

1 **ESSEX PLANNING COMMISSION**  
2 **January 9, 2020**

3 **STAFF REPORT – 25 CARMICHAEL STREET**

4 **Site Plan**

5 Prepared by Darren Schibler, Town Planner

6 **Contents**

7 Applicants..... 2  
8 Proposal..... 2  
9 Background..... 2  
10 Proposed Findings..... 6  
11 I. Article V, Section 5.6 of the *Zoning Regulations*: Site Plan Review.....6  
12 (A) ZR Section 5.6(A), General Requirements..... 8  
13 (B) ZR Section 5.6 (B), Natural and Scenic Features..... 14  
14 (C) ZR Section 5.6 (C), Access..... 15  
15 (D) ZR Section 5.6(D), Site Circulation..... 16  
16 (E) ZR Section 5.6(E), Parking..... 16  
17 (F) ZR Section 5.6(F), Landscaping and Screening..... 17  
18 (G) ZR Section 5.6(G), Lighting..... 19  
19 (H) ZR Section 5.6(H), Utilities and Services..... 19  
20 (I) ZR Section 5.6(I), Fire Protection..... 21  
21 II. Additional Findings by the Planning Commission.....21  
22 Proposed Conditions..... 22  
23 Attachments..... 25

24 **Summary**

25 The applicants have proposed a 3,500-square-foot bank with drive-through on a greenfield  
26 site that is currently part of an existing shopping center and commercial planned unit  
27 development (PUD-C). The proposal involves subdividing a 0.91-acre parcel from the PUD-C,  
28 which was approved by the Planning Commission on November 14, 2019 in addition to  
29 conceptual site plan approval.

30 Except for the architectural design and materials of the proposed corner entry tower, the  
31 proposal conforms to site plan review criteria and general provisions of the *Zoning Regulations*.  
32 That said, the site layout could be modified to better align with the B-DC goals and objectives.  
33 The automobile-oriented design of the site is an inefficient use of space, and the building fails to  
34 engage with the public realm because the frontages are occupied by parking. Though landscaping  
35 along Carmichael Street and Essex Way helps enhance the streetscape, the preferred layout  
36 would be to locate the building closer to Carmichael Street, with parking located to the west or  
37 south. Alternatively, the applicant could design more integrated civic spaces within the site.

Site Plan  
25 Carmichael Street  
January 9, 2020

38 **Applicants**

39 SeaComm Federal Credit Union	Eurowest Retail Partners, LTD
40 c/o Scott Wilson	c/o Peter Edelmann
41 30 Stearns Street	PO Box 8567
42 Massena, NY 13662	Essex, VT 05451

43 **Proposal**

44 The applicants have proposed a new 3,500-square-foot drive-through bank on a 0.91-acre parcel  
45 recently subdivided from an existing 24.64-acre neighborhood shopping center and commercial  
46 planned unit development (PUD-C). The new parcel is tentatively referred to as 25 Carmichael  
47 Street and is located in the Retail-Business (B1) subzone of the Mixed Use Development –  
48 Planned Unit Development (MXD-PUD) zoning district and the Business Design-Control  
49 Overlay (B-DC) district.

50 The site would be accessed through a private service road off Carmichael Street near its  
51 intersection with Essex Way. Site improvements also include 20 new parking spaces and a three-  
52 lane drive-through, stormwater infrastructure, relocated utility lines, site landscaping, and a new  
53 sidewalk along the service road connecting the site to the 21 Essex Way parcel.

54 **Background**

55 On February 28, 1985, the Planning Commission granted final approval for an 11-lot subdivision  
56 of the Lang Farm, located between Essex Center and the Village of Essex Junction, and  
57 consisting of a mix of retail/commercial, residential, and open space. The land was initially  
58 divided into 9 lots (lettered A through I), but two of those parcels were further subdivided by  
59 number (A-1 and D-1) at the time of final approval to create 11 lots.

60 On February 28, 1985, the Planning Commission also granted site plan approval for Lang Farm  
61 Parcel A as a neighborhood shopping center and included 38,500 square feet of retail space on  
62 Parcel A (the Essex Outlets) and a 42,000-square-foot supermarket on Parcel A-1 (Hannaford).

63 On June 12, 1986, the Planning Commission approved a subdivision of the 10-acre Parcel F into  
64 four commercial lots numbered F-1 through F-5, located on either side of Essex Way at the  
65 intersection with VT Route 15 / Center Road. At that time, Lot F-4 (0.28 acres) was merged with  
66 Parcel A (currently known as 21 Essex Way), and a 60-foot right-of-way running west off Essex  
67 Way was reserved for a future road that later became Carmichael Street. The current proposal is  
68 for a portion of the land originally designated as Lot F-3.

69 On November 18, 1993, the Planning Commission approved Lang Farm Parcel A (21 Essex  
70 Way) as a planned business development (now termed a commercial planned unit development,  
71 PUD-C) along with a site plan amendment to increase the number of parking spaces (over 800,  
72 but it is unclear exactly how many were approved) and associated improvements. The main  
73 consideration for approving the PUD-C was to allow setbacks along Essex Way to be reduced to  
74 as few as 15 feet where 50 feet would normally be required, allowing the applicant to create  
75 storefronts that were more visually appealing from the street and relocate parking to the rear of

76 the buildings. The PUD-C plan was effectively approved as the master plan for the development.  
77 On April 14, 1994, the Planning Commission approved a final subdivision amendment to the  
78 overall Lang Farm subdivision to combine Parcels A and F-3.  
79 Since that time, site plan and final plan amendments for minor alterations have been approved by  
80 the Planning Commission, and various conditional uses have been approved by the Zoning Board  
81 of Adjustment.  
82 On August 23, 2007, the Planning Commission approved a site plan amendment for the Essex  
83 Shoppes and Cinema PUD-C to construct a 12,094-square-foot hardware store as Building 5 (15  
84 Essex Way, part of the land formerly designated as Parcel F-4) and a 7,200-square-foot  
85 restaurant as Building 6 (25 Carmichael Street, formerly known as Parcel F-3 and the site  
86 currently under review), which was never constructed.  
87 Today, adjacent land uses include a hardware store to the south; the shopping center to the  
88 southwest (including a grocery store closest to the proposed bank); a general commercial and  
89 office building to the northwest; a pharmacy to the north; and professional offices and a United  
90 States post office to the east.  
91 On November 14, 2019, the Commission approved a subdivision of a 0.91-acre parcel out of the  
92 21 Essex Way property at the corner of Essex Way and Carmichael Street (located just north of  
93 the building at 15 Essex Way).  
94 At the same hearing, the Commission granted sketch (or conceptual) approval to the site plan for  
95 the proposed bank. During the hearing, the Commission noted that the site is underutilized and  
96 auto-oriented, and requested changes including relocating the building closer to the street,  
97 reducing the number of drive-through lanes, and adding landscaping to screen the parking areas  
98 and headlight glare from the drive-through. The Commission also expressed concern over the  
99 visibility of internal lighting, and stated that the proposed tower was architecturally inconsistent  
100 with the rest of the building.

