



# SITE PLAN & CONDITIONAL USE

Permit # 13-012

Parcel ID: RR 0053

## APPLICATION

Please review the Richmond Zoning Regulations and provide all the information requested in this application. Additional local permits and approvals may also be required (such as access permits, water & sewer allocations, E911 address assignments.) For information contact the Zoning Administrative Officer at 434-2430. Other federal, state and local permits or approvals may additionally be required, it is the duty of the applicant to obtain all relevant and applicable approvals. To inquire about State permits contact the State Permit Specialist at 802-477-2241.

Application Date: 2/4/2021 Physical Address of Property: 53 RAILROAD STREET

Applicant Name: NOYES PROPERTIES LLC Property Owner Name: NOYES PROPERTIES LLC

Applicant Mailing Address: P.O. BOX 42 Owner Mailing Address: P.O. BOX 42  
RICHMOND, VT 05477 RICHMOND VT 05477

Phone: 802-434-2887 Phone: 802-434-2887

Email: rhs@madriver.com Email: rhs@madriver.com

Brief description of Project: Amendment of existing PUD for Branch Bank at 53 Railroad St. on first floor of building

All projects which require Conditional Use approval also require Site Plan approval.

Please review Section 5.5 and Section 5.6 of the Richmond Zoning Regulations. A use requiring conditional use approval by the DRB is required, at a minimum, to comply with the following general standards and specific standards:

- General Standards - A proposed use shall not result in an undue adverse effect upon:
  - The capacity of existing or planned community facilities;
  - The character of the area affected, as defined by the purpose or purposes of the zoning district in which the project is located and with specifically stated policies and standards of the Richmond Town Plan;
  - Traffic on roads and highways in the vicinity;
  - Bylaws and ordinances then in effect; and,
  - The utilization of renewable energy sources.
- Specific Standards - Conditional uses shall comply with the following specific standards:
  - Obnoxious or excessive noise, smoke, vibration, dust, glare, odors, electrical interference or heat that is detectable at the boundaries of the lot shall not be generated.
  - There shall be no outside displays except those that are brought indoors at the end of the business hours and are the actual product of the business.
  - Outside storage of goods, parts, supplies, vehicles machinery and other personal property shall be appropriate to the neighborhood and shall not impair safety.
  - Applicable state permits for water supply and sewage disposal shall have been obtained, and any other applicable state permits, before the use commences.
  - The development is proposed over a reasonable time period in order that the general and specific standards for conditional uses may be met.
  - In determining the appropriateness of the use in the Zoning District, the DRB shall consider the scale of the proposal in relation to the scale of existing uses and structures.
  - No fire, explosive, or safety hazard shall be permitted that, in the judgment of the DRB, after consideration of the advice of Richmond fire fighting officials, significantly endangers other property owners or emergency personnel.

- The development shall not result in an Undue Adverse Effect on state or community-owned and operated institutions and facilities.
- Existing water supplies and the quality of ground and surface water resources shall not be adversely affected.
- The proposed Land Development shall not have an undue adverse effect on an Historic Site or rare or irreplaceable natural areas.
- Proposed structures should take advantage of existing slopes and vegetation to provide screening for the project.
- Any other standards, such as natural landscape and "character of the neighborhood" standards, as indicated for specific districts shall also be applied.

Application requirements: Please provide the following information as specified within Section 5.5 and Section 5.6 of the Richmond Zoning Regulations. Information may be presented within the form of a cover letter with associated plans and technical information.

- Narrative description of the project, including how the project does or does not meet any of the general standards and specific standards listed on page 1.
- Names and addresses of all abutters, including those across contiguous roads or highways.
- Stamped addressed envelopes for all abutters.
- A site plan prepared by a registered surveyor, professional planner, engineer, architect, or landscape planner. The site plan shall be drawn to scale, and submitted with written supporting data, showing the following:
  - Existing features: contours, structures, utility easements, rights-of-way, deed restrictions, significant landscape features, roads or highways, surveyed boundaries, dimensions, total lot size; and
  - Proposed land development: land use areas, structures, driveways, curb cuts, parking and loading areas, traffic circulation, pedestrian walkways, outside display areas, signs, site grading, landscaping, plantings and screening, setbacks and buffer strips, outside lighting, equipment and waste storage areas and sewage disposal areas.
- Information as to the time period or phasing for completion of the project.
- Three copies of the application packet (no larger than 11"x17"), one large format copy of all plans, one digital copy of all plans materials
- Conditional Use Application Fee— \$360.00 (An additional \$500 Technical Review Fee maybe applied to some projects—Staff shall determine)

Please note, upon review of the application the DRB may also require the following submittals:

- Security as provided in Section 8.2.5
- Formal traffic study if a substantial alteration in public traffic flow is anticipated or a large-scale parking area is planned. This may include analyses of traffic volumes, average daily trips, turning movements, patterns of ingress and egress, levels of service on roadways and at intersections, and modes of traffic control.

