MASTER PLAN OF POLICIES

The proposed historic district would support three important goals of the Master Plan:

- Arts and Culture Policy 1.2: Promote Detroit's history, architectural heritage, and diverse population as cultural resources and assets.
- Historic Preservation Policy 1.1: Undertake assessments to identify and protect structures with historic significance.

- In addition, designating a local historic district so that exterior work is reviewed by the HDC supports the City Design Policy 1.1: Encourage development that is sensitive to the City’s historically and architecturally significant buildings and districts.

The proposed C.P.A. Building Historic District is in the Corktown area of Cluster 4. The general goals listed in the Master Plan for Cluster 4, Corktown, include increasing residential density, developing mixed-use activity nodes, and developing transit links for sites along Michigan to the Central Business District and other area attractions. A mixed-use rehabilitation of the C.P.A. Building could help increase residential density, especially if a focus could be kept on affordability. (The Master Plan notes that gentrification can be associated with historic preservation, and History, Legacies, and Preservation Goal 5.2 is to minimize the impact of gentrification.) A rehabilitated C.P.A. Building could be a vibrant development that could spur more vibrant development along Michigan toward the Central Business District. The Master Plan’s Executive Summary states the following about Cluster 4: “The redevelopment and attractions of the cluster’s central corridor increases the potential for redevelopment in the adjacent neighborhoods. Corktown remains an attractive area for residential infill development. And, redevelopment of the Tiger Stadium and Michigan Central Depot sites will result in regional attractions.” Staff concludes that a rehabilitated C.P.A. Building could advance the neighborhood’s Master Plan goals, and the Building being designated as a local historic district will not discourage that activity. Instead, local historic designation could support that activity, especially because the State Historic Preservation Tax Credit program currently available is tied to local historic designation, among other historic classifications.

PRACTICAL BUDGETARY EFFECTS ON CITY RESOURCES

As the proposed district consists of one commercial building and a relatively small area of land, the effect on City of Detroit resources would be negligible. Should the property owner choose to make changes to the exterior of the property, or should a City of Detroit department initiate work that would affect the property, Historic District Commission staff time would be expended in reviewing the proposed work. No other budgetary effects are likely to occur.

LEGAL IMPLICATIONS FOR OWNERS, RESIDENTS, AND THE CITY

As with any historic district, there are legal implications for owners and public entities, including City of Detroit agencies. The Detroit City Code and the Michigan Local Historic Districts Act require that any “person, individual, partnership, firm, corporation, organization, institution, or agency of government” must first obtain approval from the Historic District Commission before commencing any work affecting the exterior of a property in a historic district. This includes (but is not limited to) demolition, new construction, additions, painting, siding, masonry, windows, doors, roofing, fencing, landscaping, tree removal, and paving. The Commission approves work

according to the Secretary of the Interior's Standards for Rehabilitation and Guidelines for Rehabilitating Historic Buildings, and the Notice to Proceed criteria. Proposed work not meeting these standards, guidelines, or criteria is denied. (Detroit City Code Sec. 21-2-171, et seq., MCL 399.205 et seq.)

Property owners will also be required to perform the ongoing maintenance necessary to prevent a situation of "demolition by neglect" (Detroit City Code Sec. 21-2-59).

Residents, whether of the surrounding community or citywide, derive many tangible and intangible benefits from historic districts including fostering civic beauty, community pride, and the stabilization of property values (Detroit City Code Sec. 21-2-1).

As mentioned, inclusion in a designated local historic district (i.e., a historic district established by a Michigan municipality) allows a property to be considered for the Michigan State Historic Preservation Tax Credit (Public Act 343 of 2020). Properties listed on the National Register of Historic Places (either individually or as a contributing building in a district) are also eligible for the State Historic Preservation Tax Credit, but the C.P.A. Building stands outside of the Corktown National Register district. Additional information about the tax credit program can be found at <https://www.mplace.org/historic-preservation/programs-and-services/historic-preservation-tax-credits/state-historic-tax-credit-program/>.