### Proposed Findings

#### **III. Article V, Section 5.6 of the Zoning Regulations: Site Plan Review**

103 The applicant has requested site plan review for the proposed bank pursuant to Section 5.6 of the  
104 *Town of Essex Outside the Village of Essex Junction Official Zoning Regulations*. The purpose of  
105 site plan review is to ensure the project's compliance with the *Town Plan*, the *Zoning*  
106 *Regulations* (ZR), and conditions of previous approvals. Site Plan review standards specifically  
107 include preservation of natural and scenic features, layout of development, access, internal  
108 circulation, parking, landscaping, lighting, and utilities and fire protection.

109 In support of the application, the applicant has submitted the following plans and documentation:

- 110 • Traffic Impact Study, "21 Essex Way, SeaComm FCU," prepared by Jennifer Conley,  
111 P.E., P.T.O.E., VHB, dated October 15, 2019;
- 112 • Cover Sheet, "Eurowest Retail Partners, LTD and SeaComm Federal Credit Union,  
113 Proposed Minor Subdivision, 21 Essex Way," prepared by Catamount Consulting  
114

Site Plan  
25 Carmichael Street  
January 9, 2020

- 115 Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 116 • Sheet C001, “Site Demolition Plan, Eurowest Retail Partners, LTD and SeaComm  
117 Federal Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared by  
118 Catamount Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 119 • Sheet C002, “Existing Conditions Site Plan, Eurowest Retail Partners, LTD and  
120 SeaComm Federal Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared  
121 by Catamount Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 122 • Sheet C003, “Proposed Conditions Site Plan, Eurowest Retail Partners, LTD and  
123 SeaComm Federal Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared  
124 by Catamount Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 125 • Sheet C101, “Erosion Control Site Plan, Eurowest Retail Partners, LTD and SeaComm  
126 Federal Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared by  
127 Catamount Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 128 • Sheet C201, “Site Grading Plan, Eurowest Retail Partners, LTD and SeaComm Federal  
129 Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared by Catamount  
130 Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 131 • Sheet C301, “Site Utilities Plan, Eurowest Retail Partners, LTD and SeaComm Federal  
132 Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared by Catamount  
133 Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 134 • Sheet C302, “Existing Stormwater Drainage Area Site Plan, Eurowest Retail Partners,  
135 LTD and SeaComm Federal Credit Union, Proposed Minor Subdivision, 21 Essex Way,”  
136 prepared by Catamount Consulting Engineers, PLLC, dated 08/28/2019, revised  
137 11/18/2019;
- 138 • Sheet C304, “Proposed Stabilization Site Plan, Eurowest Retail Partners, LTD and  
139 SeaComm Federal Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared  
140 by Catamount Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 141 • Sheet C305, “Stormwater System Maintenance Plan, Eurowest Retail Partners, LTD and  
142 SeaComm Federal Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared  
143 by Catamount Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 144 • Sheet C401, “Civil Engineering Details, Eurowest Retail Partners, LTD and SeaComm  
145 Federal Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared by  
146 Catamount Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 147 • Sheet C402, “Civil Engineering Details, Eurowest Retail Partners, LTD and SeaComm  
148 Federal Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared by  
149 Catamount Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 150 • Sheet C403, “Civil Engineering Details, Eurowest Retail Partners, LTD and SeaComm  
151 Federal Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared by  
152 Catamount Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 153 • Sheet C404, “Civil Engineering Details, Eurowest Retail Partners, LTD and SeaComm  
154 Federal Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared by  
155 Catamount Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 156 • Sheet SE101, “Site Lighting Plan, Eurowest Retail Partners, LTD and SeaComm Federal  
157 Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared by Catamount  
158

- 159 Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 160 • Sheet SP102, “ADA Accessible Route Plan, Eurowest Retail Partners, LTD and
- 161 SeaComm Federal Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared
- 162 by Catamount Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 163 • Sheet SP301, “Planting Plan, Eurowest Retail Partners, LTD and SeaComm Federal
- 164 Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared by Catamount
- 165 Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 166 • Sheet SP302, “Planting Details, Eurowest Retail Partners, LTD and SeaComm Federal
- 167 Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared by Catamount
- 168 Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 169 • Plat Sheet 1, “Survey Subdivision Plat, Eurowest Retail Partners, LTD and SeaComm
- 170 Federal Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared by
- 171 Catamount Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 172 • Plat Sheet 2, “Easement Plat, Eurowest Retail Partners, LTD and SeaComm Federal
- 173 Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared by Catamount
- 174 Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 175 • Plat Sheet 3, “Plat References and Notes, Eurowest Retail Partners, LTD and SeaComm
- 176 Federal Credit Union, Proposed Minor Subdivision, 21 Essex Way,” prepared by
- 177 Catamount Consulting Engineers, PLLC, dated 08/28/2019, revised 11/18/2019;
- 178 • Un-numbered Sheet 1, east “Proposed Building Perspective, SeaComm Federal Credit
- 179 Union, Essex, VT,” prepared by P.W. Campbell, dated 11/27/2019;
- 180 • Un-numbered Sheet 2, northeast “Proposed Building Perspective, SeaComm Federal
- 181 Credit Union, Essex, VT,” prepared by P.W. Campbell, dated 11/27/2019;
- 182 • Un-numbered Sheet 3, southeast “Proposed Building Perspective, SeaComm Federal
- 183 Credit Union, Essex, VT,” prepared by P.W. Campbell, dated 11/27/2019;
- 184 • Un-numbered Sheet 4, north “Proposed Building Perspective, SeaComm Federal Credit
- 185 Union, Essex, VT,” prepared by P.W. Campbell, dated 11/27/2019;
- 186 • Un-numbered Sheet 5, northeast “Proposed Building Perspective, SeaComm Federal
- 187 Credit Union, Essex, VT,” prepared by P.W. Campbell, dated 11/27/2019;
- 188 • Un-numbered Sheet 6, second southeast “Proposed Building Perspective, SeaComm
- 189 Federal Credit Union, Essex, VT,” prepared by P.W. Campbell, dated 11/27/2019;