Signatures: The undersigned hereby certifies this information to be complete and true.

<i>W. Tam N</i>	Mes 2/4/21		
Applicant Signature	Date	Property Owner Signature	Date

**NOTE:** Upon review of the application, the Zoning Administrative Officer shall issue a Development Review Board referral letter to the applicant confirming the date and time of the upcoming hearing before the Board as per 5.2.1. The referral letter shall also include a Notice Poster which will be required to be posted on the subject property within view of a public right of way, as per section 8.2.3. This information shall be sent directly to the Applicant unless otherwise directed.

— DO NOT WRITE BELOW THIS LINE—OFFICE USE ONLY—DO NOT WRITE BELOW THIS LINE—OFFICE USE ONLY—DO NOT WRITE BELOW THIS LINE—OFFICE USE ONLY —

Application Complete Date:\_\_\_\_\_ DRB Referral Letter Issued (date):\_\_\_\_\_ DRB Hearing Date:\_\_\_\_\_

Comments: \_\_\_\_\_ Zoning Fee: \_\_\_\_\_

Zoning Administrative Officer signature: \_\_\_\_\_ Date: \_\_\_\_\_

Planning & Zoning Office Mr. Ravi Venkataraman

c/o Mr. Ravi Venkataraman AICP

Town of Richmond

P.O. Box 285

Richmond, VT 05477

**Re: Northfield Saving bank occupancy of lease space located at 53 Railroad St. – Amendment of an existing PUD**

**Overview:**

TD Bank announced it is closing its Richmond branch bank at 23 Pleasant Street on April 23, 2021. TD is likely to sell its property with a deed restriction prohibiting another financial institution from occupying and doing business in this location, at least for some defined period. Northfield Saving Bank (NSB) would like to buy the property and operate a branch office from the site, but NSB believes that a prospective deed restriction makes this prohibitive.

Northfield Savings Bank (NSB) submitted a letter to Richmond municipal officials on February 1, 2021 indicating NSB's intent to establish a branch office in the community. NSB has begun going through the formal steps to gain all required approvals to site and activate an office in the heart of the community. NSB has branch offices within a few miles of each Interstate 89 interchange between Bethel (Exit 3) and Burlington (Exit 14), with the exception of Richmond (Exit 11). NSB has been interested in the Richmond community since its expansion into Chittenden County with five offices 2003-2006. Until the announced pending closure of the TD Bank office in Richmond, NSB believed TD was achieving good overall service levels in the market. NSB believes it is best positioned to be the successor bank in the community and is willing to make a long-term commitment. NSB is the largest bank headquartered in Vermont, with \$1.2 billion in assets. Founded as a mutual bank in 1867, NSB is well capitalized, well governed, and well respected by its regulators and auditors.

There is scarce available real estate available to quickly stand up a prototype branch bank, 2,500 sf., ideally with drive-up capability. There is a small lease space of approx. 1,200 +/- sf (first and second floors) in a building located at 53 Railroad Street. This site can work for roughly two – three years until a permanent site is identified and developed. The building is owned by Dan Noyes. Jamieson Insurance occupies approximately 50% of the commercial space, part of the first floor and part of the 2<sup>nd</sup> floor. The other 950 sf half of the front building is vacant. There is apartment unit in the rear. The building was originally permitted as a Conditional Use for a Planned Unit Development for professional office space and an apartment located at 53 Railroad Street (Parcel RR0053, a .20-acre parcel in the Village Commercial Zoning District). Reference Noyes Property LLC – Application #12-182 for Conditional Use Review/Site Plan Review and Application #12-183 for a planned Unit Development for professional office space and apartment located at 53 Railroad Street (parcel RR0053), a .20-acre parcel in the Village Commercial Zoning District.

NSB plans to occupy three quarters of the first-floor space and half of the second floor space, approximately 1,200 +/- sf. Jamieson Insurance would relocate their suite to the other side of the first floor (entry, office, lavatory) and second floor totaling approximately 700 sf.

There will be no physical changes to the exterior of the building other than potential entry (door system) hardware for the bank space and accommodations for ATM and night drop access. The design team is working to optimize the interior space and will be making final decisions regarding ATM and night drop upon full site inspection and measurements. NSB will lease the space from Dan Noyes while it looks for an appropriate site to construct and/or fit-up a more conventional branch, 2,500 +/- sf. and possibly a drive-up if feasible. This proposed NSB occupancy is viewed by management as a short-term occupancy to answer the need for a bank to service the Richmond market. NSB is committed to a larger permanent facility.

