Options for the Building

Many configurations of the building are possible. The two ADA restrooms on the first level are configured to allow two different businesses on the first floor. For example, the front could be a gift shop or realty office with a single restroom and the rear could be a wine bar, personal care business, or a professional office with a single restroom. Alternatively, the entire first level could become a restaurant with a men's and women's restroom. The second floor could become an owner's suite, a larger rental apartment, or a studio apartment with additional workspace or storage space. A wonderful use for the building would be to remove a portion of the added second floor and develop a two-level restaurant with private dining. Provisions have been made for an additional exterior entrance to accommodate the second level. A 3 meter socket electrical service is provided and several panelboards allow for flexibility in power distribution.

Existing Occupancy Permit is for a Retail Outlet in the C-2 General Commercial District.

Address 952 W. Main St. Map 102 Parcel 35

Taxes $2195/Yr. Insurance $640 / yr, Base Electric $30/mo.

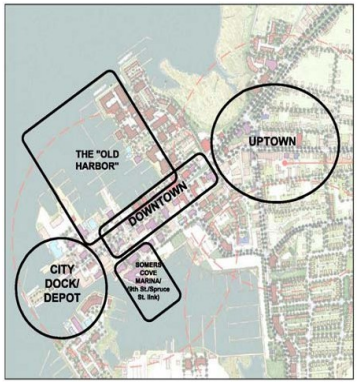
PURCHASE PRICE $289,000

LEASE: Subject to use

Note: All sizes and expenses are approximate. All usages are subject to local zoning and approvals.

Location / Location / Location

The Bank of Crisfield Building is arguably the best commercial location in town. On a highly visible corner of a 4 lane main street and within short walking distance of 6 condo buildings, the City Dock, downtown shops, restaurants, an art gallery, a museum, Somers Cove Marina, Crisfield Marina, and The High Tide Club; and with water views on 3 sides, what could be a more desireable location?



ANNEMESSEX NECK LLC

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ANNEMESSEX NECK LLC

Own a Piece of Crisfield Heritage with a Future:

The Bank of Crisfield Building

LOCATE YOUR BUSINESS IN THIS HISTORIC STRUCTURE AT THE CORNER OF 10TH & MAIN STS. CRISFIELD, MD

Annemessex Neck's Role in Saving a Piece of Crisfield Heritage

Before the City of Crisfield there was Somers Cove and before Somers Cove, the local natives called this area Annemessex Neck. The owners of the Bank of Crisfield building have taken the name Annemessex Neck LLC as a reminder that we are keepers of the history and culture of the area.

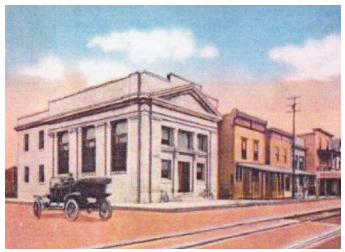
The building was last purchased in 2011 and saved from the devastation of a roof that had leaked for many years. With a new roof, updated electrical and HVAC systems, and 2 new ADA bathrooms, the first floor of the building has served as a canvas maker's shop and a fine gift shop. In prior lives it was a bank, real estate office, coffee shop, ceramics shop, and condo sales center. The second floor has been prepared for finishing to suit residential or commercial needs. The building is prime for a new owner to further restore or renovate the property as a hub in the revitalization of Crisfield.

Crisfield's Strategic Revitalization Plan (SRP) recognizes the Bank of Crisfield building as one of two architecturally significant structures in the area. The SRP classifies the building as a Strong Contributor to the streetscape and recommends a strategy of rehabilitation of historically significant structures. The building sits at the intersection of 4 of the 5 commercial areas identified by the SRP and has water views in 3 directions.

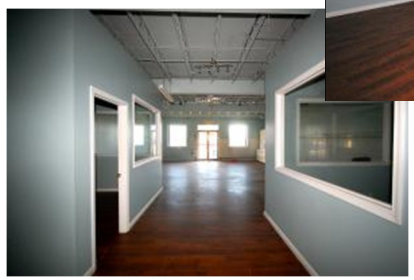
The Bank of Crisfield Board of Directors, 1937.

The Hodson's Bank

Hodson is a name occasionally heard around Crisfield, but most people do not know the history of Thomas S. Hodson (1837-1920) and his son Colonel Clarence Hodson (1868-1928). Thomas Hodson, after attending both Yale and Princeton, played a major role in Crisfield and Somerset County as a teacher, a minister in the Methodist Episcopal Church, a motivating force of the Somerset County Republican Party, the owner and editor of the Somerset Herald newspaper, Collector of Customs at the Port of Crisfield, a lawyer, a delegate to two Republican National Conventions and the first Republican state senator ever elected from Somerset County. Clarence grew up in Crisfield and joined his father's Crisfield law firm upon his graduation from law school. The Bank of Crisfield was built at that time in 1892 and Clarence became its president, making him the youngest bank president in America at the age of just 25. Four years later he was commissioned a colonel by Governor Lloyd Lowndes. Colonel Hodson went on to be a director of more than 40 banks, insurance companies and utilities. He encouraged state governments to make affordable small loans available to working-class Americans, and after New Jersey passed the first small loan law in the US in 1913, he founded the Beneficial Loan Society which is now part of HSBC, one of the world's largest financial institutions. The elder Hodson used funds provided by his son to establish the Hodson trust in 1920. This trust supported local students with scholarships and has provided move than $224 million to Hood College, St. John's College, Washington College and Johns Hopkins University. From this start in the still-existing Bank of Crisfield building, the Hodson legacy continues to impact the region and the world. The Bank of Crisfield building should remain a distinguished symbol of the Hodson legacy in Crisfield and Somerset County and the impact that Crisfield has had on the world.



The Building Itself

The building, constructed in 1892 atop oyster shells, consisted of a grand two-story lobby with large windows and a coffured tin ceiling in the front and a two floors in the rear including the President's office on the first floor and the wooden wainscoted board room on the second floor. Solid bank vaults still exist on both levels. The interior was adorned with marble and ceramic mosaic floors, most of which are still in place or in storage. In the 1960's the windows were removed and a second level was installed over the lobby to serve as a data processing center. Many of the ideas for restoration include the full or partial removal of this added floor, exposing the grand architecture of the original structure.

The building is one of the few in the area in which the first floor sits above flood level. To the best of our knowledge, the main floor has never been underwater. The building's size is approximately 4800 sq ft. Each main floor is 2250 sq feet with with a utility room at the rear of approximately 300 sq ft. This room is prone to flooding. There is limited parking on the lot to the rear, but city ordinances do not require off-street parking for a building of this size.