190 **(A) ZR Section 5.6(A), General Requirements**

191 **1. Conformance with the *Essex Town Plan***

192 The proposed project conforms to the following goals and policies of the *2016 Essex*  
193 *Town Plan*:

194 ***Goal 1c:*** *The Town Center is a focus of concentrated growth and community life.*

195 ***Goal 1d:*** *A human scale of development that fosters a sense of community in the*  
196 *Neighborhood Growth Centers.*

197 ***General Policy 2:*** *Economic growth shall be diversified with development*  
198 *occurring in and around the Town Center...*

199 *Specific Policy 2(S).1: Infill development within existing industrial and commercial*  
 200 *zoning districts shall be promoted.*

201 However, as noted in Finding I(A)(3)(a), the proposal does not fully conform to the  
 202 following goal because it is primarily designed around automobile use:

203 *Goal 3c: A community that is served by varied modes of transportation with*  
 204 *automobile use balanced by increased availability of public transit, sidewalks, and*  
 205 *multi-use trails.*

206 **2. Dimensional limitations and provisions of the Zoning Regulations**

207 This project is located in the Retail-Business (B1) subzone of the Mixed-Use  
 208 Development – Planned Unit Development (MXD-PUD) district, and must conform  
 209 to the purpose and standards listed in Table 2.13 of the *Zoning Regulations*. The  
 210 project is also located within the Business – Design Control (B-DC) Overlay District  
 211 and must conform to the standards in Table 2.16.

212 The proposal meets the purpose of the MXD-PUD district in that represents  
 213 commercial development that aligns with the intent of the comprehensive mixed-use  
 214 planning effort for the Lang Farm. For commercial development, the allowed uses  
 215 and dimensional standards refer to Table 2.9, the Retail-Business (B1) district  
 216 standards, except that automobile service stations, car washes, and convenience stores  
 217 are not allowed within the MXD-PUD district. A bank with a drive-through is a  
 218 permitted use within the B1 and MXD-PUD districts.

219 The proposed lot and building conform to the B1 district dimensional requirements as  
 220 shown in the table below:

<b>Dimensional Requirements</b>	<b>Required</b>	<b>Proposed</b>
Minimum Lot Area – Nonresidential	30,000 s.f.	39,595 s.f.
Minimum Lot Frontage	150 ft.	384 ft.
Minimum Front Setback (from ROW)	50 ft.	62 & 85 ft.
Minimum Side Setback	None	27 ft.
Minimum Rear Setback	None	N/A
Maximum Lot Coverage – All	70%	59.0%
Maximum Height	40 ft.	< 40 ft.

221 The proposal also conforms to the district development standards in ZR Table 2.9(F).

222 **3. Table 2.16, Business Design-Control Overlay (B-DC)**

223 **(a) Purpose, Goals, and Objectives**

224 The purpose of the B-DC is to create a coordinated visual appearance for the  
 225 Essex Center area and applies all uses other than single-unit dwellings, two-unit  
 226 dwellings, accessory dwellings, and agricultural uses. Development should follow  
 227 the recommendations in the *Historic Preservation and Design Control Standards*  
 228 *for Essex Center and Fort Ethan Allen (1986)* report, as well as the district goals  
 229 and design objectives in ZR Table 2.16(A).

230 Overall, the proposal meets the minimum level of conformance to the B-DC  
231 standards, but could be improved to better align with the design requirements.

232 Construction of the proposed bank on a vacant site would increase the property  
233 value of the parcel itself and likely those of nearby parcels compared to the  
234 present. In addition, the project would strengthen the Center’s economic base by  
235 providing local jobs and services.

236 However, the site is designed primarily around automobiles, rather than  
237 pedestrians or bicyclists. This layout makes inefficient use of space due to the  
238 large expanses of pavement required (failing to achieve the full potential property  
239 value). Approximately 44% of the site’s area would be dedicated to vehicles in  
240 the form of parking, drive aisles, and the drive-through, with approximately 3%  
241 dedicated to non-motorized access and 9% to the building itself. Parking and  
242 access design are further reviewed in Finding I(A)(3)(d).

243 In addition, as noted by the Planning Commission at the November 14, 2019  
244 hearing, the separation of the building from the public realm makes it visually  
245 incompatible with adjacent buildings to the west along Carmichael Street, though  
246 it is compatible with development along Essex Way. The provision of additional  
247 landscaping along the frontages helps mitigate the change in building setback and  
248 provides some transition from the streetscape. Still, the preferred approach would  
249 involve relocating the building closer to the streets, or integrating more functional  
250 civic space, in order to enhance the pedestrian experience and achieve a better  
251 relationship to the site’s surroundings.

252 Finally, the building is somewhat architecturally-compatible with surrounding  
253 development, but the proposed tower is out of scale and mass with the rest of the  
254 building and adjacent buildings, and the façade materials are inconsistent with the  
255 requirements of the B-DC.

256 **(b) General Provisions of the B-DC**

257 The B-DC standards apply in addition to the requirements of the underlying  
258 zoning district, allowed uses, and dimensional standards.

259 **(c) District Design Review Process**

260 The applicant has submitted building elevations in un-numbered Sheets 1-6;  
261 conformance to applicable design control standards is reviewed in Finding  
262 I(A)(3)(d).

