The bank and insurance group Fortis is the result of an ongoing process of mergers and acquisitions. The most recent one is the taking-over of the ABN-Amro group in 2007, which was one of the largest acquisitions in the financial sector. This history of fusions is visible in the corporations’ accommodation in Brussels. Fortis occupies four large sites in the centre of Brussels and a few buildings spread all over the city. This paper analyses the morphological dimension of the accommodation strategy of Fortis in Brussels on building, island and fabric level from the corporations’ origin in 1822 till today.

Identical strategies are revealed for all sites in the city centre. As the organization grows and, as a consequence, its space need increases, the organization orientates first to buildings adjacent to the existing location, even when these buildings are small, rather inappropriate or worn-out. Proximity seems to count first, as well as the promptly availability of the additional space, the limited cost, and the incremental and in a way reversible character of the solution. When these buildings need some adaptations, these are made at a minimal cost as the need for additional space is not consolidated and the ongoing expansion of the business is uncertain.

After several years, when the growth of the corporation has stabilized, the expectations vis-à-vis the accommodation extension change. The incubator and experimental stage has ended and the firm, larger, more profitable and in a phase of self-confidence and consolidation, starts looking for more appropriate and efficient buildings. In the meantime the accommodation requirements of the corporation have evolved under pressure of social changes and the involvement of employees organizations. As a consequence, the basic characteristics of the acquired buildings such as their size, floor layout, room sizes and circulation concept, their structure and usable floor load, the number of floors, number of parking places, their fire safety etc., that didn’t count too much during the expansion stage, are questioned. The organization focuses on optimization and rationalization. The least efficient buildings are removed from the portfolio and replaced.

At that moment, the organization systematically takes the decision to increase the size of the buildings. Adjacent dependencies are cleared in a single operation and substituted by one building. The new building is designed as large as allowed by the urban planning regulations to maximize the return on the plot and in preparation for future expansion of the organization. All non-office functions that are located in the original buildings, such as stores, hotels, residences, warehouses, etc. are removed and replaced by offices and logistic space. The internal logic of the corporation, aiming at return, efficiency, safety, proximity and maximal expandability, apparently directs to larger, mono-functional and internalized buildings.
The new buildings are technically and functionally optimized in function of the program of requirements of that moment and built following the architectural trends and techniques of the era. Often the program imposes corrections of malfunctions of the older buildings, on a programmatic level but also on a technical level, or economizes extremely. This has lead to numerous functional and technical entanglements and disequilibria that limit the future self-sufficiency of the buildings.

When the expansion of the corporation continues, its step-stone strategy reaches the borders of the island. The corporation strategically starts buying the larger buildings in the neighborhood to prepare for future expansion. Another scale change happens: grown in size and buying power, the grain size of the real estate objects the corporation is interested in has increased to urban islands instead of buildings. The expansion policy aspires to obtain the entirety of the adjacent islands and to redevelop the island in one operation. Representative buildings and relics of the former urban life such as temples, banking halls, sports centers, housing and even alleys, streets and squares are considered inconvenient obstructions to the expansion. The idea of a homogeneous campus emerges. Underground streets are created to bridge the obstructing public space and connect the different parts of the corporate environment. Building after building, island after island the neighborhood homogenizes to become a mono-functional, monolithic, undividable and impenetrable fortress in the middle of the city used by a single occupant.

As a result, Fortis’ recent accommodation strategy aiming at accommodation flexibility and workplace quality alignment is confronted in all sites with large, complex and expensive renovation processes. This questions the continuation of the step-stone strategy at the different sites, which questions in fact the multi-site strategy and raises the issue of recycling the abandoned real estate into the surrounding urban fabric that suffers from the scale and function changes Fortis initiated itself. Where the step-stone strategy is continued, new urban conditions and new insights on corporate real estate management lead to an adapted policy. The islands will be redeveloped as autonomous clusters of independent, multi-tasking and dividable buildings.