

city of saint paul  
planning commission resolution  
file number  
date

WHEREAS, Ronald Smith, File # 21-256-450, has applied for a conditional use permit for a bank drive-thru service lane with modifications of standards for lane distance from residential property (60' minimum, 49' 11" proposed) and vehicular egress distance from residential property (60' minimum, 35.0' proposed) under the provisions of § 65.513, § 61.501, and § 61.502 of the Saint Paul Legislative Code on property located at 733 Grand Avenue, Parcel Identification Number (PIN) 02-28-23-41-0268, legally described as Lots 16-19, Block 6, Summit Park Addition; and

WHEREAS, the Zoning Committee of the Planning Commission, on May 20, 2021, held a public hearing at which all persons present were given an opportunity to be heard pursuant to said application in accordance with the requirements of § 61.303 of the Saint Paul Legislative Code; and

WHEREAS, the Saint Paul Planning Commission, based on the evidence presented to its Zoning Committee at the public hearing as substantially reflected in the minutes, made the following findings of fact:

1. The existing vacant retail building at 733 Grand is set to the southwest corner of the lot, along the south and west property lines. The existing 27-space surface parking lot is located east and north of the building, with vehicular access from Grand Avenue and Grotto Street.

The applicant proposes to maintain the existing building and divide the building into two tenant spaces. The tenant for the approximately 4,000 sq. ft. space on the west side of the building is undetermined. The approximately 6,000 sq. ft. space on the east side of the building is proposed to be occupied by a bank tenant, Coulee Bank. The applicant proposes a bank drive-through service lane along the north side of the existing building. The drive-through service lane is proposed to have a teller kiosk with pneumatic tube system and an ATM, and the hours are proposed to be 8:00am-5:30pm Monday-Friday. A by-pass lane is proposed north of the drive-through service lane. The drive-through service lane provides a minimum of four stacking spaces.

The applicant proposes to maintain the parking lot's existing general footprint, with some changes to the configuration. 21 parking spaces are proposed on the east side of the building and five parallel-parking spaces for employees are proposed on the north side of the building. The existing rain garden and the existing trash enclosure in the northeast corner of the site are proposed to remain. The existing buffer area along the northern property line adjacent to the alley is proposed to be widened to 6' and include the existing wooden fence and landscaping. Vehicular access is proposed to remain from the existing

moved by \_\_\_\_\_

seconded by \_\_\_\_\_

in favor \_\_\_\_\_

against \_\_\_\_\_

curb cut along Grand Avenue, which provides ingress and egress into the site, and the existing curb cut along Grotto street, which is proposed to be exit-only. The widths of both curb cuts are proposed to remain unchanged. The pedestrian entrance to the bank is proposed to be at the southeast corner of the building, with bike racks, a pathway to the parking lot, and stairs and a ramp to Grand Avenue.

2. § 65.513 permits drive-through sales and services subject to the following conditions:
  - a) *Drive-through lanes and service windows shall be located to the side or rear of buildings, shall not be located between the principal structure and a public street, and shall be at least sixty (60) feet from the closest point of any residentially zoned property or property occupied with a one-, two-, or multiple-family dwelling.* This condition is not met. The proposed drive-through lane and the bank teller kiosk is located to the rear of the building and is not located between the structure and a public street. The bank teller kiosk is located approximately 61' from the southern property line of the residential property to the north. However, the outer lane line of the proposed 10' wide drive-through lane is located 49'-11' from the southern property line of the residential property to the north. The Planning Commission can modify this condition, subject to meeting the standard for modification described in § 61.502.
  - b) *Points of vehicular ingress and egress shall be located at least sixty (60) feet from the intersection of two (2) streets and at least sixty (60) feet from abutting residentially zoned property.* This condition is not met. The northern edge of the existing curb cut to Grotto Street is proposed to remain unchanged. The northmost point of vehicular egress to this curb cut, where the northern edge of the bypass lane meets the western property line, is proposed to be located 35' from the abutting residentially zoned property across the alley to the north. The Planning Commission can modify this condition, subject to meeting the standard for modification described in § 61.502.
  - c) *Speaker box sounds from the drive-through lane shall not be plainly audible so as to unreasonably disturb the peace and quiet of abutting residential property.* This condition is met. According to the applicant, the bank tenant will meet city noise requirements for the speaker box sounds from the bank drive-through service kiosk to not be plainly audible from the abutting residential property located approximately 61' to the north. The fence proposed along the northern property line further minimizes noise impacts from the speaker box.
  - d) *A six-foot buffer area with screen planting and an obscuring wall or fence shall be required along any property line adjoining an existing residence or residentially zoned property.* This condition does not apply. There are no adjoining residences or residentially zoned properties. There is an alley between the subject property and the existing residence to the north. However, the applicant proposes a six-foot buffer area with landscaping and a wooden fence along the northern property line.
  - e) *Stacking spaces shall be provided for each drive-through lane. Banks, credit unions, and fast-food restaurants shall provide a minimum of four (4) stacking spaces per drive-through lane. Stacking spaces for all other uses shall be determined by the zoning administrator.* This condition is met. The proposed site plan shows that the bank drive-through service lane has four stacking spaces.
3. Zoning Code § 61.501 lists five standards that all conditional uses must satisfy:
  - (a) *The extent, location and intensity of the use will be in substantial compliance with the Saint Paul Comprehensive Plan and any applicable subarea plans which were approved by the city council.* This condition is met. The proposed bank drive-through service lane is consistent with the 2040 Saint Paul Comprehensive Plan and the District 16