263 **(d) Design Requirements for all B-DC districts**

264 **i. Relationship of Buildings to Surrounding Areas**

265 Though adequate parking is provided, it is located along the site’s frontages  
266 on Carmichael Street and Essex Way. As noted in Finding I(A)(3)(a), the  
267 proposed landscaping achieves a somewhat desirable transition from the

268 streetscape, but the preferred design would be to locate the building along  
269 Carmichael Street to allow for more direct sidewalk access. This would also  
270 make the building appear more compatible in scale and mass with adjacent  
271 buildings despite its small size. Alternatively, some form of functional civic  
272 space could be incorporated into the site to provide more attraction for  
273 pedestrians and users of the site, such as a plaza, pocket park, or landscaped  
274 paths.

275 **ii. Landscaping and Site Treatment**

276 Landscaping and lighting are fully reviewed in Findings I(F) and (G), and the  
277 B-DC standards mirror site plan review standards in these regards. The  
278 revised plans show that additional landscaping would be provided along the  
279 project's frontages, which would adequately screen parking areas, access  
280 drives, and waste storage areas, in addition to screening headlight glare from  
281 the drive-through as requested by the Planning Commission at conceptual  
282 review.

283 **iii. Building Design**

284 The *Historic Preservation and Design Control Standards for Essex Center*  
285 *and Fort Ethan Allen (1986)* emphasize that conformance to early nineteenth-  
286 century architectural style is not required; however, new buildings should  
287 reflect this design character. Specifically, new construction should be  
288 residential in style with a maximum height of 1.5 to 2 stories with first floor  
289 levels at grade. Roofs should be gabled with orientation to the street or  
290 common spaces, should include roof overhangs and cornice treatments.  
291 Windows should be double-hung sash, and paneled entry doors should reflect  
292 existing styles. Exterior walls should be faced with horizontal clapboard  
293 siding or brick.

294 With approximately 1.5 stories, the height of the proposed building is  
295 appropriate to neighboring structures, as well as the residential character  
296 recommended in the design report. The design does not follow  
297 recommendations for double-hung sash windows and paneled entry doors, but  
298 the design is compatible with buildings in the immediate vicinity, not all of  
299 which utilize those window and door styles.

300 The use of hipped roofs with overhangs reflects the style of existing buildings  
301 within the Center; however, the height of the entry tower disrupts the angle of  
302 the main roofline, and its mass and scale are incompatible with the rest of the  
303 building and adjacent buildings.

304 Certain proposed exterior building materials, such as brick and precast  
305 concrete foundation which imitates the visual appearance of stone, are  
306 compatible with traditional materials within the Center. However, the  
307 architectural renderings note that EIFS will be used on the proposed tower.

308 EIFS, or Exterior Insulation Finishing System, is a construction method, not a  
309 material. In an e-mail dated December 23, 2019, the applicant's architect  
310 stated that the proposed finish resembles cementitious stucco, which is  
311 inconsistent with the appearance of rest of the building and the materials of  
312 other buildings in the B-DC.

313 Mechanical equipment would be located on the west side of the building and  
314 screened by stockade fencing and landscaping. In an e-mail dated December  
315 23, 2019, the applicant's engineer stated that the material of the fence would  
316 likely be polyvinyl with off-white or beige color to match the building's  
317 exterior. This would be compatible with exterior fencing of the Ace Hardware  
318 site at 15 Essex Way, but not with other sites along Carmichael Street.

319 **iv. Access and Parking**

320 The site's vehicular access is provided through a shared private service road  
321 rather than directly to a collector or arterial street.

322 In the project narrative dated October 9, 2019, the applicant's engineer  
323 addressed parking layout in the context of this provision:

324 *Although we know the Town typically discourages parking along property*  
325 *frontages, the proposed drive through bank poses challenges from a*  
326 *layout perspective to accommodate that request. There are several*  
327 *reasons for the proposed site layout that include the following:*

- 328 • *The property is fairly small and limits layout options.*
- 329 • *The preference is to have counterclockwise drive through traffic so*  
330 *drivers can more easily access the tellers.*
- 331 • *The walk-in entrance generally needs to be opposite the drive through*  
332 *from an internal layout perspective.*
- 333 • *The parking needs to be near the main building entrance, which*  
334 *ideally is located along the main property frontages.*
- 335 • *The layout attempts to screen the drive through queuing traffic.*
- 336 • *The layout separates the drive through and walk-in traffic to minimize*  
337 *conflicts on site that can include queued traffic impacting the parking*  
338 *areas.*

339 *Another concern of the Town was the ability to have access completely*  
340 *around the building for fire protection.*

341 Alternatively, some form of functional civic space, such as a plaza, pocket  
342 park, or landscaped path could be added to the site.

343 **v. Signs**

344 On September 23, 2010, the Planning Commission approved a site plan  
345 amendment to allow administrative review for all façade signs for the 21  
346 Essex Way property, including conformance to the Business-Design Control

347 standards. This approval extends to the subject property, which was  
348 subdivided from the 21 Essex Way property. The applicant will submit a  
349 separate sign application after the project receives final approval. The initial  
350 façade sign depicted on the elevations appears to be in general conformance  
351 with the requirements of the B-DC and ZR Section 3.10, provided that the  
352 area of the façade sign does not exceed the requirements of ZR Section  
353 3.10(F)(2) and sign lighting is indirect or reverse-channeled. Conformance to  
354 these provisions shall be reviewed by the Zoning Administrator upon  
355 application for a sign permit.

356 **(e) B-DC design requirements for the MXD-PUD District**

357 The proposal does not conflict with the standards limiting direct access or curb  
358 cuts on Old Stage Road, Lost Nation Road, and VT Route 15.

359 **4. Protection of public health, safety, and welfare**

360 The proposed project will not impact public health, safety, or welfare. In an e-mail  
361 dated October 16, 2019, the Police Chief requested adequate lighting and limited  
362 landscaping around the entire building to deter criminal activity; landscaping and  
363 lighting are reviewed in Findings I(G) and (F), respectively. The Police Chief also  
364 noted that any building alarms must be registered with the Police Department and  
365 monitored by a third-party company such as Central Station in Stowe.