HISTORICAL AND ARCHITECTURAL VALUES OF THE DISTRICT

According to the Historic Designation Advisory Board's report, the C.P.A. Building is significant both for its historical associations with the C.P.A. Company as part of its associations with labor and commerce (National Register Criterion A), and for its architecture (Criterion C), as it exemplifies the Neoclassical style. As the Draft Final Report for the district states, "The C.P.A. Building's significance is due to its historical associations with labor and commerce in Detroit and the nation. It was built by the Conductors' Protective Assurance Company as a family-owned stock insurance business that insured railroad workers nationally for lost wages.... Designed in the Neoclassical style by Detroit architect Alvin E. Harley, the C.P.A. Building is also architecturally significant. Its siting on a unique parcel across from Michigan Central Station and Roosevelt Park in the Corktown neighborhood is related to the civic planning endeavors of the City Beautiful movement of the first quarter of the twentieth century."

Its defined period of significance is 1924 (the year of its construction) through 1975 (50 years prior to the year of the Board's report).

The building's ornamentation includes a wide, decorative entablature at the top of the building, pilasters from the entablature to the building's base, dentil molding, rosettes, detailing around the windows and sills on floors two through six, and ornate carved details around both main entrances. All of these ornamental features are still intact on the building. An undated photo

from the Indiana Limestone Company (below) shows muntins and mullions in the transoms above the storefront windows at the ground floor. Those transoms and storefront windows have been replaced over time, and so those transom details have been lost. Proportionally, the existing square clock over the Michigan Avenue/14th Street entrance is larger than the round one shown in historic photos.



Undated image of the C.P.A. Building from the Historic Designation Advisory Board report, credited to the Indiana Limestone Company. The clock shown is smaller than the clock currently on the building and the storefront window transoms have muntins in this image.

PROPOSED HISTORIC DISTRICT DESIGNATION

Planning and Development Department staff concurs that the proposed historic district would protect an important historic resource and be consistent with the Master Plan of Policies.

PROPOSED ELEMENTS OF DESIGN

In the future, if deteriorated features were to be replaced, or if other exterior alterations or additions were proposed, the Elements of Design would be used to provide direction as to whether the affected building features should be considered significant and as to whether new materials or other proposed work would be appropriate or inappropriate. In this case, staff has only a few comments about the proposed Elements of Design to consider:

(9) *Relationship of Colors.* Staff notes that the Elements of Design mention that “Window frames and sash are green.” Because sashes and window frames will need to be repainted as part of a building rehabilitation and as ongoing future maintenance, staff wonders whether green is significant, if other colors would be appropriate, and if we know what the architect planned for color on the window frames and sashes, or what they were historically? Even if historic colors or design intent is unknown, stating so in the Elements of Design could be useful for future decision-making.

(10) *Relationship of Architectural Details.* It seems relevant to staff to mention how the building’s planes are organized—the pilasters project and the bay behind is punctuated by window surrounds and sills that have dimension, and then the spandrels have detailing that enframes them. (See pictures.) It seems worthwhile to mention all of this dimensionality because if changes are proposed in the future that would result in a much flatter appearance, much of this building’s character would be lost.

(14) *Relationship of Open Space to Structure.* The former drive-through structure/canopy is identified as non-historic. Staff thinks it might be helpful for future development efforts if the large, paved lot west of the building were identified as non-historic as well.

(19) *Degree of Complexity Within the Façade.* The proposed Elements of Design state, “The major facades are not complex due to the building’s straightforward Neoclassical style.” Similar to (10) above, staff recommends mentioning the dimensionality of the facades as important to the building’s character.



August 2025 PDD/historic staff photo showing the varying planes of the building and the varying line weights and shadow lines that give the building rich dimension. Here, the entablature at the top of the building projects the furthest and has layers of ornamentation. The pilasters project from the building's surface, strongly emphasizing the vertical. Projecting, but not as far as the pilasters, are the rounded vertical limestone lines that trim the windows; in each bay is a pair of windows and between the windows in the bays are cast limestone trim pieces that serve as prominent and dimensional mullions between the windows. There are deep shadow lines at the top of the windows on the sixth floor, and then each window has a dimensional sill that is recessed from the vertical limestone window trim elements but is still deep enough to provide a shadow line over the spandrels below. The spandrels themselves appear to be paneled and that resulting "framing" provides more subtle shadow lines as well. The multiple layers of ornamentation and the way the layers intersect cleanly and elegantly are important pieces of the composition.



August 2025 PDD/historic staff photo. Similar photo as above showing the multiple intersecting planes that compose this building's three primary faces.