Neighborhood Plan. The use is supported by *Policy LU-6, (1) Foster equitable and sustainable economic growth by facilitating business creation, attraction, retention and expansion.* The proposed bank drive-through service lane and the associated proposed tenant space is consistent with this policy because they would allow Coulee Bank to expand by gaining additional square footage, improving the efficiency of their operational work flow, better serving their customers with a drive-through, and improving their street presence. Policy G5 of the District 16 Neighborhood Plan states, “*B2 and BC zoning allows uses most appropriate to commercial activity on Grand Avenue. Additional B3 uses are not appropriate for Grand Avenue...*” The proposed bank drive-through service lane use is allowed as a conditional use in its current zoning district, B2, and is therefore appropriate to commercial activity on Grand. Policy P2 of the District 16 Neighborhood Plan states, “*Improve pedestrian safety and improve the quality of the pedestrian and bicyclist experience.*” The project proposes that the curb cut to Grotto Street be made exit-only and left-turn only and includes mirrors to improve visibility, which improves safety for pedestrians and bicyclists traveling along Grotto. The proposed bank drive-through service lane is also an amenity for pedestrians and bicyclists, who will also be able to use the lane.

- (b) *The use will provide adequate ingress and egress to minimize traffic congestion in the public streets.* This condition is met. The existing site is accessed by two curb cuts off Grand Avenue and Grotto Street. The curb cut to Grand is proposed to remain ingress and egress, while the curb cut to Grotto is proposed to be altered to egress-only and left-turn only. A Drive-Through Queuing and Traffic Study was prepared by a professional engineering consultant. As of the date of this staff report, Public Works Traffic has not had a chance to provide their review of the study.

The trip-generating potential of the site was calculated using the bank drive-through as one of the tenants and two scenarios for the other potential tenant, a restaurant with no drive-through to represent high-end estimates and a small office to represent low-end estimates. During the p.m. peak hour, the site is expected to generate 86 trips on the high end (46 entering from Grand, 23 exiting to Grand, 17 exiting to Grotto) and 39 trips on the low end (18 entering from Grand, 8 exiting to Grand, and 13 exiting to Grotto). 47 of the total 86 trips on the high end are “pass-by trips” or existing bank trips, trips that would have been on the street network regardless of if this proposed development existed or not. 18 of the total 39 trips on the low end are “pass-by trips” for the bank or existing bank trips. In the p.m. peak hour, the total new trips within the overall transportation network are 39 on the high end and 21 on the low end.

Transaction data was also provided for Coulee Bank’s current location at 742 Grand as well as two similar locations with one drive-through window (in Rochester, MN and Holmen, WI). Over the period of nine weekdays in April, the Rochester branch had an average of 35 transactions per day and 7 drive-through transactions per day, the Holmen branch had an average of 44 transactions per day and 23 drive-through transactions per day, and the current Saint Paul location had an average of 33 transactions per day and does not offer drive-through service.

The site plan shows a total of four cars can be accommodated in the drive-through service lane. Field data collection was completed for Bank Cherokee at 985 Grand Avenue, which has two drive-up lanes and one ATM lane. During the peak hour of 11:37 a.m. – 12:37 p.m., there were a total of 28 trips generated by the bank, 24 being vehicular trips and 4 were walking trips. The drive-through teller was used 10 times (or an average of once every 6 minutes) and the vehicle (or pedestrian/bicyclist) was in the drive-through lane for an average of 119 seconds (roughly 2 minutes). When the service

rate (approximately one customer every 2 minutes) is less than the arrival rate (average of one customer every 6 minutes), queues generally do not form.

In summary, the Drive-Through Queuing and Traffic Study reports that based on data presented in the ITE Trip Generation manual and field observations of a comparable bank, the queuing space for the bank drive-through service lane is expected to be adequate. If there is a concentration of vehicles wanted to use the drive-through at one time, there is significant room for additional queueing in the parking lot without affecting circulation, and there is little to no chance that the queuing from the proposed drive-through will extend to a point where it would impact the public right of way.