366 **5. Outstanding violations**

367 The property does not have any outstanding zoning violations.

368 **(B) ZR Section 5.6 (B), Natural and Scenic Features**

369 The *Zoning Regulations* state that “site layout and design, to the extent feasible, shall  
370 incorporate and protect significant natural features as identified on the Significant  
371 Features and Water Resources Maps contained in the Town Plan of record or through site  
372 investigation.” This is evaluated through the following criteria:

373 **1. Topography**

374 The site is located within the Town Center area and is surrounded by extensive  
375 development, and the site has already been altered from its original state. The  
376 proposed building site is flat and open except for a depression in the center for a  
377 stormwater catch basin. Minimal grading would occur to level the site for the  
378 building, and two trees on the southern portion of the site would be removed.

379 **2. Steep Slopes**

380 The site does not contain any slopes greater than 15%, and none would be created by  
381 the proposed development.

382 **3. Surface Waters and Wetlands**

383 There are no surface waters or wetlands present on the site.

384 **4. Renewable Energy**

385 The applicant has not proposed utilization of renewable energy at this time. The  
386 proposal would not impact the ability of neighboring properties to use renewable  
387 energy, as it would not create light or wind shade over property lines.

388 **5. Open Space**

389 The proposed building would be located within an open meadow that is currently  
390 maintained as lawn. Though Mt. Mansfield and Camel's Hump are visible from the  
391 western side of the site, the property is not located within the Scenic Resource  
392 Protection Overlay (SRPO) district and has been designated for development since  
393 the original Lang Farm subdivision approval.

394 **(C) ZR Section 5.6 (C), Access**

395 Pedestrian and vehicular access to the site must meet applicable design standards in the  
396 *Zoning Regulations* and Public Works specifications. The Planning Commission can  
397 impose conditions related to on- or off-site improvements meant to mitigate the impact of  
398 traffic, or to maximize pedestrian and vehicular safety.

399 Vehicular access would be provided through an existing private service road off  
400 Carmichael Street due to the difficulty of providing a curb cut on Carmichael Street so  
401 close to its intersection with Essex Way. There is an existing curb cut on the private  
402 access road, but it is located very close to the intersection with Carmichael Street, which  
403 may lead to vehicle backups and challenges with turning radii, so the applicants have  
404 proposed relocating this curb cut further south. The applicants provided a full study of  
405 traffic demands and impacts to nearby intersections of Carmichael Street, Essex Way,  
406 and VT Route 15. The study estimates that there would be a total of 29 PM peak hour  
407 trips, 19 of which would be generated as a result of the proposed development, with the  
408 remaining 10 comprised of existing pass-by traffic.

409 Adequate pedestrian access to the site would be provided by a new sidewalk running  
410 approximately 250 feet along the western side of the site, connecting the existing  
411 sidewalk along Carmichael Street to the internal sidewalks of the Eurowest property.  
412 Internal pedestrian circulation is reviewed further in Finding I(D).

413 In a memorandum dated November 6, 2019, Public Works staff stated:

414 *There does appear to be some negative impacts due to the proposed traffic from the*  
415 *new bank including any change in Level of Service (LOS) at the intersection of*  
416 *Carmichael Street and Essex Way. Table 4 on page 12 shows that the LOS of all East*  
417 *Bound traffic from Carmichael Street at the Essex Way intersection will decrease in*  
418 *the PM hour from a LOS of C to a LOS of D. Public Works is not concerned about*  
419 *this slight negative impact, knowing the existing traffic patterns within the study area*  
420 *and the Town Center will change as the final construction of Carmichael Street is*  
421 *completed in the future.*

422 *As noted on page 13 of the traffic study, the applicant will be required to pay a State*

423 *traffic impact fee under the requirements of Act 145. The applicant will also be*  
424 *responsible for paying a local traffic impact fee to the Town of Essex for all new*  
425 *traffic impacts created by the proposed bank within the Essex Way and Town Center*  
426 *corridor. These impacts will be mitigated through payment of the corridor impact fee*  
427 *which will be put towards future identified traffic improvements. Public Works*  
428 *recommends the road impact fee be paid prior to issuance of a zoning permit.*

429 **(19 PM peak trips) X (\$277.00 per PM peak trip) = \$5,263.00**

430 *All vegetation along the western side of the access road to the Eurowest property*  
431 *from Carmichael Street must be removed in order to provide adequate sight distance*  
432 *around the corner for vehicles to drive south onto the drive.*

433 In the project narrative dated November 27, 2019, the applicants stated that the  
434 referenced vegetation along the access road would be cut back. In response to a  
435 discussion at the November 14, 2019 hearing, the applicants have also proposed a stop  
436 sign to the northbound approach to the three-way intersection near Sweet Clover Market.

437 **(D) ZR Section 5.6(D), Site Circulation**

438 The *Zoning Regulations* require the Planning Commission to consider on-site vehicular  
439 and pedestrian circulation, and allow the Commission to impose conditions to ensure  
440 adequate circulation as well as safety and accessibility.

441 The layout of the site would allow adequate emergency vehicle access, facilitate traffic  
442 and pedestrian movements (including waste pickup), and prevent traffic conflicts along  
443 public streets. Furthermore, Sheet SP102 demonstrates adequate provision for  
444 accessibility under the *Americans with Disabilities Act*. The proposed snow storage areas  
445 located around the outside edge of pavement circling the site appears to be adequate for  
446 typical snowfall.

447 However, as noted in Finding I(A)(3), the site is largely designed around automobiles  
448 rather than non-motorized use. Pedestrian safety would be improved with a layout that  
449 provides direct pedestrian access from the street, rather than one requiring pedestrians to  
450 cross at a point through which all vehicular traffic runs.

451 **(E) ZR Section 5.6(E), Parking**

452 Parking must be provided in accordance with Section 3.9 of the *Zoning Regulations*.  
453 Parking areas should be located to minimize their visibility, and no more than 50 percent  
454 of a front-yard setback can be devoted to parking.

455 ZR Section 3.3(B) states that the parking space requirements for a bank with drive-  
456 through are 1 space per 200 square feet of gross floor area, plus 6 queuing spaces for each  
457 drive-through window.