## **Richmond Zoning Regulations, Section 5.6 applies to Conditional Use Review Criteria.**

### **General Standards:**

- Capacity of existing or planned community facilities – No undue adverse impact.
- The character of the area affected – No undue adverse impact.
- Traffic on Road and highways in the vicinity – No undue adverse impact Question for Dan N about RD VTE for 3 employees, 1,000 sf. Include info or not?
- Bylaws and ordinances in effect – No undue adverse impact
- Utilization of renewable energy resources – No undue adverse impact

The planned bank space is small, 1,200 sf or less, and will be staffed by three employees. The bank parking standard is lower than what is required for office space. The existing water (600 gallons) and sewer (660 gallons) allocation for the existing PUD development appears to be adequate. In summary the bank use will not result in any undue adverse impacts on any of these General Standards.

### **Specific Standards: The Conditional Use shall comply with the following Standards:**

- Obnoxious or Excessive Noise, smoke, vibration, dust, glare, odors, electrical interference or heat that is detectable at the boundaries of the lot shall not be generated – None; the bank use complies with this standard.
- There shall be no outside displays except those that are brought indoors at the end the business hours and are the actual product of the business – The bank occasionally uses sandwich-board style daytime displays and then brings them inside overnight. All business is conducted inside the bank.

- Outside storage of goods, parts, supplies, vehicle machinery and other personal property shall be appropriate to the neighborhood and shall not impair safety – The bank will not store anything outside the demised premises, its lease space or the building. The bank use complies with this standard.

- Applicable state permits for water and sewer supply and sewage disposal shall have been obtained, and any other applicable state permits, before use commences – There will be three bank employees. There is an existing water (600 gallons) and sewer (660 gallons) allocation (See DRB application #12-182 “Finding of Fact” 7: The allocation was for a 2-bedroom apartment, and two offices with 3 persons each. There is capacity that has been approved to support this use. (The bank space restroom is only for bank employees, not customers).

All bank regulatory permits approvals from State and Federal authorities having jurisdiction will be obtained prior to opening the bank to the public. The bank is using **July 1, 2021** as its prospective date of commencing operation as a branch office.

- The development is proposed over a reasonable time period in order that the general and specific standards for conditional uses may be met – The bank will lease the space from the property owner. Once the lease is executed, the interior design completed, and the necessary permits obtained, the bank will open. The Bank is aiming for opening the branch July 1, 2021 time period, a 4-5-month timeframe.

- In determining the appropriateness of the use in the Zoning District, the DRB shall consider the scale of the proposal in relation to the scale of existing uses and structures - The bank use is small, 1,200 sf or less. Both the scale of the building and the use fits within the overall scale of existing uses and structures in the surrounding Village Commercial District.

- No fire, explosive, or safety hazard shall be permitted that, in the judgement of the DRB, after consideration of the advice of the Richmond firefighting officials, significantly endangers other property owners or emergency personnel – The bank use does not endanger other property owners or emergency personnel.

- The development shall not result in an Undue Adverse Effect on state or community-owned and operated institutions and facilities – The bank use does not result in an undue effect on state or community owned and operated facilities.

Existing water supplies and the quality of ground and surface water resources shall not be adversely affected – The bank use will be on the municipal water system. No adverse impact.

The proposed Land Development shall not have an undue adverse effect on an Historic Site or rare or irreplaceable natural areas – The bank use does not have an undue adverse effect.

- The proposed structures should take advantage of existing slopes and vegetation to provide screening for the project – The bank use will occupy an existing building.

- Any other standards, such as natural landscape and “character of the neighborhood” standards, as indicated for specific districts shall also be applied – The bank use complies with these standards.

OWNERS OF RECORD OF PROPERTY ADJOINING 53 RAILROAD STREET

Dan Noyes  
P.O. Box 42  
Richmond, VT 05477

Peter and Margaret Curtis  
43 Railroad Street  
Richmond VT 05477

Ian Wyatt  
555 Camels Hump Road  
Huntington VT 05462

Sarah Reischmidt  
P.O. Box 456  
69 Railroad St.  
Richmond VT 05477

David Drumm, Colleen Flaherty  
P.O. Box 61  
71 Railroad Street  
Richmond VT 05477

Claire Truso  
52 Church Street  
Richmond VT 05477



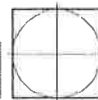
WEST ELEVATION



NORTH ELEVATION



PROJECT: DAN NOYES PROPERTY		LOCATION: RICHMOND, VERMONT	
DATE: DAN NOYES	DATE: FOR REVIEW	SCALE: 1/16"=1'-0"	DATE: 11.13.12



DATE: 11.13.12
BY: DHE-PSP
A.2