- (c) *The use will not be detrimental to the existing character of the development in the immediate neighborhood or endanger the public health, safety and general welfare.* This condition is met. The proposed bank drive-through service lane is compatible with the surrounding commercial and residential uses and it will not be detrimental to the existing character of the development in the neighborhood or endanger the public health, safety, and general welfare. There are currently two banks with drive-through service on Grand Avenue in the Summit Hill neighborhood. BankCherokee, located four blocks west of the subject property, has three drive-through lanes visible from Grand Avenue, and U.S. Bank, located five-and-a-half blocks west of the subject property has four drive-through lanes visible from Grand Avenue. The application proposes a single bank drive-through lane, located behind the existing building that is not visible from Grand Avenue.
- (d) *The use will not impede the normal and orderly development and improvement of the surrounding property for uses permitted in the district.* This condition is met. The proposed bank drive-through service lane is a conditional use that is consistent with the development pattern in the area and will not impede the surrounding property development and improvement.
- (e) *The use shall, in all other respects, conform to the applicable regulations of the district in which it is located.* This condition is not met. A requested modification is addressed below.
4. The planning commission may approve modification of special conditions when specific criteria of Zoning Code § 61.502 are met: *strict application of such special conditions would unreasonably limit or prevent otherwise lawful use of a piece of property or an existing structure and would result in exceptional undue hardship to the owner of such property or structure; provided, that such modification will not impair the intent and purpose of such special condition and is consistent with health, morals and general welfare of the community and is consistent with reasonable enjoyment of adjacent property.* These criteria are met with regard to the modification requested to § 65.513 (a) in order to reduce the drive-through service lane distance from the residential property from 60' to 49'11". The existing building is located approximately 61' from the residential property across the alley to the north. The rear of the building is the logical location for the bank drive-through service lane. The drive-through service lane is located as far from this residential property as possible, while maintaining the existing building location and the rear position of the drive-through service lane. Strict application of the 60' distance from the drive-through service lane to the residential property places undue hardship on the property owner because it would require alteration of the location of the existing building's northern wall. Modification of this standard to reduce this distance by 10'1" will not impair the intent of the condition, which is to ensure that drive-through lanes are distanced from residential properties to avoid negative-impact. The bank drive-through service lane will still be 49'11' from the northern residential property, and also separated from the residential property by landscaping and a solid wood fence.

The proposed small modification to the standard in § 65.513(a) will allow practical use of the existing structure on the site and is consistent with the health, morals, and general welfare of the community and consistent with reasonable enjoyment of adjacent property because the drive-through service lane is still at a substantial distance from the residential property to the north, is also buffered from the residential property by landscaping and a fence, and will be at the rear of the building, out of sight from Grand Avenue.

These criteria are also met with regard to the modification requested to § 65.513 (b) in order to reduce the vehicular egress distance from the residential property from 60' to 35.0'. There is an existing curb cut to Grotto Street at the rear of the building that is proposed to remain unchanged. The northmost point of vehicular egress to this curb cut, where the northern edge of the driving lane meets the western property line, is currently 42'8' from the abutting residential property to the north. The southern edge of the driving lane lines up with the northern wall of the existing building, approximately 61' from the residential property. The site plan shows that the proposed point of vehicular egress is shifted slightly north to be 35' from the residentially zoned property to the north in order to accommodate egress from the proposed bypass lane and the parallel parking spaces and landscaping. Maintaining this existing curb cut to Grotto for vehicular egress allows for adequate circulation throughout the site, permitting vehicles parked to the rear of the building as well as vehicles in the proposed bank drive-through service lane to exit the site without making excessive turning movements to travel back through the parking lot to exit via Grand Avenue. Strict application of the 60' distance from the point of vehicular egress and the residential property places undue hardship on the property owner because it would require either removal of the curb cut, which would limit site circulation, or moving the curb cut to the south which would require alteration of the location of the existing building's northern wall. The proposed modification of this standard to reduce the required distance between the northmost point of vehicular egress and the residential property will not impair the intent of the condition, which is to ensure that ingress and egress from a site with a drive-through lane is distanced from residential properties to avoid negative impact. The northmost point of vehicular egress will still be 35 feet from the residential property. The proposed modification will allow practical use of the existing structure and curb cut and proper site circulation, and is consistent with the health, morals, and general welfare of the community and consistent with reasonable enjoyment of adjacent property. Access to Grotto Street is proposed to be egress-only and left-turn only to reduce potential impacts to the residential properties to the north.

NOW, THEREFORE, BE IT RESOLVED, by the Saint Paul Planning Commission, under the authority of the City's Legislative Code, that the application of Ron Smith for a conditional use permit for a bank drive-thru service lane, with modifications of standards for lane distance from residential property (60' minimum, 49' 11" proposed) and vehicular egress distance from residential property (60' minimum, 35.0' proposed) at 733 Grand Avenue is hereby approved subject to the following additional conditions:

1. Final plans approved by the Zoning Administrator for the bank drive-through service lane shall be in substantial compliance with the plan submitted and approved as part of this application.
2. The site shall be managed to prohibit vehicular queuing for the bank drive-through service lane backing up into any public right-of-way.