458 As a result of discussions at the November 14, 2019 hearing, the applicants revised the  
459 site plan to show only three drive-through lanes, rather than four (the extra passing lane  
460 remains). However, it is noted that the original traffic study and architectural renderings  
461 presumed only three drive-through lanes. In any case, with 3,500 square feet of floor area

462 and three drive-through lanes, the proposed bank would require 18 parking spaces and 18  
463 queuing spaces, rather than the 24 originally required. Under ZR Section 3.9(H), one of  
464 the parking spaces must meet ADA van-accessibility standards.

465 The applicants have proposed 20 parking spaces, two in excess of the number required,  
466 and there appears to be queuing space for up to 18 cars in total across the three drive-  
467 through lanes. The area of the total front-yard setback dedicated to parking appears to be  
468 less than 50%, even including drive aisles to access the parking spaces.

469 A further reduction in the number of proposed parking spaces and drive-through lanes is  
470 strongly supported, as it appears that the proposed parking and drive-through capacity far  
471 exceeds the estimated demand. The traffic study estimates that there would be a peak of  
472 29 vehicle trip ends (VTEs) in the PM hour, 15 of which would be entering and 14  
473 exiting (thus, one vehicle remaining at the end of the hour). The applicants propose up to  
474 10 employees for the building, leaving at least 10 parking spaces for customers.

475 Assuming that the average duration of a drive-through visit is 5 minutes, and that of a  
476 walk-in visit is 20 minutes, the proposed parking and drive-through capacity would  
477 accommodate approximately 30 walk-in trips and 36 drive-through trips per hour, for a  
478 total of 66 trips.

479 As noted in Finding I(A)(3)(d)(iv), if less space on the site were dedicated to parking,  
480 access aisles, and the drive-through, more could be dedicated to other amenities such as  
481 pedestrian access, civic space, or landscaping (or even an additional building). Also,  
482 location of the building closer to Carmichael Street would achieve a better transition with  
483 the streetscape and improved engagement with the public realm.

484 Sheet C003 shows that adequate bicycle parking would be located on the northwestern  
485 corner of the building, near the primary site entrance. One ADA-accessible space is  
486 proposed; however, it is only 8 feet wide, though the access aisle is sufficiently wide (8  
487 feet or 96 inches). This must be corrected on the final plans.

#### 488 (F) **ZR Section 5.6(F), Landscaping and Screening**

489 The Planning Commission can require landscaping to achieve the objectives of the  
490 *Zoning Regulations* and the *Town Plan*. The landscaping objectives in the business  
491 districts include relate to street trees, parking areas, and a planting strip.

##### 492 **1. Street Trees**

493 The landscaping objectives require one street tree for every 50 feet of road frontage;  
494 with 384.4 feet of frontage along Carmichael Street and Essex Way, 8 street trees  
495 (rounded up from 7.7) are required.

496 The landscaping plan on Sheet SP301 involves retaining three existing mature  
497 butternut trees along Essex Way (as well as three spruce trees along the southern  
498 property line). Five new street trees, comprised of a mix of Sienna Glen red maple  
499 and Shademaster honeylocust, would be planted along Carmichael Street and Essex  
500 Way. Furthermore, the applicant plans to retain several other trees throughout the site  
501 and would add street trees along the private service road.

502 As noted in Finding I(H), several of the proposed trees are located close to  
503 underground utility lines; where possible, new trees should be located at least 10 feet  
504 away from underground utilities.

505 **2. Parking Areas**

506 The landscaping objectives require screening of parking areas from roadways and  
507 landscaped islands to break up and provide shade on large expanses of parking.

508 The landscaping plan meets these requirements by including a dense planting strip  
509 along Carmichael Street and Essex Way to screen the parking areas from roadways.  
510 In addition, one Shademaster honeylocust tree is proposed within each of the two  
511 internal parking lot islands, which will maintain a clear visual area between 36 and 60  
512 inches above ground surface.

513 **3. Planting Strip**

514 The landscaping objectives call for a planting strip including shrubs, bushes, and/or  
515 trees that covers 30% of the front yard setback along the front of the lot; this area  
516 must be kept free of buildings and parking areas. The applicants have proposed a  
517 planting strip composed of shrubs and grasses along Carmichael Street and Essex  
518 Way, in addition to the existing and proposed street trees.

519 The planting strip does not extend along the entire length of the two frontages, and is  
520 slightly less than the required 30% depth of the front yard setback along Essex Way.  
521 This is due to conflict with existing underground utilities, and partly to the need to  
522 maintain visibility at the intersection of Carmichael Street and Essex Way. Given  
523 these limitations, the proposed landscaping plan generally meets the planting strip  
524 requirement.

525 **(G) ZR Section 5.6(G), Lighting**

526 The *Zoning Regulations* call for an exterior lighting plan that provides “site lighting and  
527 lighting levels that are appropriate for the anticipated activities on the site and the  
528 property’s surrounding context, and that maximize the efficiency of site lighting and  
529 energy demand, while minimizing up-light glare, and unnecessary spillover light or light  
530 diffusion onto adjacent properties.”

531 In general, the lighting plan on Sheet SE101 generally meets the standards of ZR Section  
532 5.6(G) and provides sufficient lighting for the anticipated activities while blending with  
533 the surrounding context and maximizing efficiency. Though the maximum illumination  
534 (13.2 foot-candles) would exceed 7 foot-candles under the drive-through canopy, this is  
535 advisable to improve safety, and the uniformity ratio outside the canopy area is within the  
536 recommended average-to-minimum of 5:1.

537 Some light spillover in excess of 0.2 foot-candles onto Carmichael Street would occur,  
538 but it would in fact improve lighting along the roadway by illuminating a public sidewalk  
539 in an urban setting. The Planning Commission must provide a waiver under ZR Section  
540 5.6(G)(5) to allow this light trespass.

541 At the November 14, 2019 hearing, the Planning Commission expressed concern that the  
542 building's internal lighting would be visible and distracting from the roadway, given its  
543 extensive glazing and size and height of the foyer. The applicant indicated that exterior  
544 glazing would be tinted to prevent glare and spillover to the building's exterior.

545 **(H) ZR Section 5.6(H), Utilities and Services**

546 **1. Water Supply and Sewage Disposal**

547 In a memorandum dated November 6, 2019, Public Works stated:

548 *The applicant's engineer has stated there will be 10 employees maximum to be*  
549 *located at the new building at 21 Essex Way. The proposed bank would fall under*  
550 *the category of use "offices" as noted on Table 10.12.380 of the Town's Water*  
551 *Use Ordinance. This category of use has a domestic water and sewer demand of*  
552 *15 GPD per employee. Staff calculates the water and sewage usage for the*  
553 *proposed building as follows:*

554 
$$(10 \text{ Employees}) \times 15 \text{ GPD/Employee} = \underline{\underline{150 \text{ GPD}}}$$

555 *The sewer and water connection fees are provided below. In addition, if the fee*  
556 *schedules changes, then the fee charged shall be the fee in effect at the time of*  
557 *submittal for a building permit.*

558 a. *Water: 150 GPD x \$5.73/gallon + \$1000 = \$1,859.50*

559 b. *Sewer: 150 GPD x \$10.30/gallon + \$1000 = \$2,545.00*

560 c. ***Total = \$4,404.50***

561 *Recent hydrant flow testing confirms that there is adequate domestic water*  
562 *pressure for the proposed building.*

563 Public Works also provided several other requirements for the design of water and  
564 sewer infrastructure. These are listed under the proposed conditions of approval, or  
565 else have been addressed by the applicant as confirmed by Public Works in an e-mail  
566 dated December 17, 2019.

567 Finally, where possible, trees and underground utilities should be separated by at least  
568 10 feet to avoid conflicts between root systems and utility infrastructure.

569 **2. Stormwater Management**

570 Though the proposed bank lot will no longer be part of the PUD-C, stormwater  
571 treatment would be integrated with the existing system designed for the Town Center  
572 area, which collects stormwater from the area and directs it to a series of detention  
573 ponds south of the area along the frontage with VT-289. This system is owned and  
574 maintained under an agreement between the Town and the owners of 21 Essex Way  
575 (Eurowest Retail Partners, LTD), 23 Essex Way (Hannaford Bros. Co.), and 74 Upper  
576 Main Street (HDI Real Estate, Inc.). The owner of the proposed parcel (SeaComm)  
577 would become a fifth party to that agreement in order to use the ponds to meet the

578 flow restoration requirements of the State Stormwater Management Rule. The  
579 applicant must coordinate with Public Works and the other landowners to amend this  
580 stormwater agreement.

581 However, under the latest Rule, the proposed parcel must also meet water quality  
582 standards for stormwater that the retention ponds are not equipped to meet. The  
583 applicants have proposed a bio-retention area on the site of the proposed bank to meet  
584 this requirement, with overflow directed into the retention ponds. The applicants will  
585 submit a stormwater permit to the State after local approval.

586 In a memorandum dated November 6, 2019, Public Works staff noted several  
587 requirements related to stormwater, which are listed in the proposed conditions of  
588 approval.

### 589 **3. Utilities**

590 There are numerous public and private utility lines that would be relocated as part of  
591 the proposal. Public Works has reviewed and approved the utility relocation plan  
592 except as noted herein and in the proposed conditions of approval.

### 593 **(I) ZR Section 5.6(I), Fire Protection**

594 As noted in Finding I(D), aisle widths and turning radii are sufficient to allow access to  
595 all sides of the building by emergency vehicles. Though the clearance height of the drive-  
596 through is too low for the Town's fire apparatus, a passing lane has been provided to  
597 allow passage around the drive-through. In an e-mail dated October 16, 2019, the Fire  
598 Chief stated that the building must meet the 2015 Essex Fire Department Building  
599 Standards (attached), and that any fire department connection (FDC) should be located  
600 away from the drive-through structure. Furthermore, emergency contact information must  
601 be kept current with the Essex Police Dispatch Center, in addition to any third-party  
602 monitoring company.

## 603 **IV. Additional Findings by the Planning Commission**

- 604 • **The Planning Commission finds that the proposed light spillover onto Carmichael Street**  
605 **by exterior lighting is advisable in that it illuminates a sidewalk on a major pedestrian**  
606 **route in an urban area. Therefore, the Planning Commission waives the requirement**  
607 **prohibiting light trespass of two-tenths (0.2) foot-candles five feet beyond the property**  
608 **line into the Carmichael Street right-of-way. However, this waiver does not extend to**  
609 **spillover by any interior lighting.**

### 610 **Proposed Conditions**

- 611 1. All conditions from previous approvals shall remain in effect except as modified herein.
- 612 2. The applicant shall record a mylar in the Land Records no more than 180 days from the date  
613 of the written Final approval, otherwise the subdivision is void. The mylar and three (3)  
614 paper copies shall be submitted to the Community Development Department for review and

- 615 Planning Commission signature at least two weeks prior to the 180-day statutory recording  
616 deadline.
- 617 3. Prior to the recording of the mylar, the applicant shall install monuments and lot markers to  
618 the standards specified in Section 4.11 of the *Subdivision Regulations*.
- 619 4. All construction shall be in conformance with the plans listed above as may be amended  
620 herein.
- 621 5. Prior to the issuance of a zoning permit, the plans shall be revised as follows:
- 622 a. The width of the ADA parking space located north of the proposed building shall be  
623 increased to a full nine (9) feet;
- 624 c. Proposed trees shall be located at least 10 feet away from underground utility lines  
625 unless approved by Community Development staff, in consultation with Public  
626 Works staff;
- 627 6. An electronic copy of the plans as may have been revised shall be submitted to the E911  
628 coordinator in .PDF file format. Another copy shall be submitted in geodatabase or shapefile  
629 in Vermont State Plane Meters, NAD83 (NSRS or most current); alternatively, coordinated  
630 CAD data – Vermont State Plane Coordinates, US Survey Feet, Grid Zone 4400, NAD 83  
631 (2011) epoch 2010.0, NAVD 88 (geoid12b); alternatively, paper showing three (3) values of  
632 State Plane Coordinates.
- 633 7. Prior to the issuance of a zoning permit, all easements, deeds, and other legal documents  
634 shall be submitted to the Community Development Department for review by the Town  
635 Attorney at the expense of the applicant. These include, but are not limited to:
- 636 a. 50-foot-wide access easement over the 21 Essex Way parcel benefiting the 25  
637 Carmichael Street parcel along the existing service road;
- 638 b. Revised 20-foot-wide easements over the 25 Carmichael Street parcel benefiting the  
639 Town of Essex for water and sewer infrastructure;
- 640 c. Revised 20-foot-wide easement over the 25 Carmichael Street parcel benefiting the  
641 parties of the Town Center stormwater agreement for stormwater infrastructure;
- 642 d. Revised 10-foot-wide easement over the 25 Carmichael Street parcel benefiting the  
643 15 Essex Way parcel for water service infrastructure.
- 644 8. Prior to the issuance of a zoning permit, the applicant shall pay a traffic fee of \$5,263.00, or  
645 the fees in place at the time of submittal for a zoning permit.
- 646 9. Prior to the issuance of a zoning permit, the applicant shall pay water fees (\$1,859.50) and  
647 sewer fees (\$2,545.00) totaling \$4,404.50, or the fees in place at the time of submittal for a  
648 zoning permit.
- 649 10. Prior to the issuance of a zoning permit, the applicant shall obtain any and all applicable state  
650 approvals and permits and shall submit copies to the Community Development Department  
651 for review.

Site Plan  
25 Carmichael Street  
January 9, 2020

- 652 11. Prior to issuance of a zoning permit, the applicant shall obtain final approval for the E911  
653 address, including the name of any private roads, from the E911 coordinator.
- 654 12. Prior to the issuance of a zoning permit, the design of any elevator installed in the building  
655 shall be approved by the Essex Fire Department.
- 656 13. The new storm water infrastructure and proposed bio retention system shall be private, and  
657 all maintenance and permitting will be the responsibility of the applicant.
- 658 14. The total lot coverage is 0.51 acres. Under the Town's Storm water Ordinance, the applicant  
659 is required to follow the Small Site Erosion Control Guide. A copy of the guide can be found  
660 on the Town's website.
- 661 15. The total disturbance for this project must remain under one acre. If the area of disturbance  
662 for construction on this site is greater than one acre, General Permit for Construction 3-9020  
663 will be required. The applicant's engineer shall verify that this project will not disturb more  
664 than one acre prior to issuance of building permit. A copy of the permit shall be submitted to  
665 Public Works prior to commencement of construction.
- 666 16. Calculations shall be submitted to Public Works by the applicant's engineer demonstrating  
667 that the existing storm water ponds located on the Eurowest site behind the movie theater, are  
668 designed to treat additional storm water runoff. Also, the applicant's engineer shall provide  
669 calculations to Public Works documenting the total phosphorus removed by the proposed  
670 stormwater infrastructure.
- 671 17. Prior to the issuance of a zoning permit, the applicant shall execute an agreement with the  
672 Town and the parties responsible for maintenance of the shared stormwater ponds to be  
673 utilized by the proposed development. The cost share shall be based upon the percentage of  
674 impervious surface contributed by each party to the agreement. All legal costs associated  
675 with the drafting and approval of this agreement shall be the responsibility of the applicant.
- 676 18. The applicant must apply for and receive a sign permit for any proposed signs (including  
677 flags); this approval does not constitute approval of the proposed signage depicted in the  
678 plans.
- 679 19. All utility lines shall be installed underground.
- 680 20. All water, sewer, and storm water infrastructure shall be installed in accordance with the  
681 specifications and details provided within the *Town of Essex Standard Specifications for*  
682 *Construction*.
- 683 21. The Town of Essex will own and maintain the water service valve located at the ROW. The  
684 applicant will be responsible for all service lines after this first service valve. A  
685 representative of the Town of Essex shall be present during installation of the service wet tap.
- 686 22. The proposed building shall be metered and billed off its own meter. The applicant's  
687 engineer shall provide peak domestic water demand calculations, based on the number of  
688 fixture units, for properly sizing the water meter for the proposed building. The Town of  
689 Essex will not size the meter based on line pressure in the building.

Site Plan  
25 Carmichael Street  
January 9, 2020

- 690 23. Any Fire Department Connection shall be a 5-inch Storz connection and shall be installed on  
691 a façade other than the southerly (drive-through) façade.
- 692 24. No occupancy of the structure shall occur until a certificate of occupancy inspection and sign  
693 off is issued by the Zoning Administrator. A copy of the State’s occupancy approval shall be  
694 filed and attached to the Town’s inspection approval.
- 695 25. Prior to the issuance of a certificate of occupancy, all vegetation along the west side of the  
696 access road must be cut back to allow traffic visibility around the turn. Visibility at this  
697 intersection shall be maintained in perpetuity by the landowner.
- 698 26. All landscaping and screening shall be guaranteed for the life of the project. Any dead or  
699 diseased plantings shall be replaced as soon as seasonally possible; damaged fencing or  
700 screening shall be repaired immediately.
- 701 27. All pavement shall be maintained in a state of good repair for the life of the project; line  
702 striping shall be maintained so as to be visible at all times.
- 703 28. The applicant shall maintain current emergency contact information with the local dispatch  
704 center, in addition to any third-party monitoring company.
- 705 29. By accepting the conditions of this approval without appeal, the applicant confirms and  
706 agrees for itself and all assigns and successors in interest that the conditions of this approval  
707 shall run with the land and the land uses herein permitted, and will be binding upon and  
708 enforceable against the applicant and all assigns and successors in interest.

709 **Attachments**

- 710 • Project Narrative, “Planning & Zoning Application, Proposed Minor Subdivision & Site  
711 Plan Review, Proposed SeaComm Federal Credit Union, 21 Essex Way, Essex, VT  
712 05452,” prepared by Jeff Olesky, P.E., Catamount Consulting Engineers, PLLC, dated  
713 10/09/2019.
- 714 • Project Narrative, “Site Plan Review, Proposed SeaComm Federal Credit Union, 25  
715 Carmichael St., Essex, VT 05452,” prepared by Jeff Olesky, Catamount Consulting  
716 Engineers, PLLC, dated November 25, 2019;
- 717 • Essex Fire Department Building Standards, revised January 2015.

718 cc: Peter Edlmann, Eurowest Retail Partners, LTD  
719 Scott Wilson, SeaComm Federal Credit Union  
720 Joe Bullister, PW Campbell  
721

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