



207-557-0448

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August 5, 2022

Belfast Planning Board

RE: KSW Federal Credit Union Addition.

Section 90-43. Criteria for review by Planning Board.

(b) The criteria for review are set out in this subsection. No development shall be approved unless the Planning Board make an affirmative finding that the development meets or exceeds the following enumerated criteria:

(1) Pollution. The proposed development will not result in undue water or air pollution.

The project is a small addition to an existing structure. There will not be any change and will not result in any undue water or air pollution.

(2) Sufficient Water. The proposed development has sufficient water available for the reasonable foreseeable needs of the development and will not unreasonably affect other existing local drinking water resources.

N/A. The project is connected to the municipal water supply

(3) Municipal Water Supply. The proposed development will not cause an unreasonable burden on an existing municipal water supply, if one is to be used.

There should not be any change on water demand with the proposed addition. If there is an increase, it would be minimal as the addition will only add two people on a regular basis.

(4) Soil Erosion and Sediment Control. The proposed development will not cause Unreasonable soil erosion or a reduction in the land's capacity to hold water so that a dangerous or unhealthy condition results. The criteria in Maine Erosion and Sediment Control Handbook for Construction, Best Management Practices, prepared by Cumberland County SWCD and the State Department of Environmental Protection, 1991, shall be followed.

Best management practices will be followed. A silt fence will be used on the downhill direction of flow during construction. The net result of the proposed addition will be a reduction in impervious surface on the lot.

(5) Highway or Public Road Congestion. The proposed development will not cause Unreasonable highway or public road congestion or unsafe conditions with respect to the use of the highways or public roads existing or proposed, and, furthermore, the developer has made adequate provisions for traffic movement of all types into, out of or within the development area. The board shall consider traffic movement both on-site and off-site. Before issuing a permit, the board shall find that any traffic increase attributable to the proposed development will not result in unreasonable congestion or unsafe conditions on a road in the vicinity of the proposed development. A traffic study may be required.



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From the Institute of Transportation Engineers trip generation manual, 10<sup>th</sup> Edition, the pm peak hour trips for a drive-in bank are 20.45 per 1000 sq.ft. The existing would be 30.6 peak hour trips. With the 434 sq.ft. addition the pm peak hour trips increase to 39.5.

(6) Sewage Waste Disposal. The proposed development will provide adequate sewage waste disposal in compliance with federal, state and local laws, rules, ordinances and regulations.

N/A. The existing facility is connected to the municipal sewage waste disposal.

(7) Municipal Solid Waste and Sewage Waste Disposal. The proposed development will not cause an unreasonable burden on the City's ability to dispose of solid waste and Sewage. If municipal services are to be utilized, a letter from the City indicating current capacity and availability of municipal sewer shall be submitted for the record.

The existing structure is currently connected to the municipal sewer system. There are no new toilets proposed in the small addition and there will only be an addition of 2 employees in the future.

(8) Aesthetic, Cultural and Natural Values. The proposed development will not have an undue adverse effect on the scenic or natural beauty of the area, aesthetics, historic sites, significant wildlife habitat identified by the state department of inland fisheries and wildlife or the City as rare and irreplaceable natural areas or any public rights for physical or visual access to the shoreline.

The development is a small addition to a developed site. I do not feel the small addition will have an adverse effect on the scenic or natural beauty of the area. This is a fairly recently developed site. I do not believe this would be a historic site or a significant wildlife habitat. The site is not near the shore.

(9) Conformity with City ordinances and plans. The proposed development conforms with the floodplain regulations, the Comprehensive plan, the zoning regulations, the Shoreland Zoning regulations, the subdivision ordinance, and the technical standards.

The Floodplain, Shoreland, and subdivision regulation are N/A. The intent is to be in compliance with the comprehensive plan, Zoning regulations, and the technical standards.

(10) Financial and Technical Capacity. The developer has adequate financial and technical ability to develop the project in a manner consistent with state and local performance, environmental and technical standards.

I feel the financial capacity is ok as this is a financial institution. As for the technical ability, the owner has engaged an architect to develop the construction document.

(11) Surface Waters; Outstanding River segments. Whenever situated entirely or partially within the watershed of any pond or lake or within 250 feet of any wetland, great pond or river as defined in 38 M.S.R.A. chapter 3, subchapter I,



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article 2-B, the proposed development will not adversely affect the quality of the body of water or unreasonably affect the shoreline of that body of water.

N/A

(12) Groundwater. The proposed development will not, alone or in conjunction with Existing activities, adversely affect the quality of groundwater or any public or Private water source.

The proposed addition will not have any adverse effect on the quantity or quality of the groundwater.

(13) Flood areas. If the development or any part is located in a floodplain area, based on The Federal Emergency Management Agency's flood boundary and floodway maps and flood insurance rate maps and information presented by the applicant, then the developer shall determine the one-hundred-year flood elevation and flood hazard boundaries within the development. All structures in the proposed development must be constructed with their lowest floor, including the basement, at least two feet above the one-hundred-year elevation.

N/A

(14) Freshwater Wetlands. All mapped freshwater wetlands within the proposed development shall be identified on plans submitted as part of the application.

N/A

(15) Rivers or Streams. Any river or stream within or abutting the proposed development shall be identified on maps submitted as part of the application.

N/A

(16) Stormwater. The development will provide for adequate stormwater management.

The stormwater management will stay essentially the same. The direction of flow is not being altered. The impervious surfaces on site are being reduce from 15,552 sq.ft. to 15,278 sq.ft. This is a reduction of 274 sq.ft.

(17) Access to direct sunlight for abutting property owners for solar energy system. The Planning Board may, to protect and ensure access to direct sunlight for solar energy Systems, prohibit, restrict, or control development. The developer shall, on request Of the Planning Board or Code Enforcement Officer, submit development plans Which include either one or a combination of the following:

- a. Restrictive covenants.
- b. Height restrictions
- c. Increased setback requirements.

The proposed addition is no higher than the existing structure and does not cast a shadow on the neighboring property.

(18) Solid Waste Management. The proposed development will provide for adequate disposal of solid wastes. All solid waste will be disposed of at a licensed disposal facility having adequate capacity to accept the project's waste.

The current facility has a contract with a solid waste hauler.



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(19) Exterior Lighting. The proposed development will provide for adequate exterior lighting to provide for safe use of the development in nighttime hours if such use is contemplated. All exterior lighting will be designed and shielded to avoid undue glare and adverse impact on neighboring properties and rights-of-way.

There will be no change in the existing site lighting. There are two wall lights by the existing main entrance that will be relocated to the new entrance.

(20) Buffering of adjacent uses. The development will provide for the buffering of adjacent uses where there is a transition from one type of use to another use and for the screening of services and storage areas. The buffer may be provided by distance, landscaping, fencing, changes in grade, and/or a combination of these or other techniques.

There is existing buffering between the existing facility and the neighboring residential uses.

(21) Noise. The development will control noise levels such that it will not create unreasonable interference with the use and enjoyment of neighboring properties.

The development is an addition to an existing financial institution. The noise levels will not exceed the existing levels.

(22) Storage of Materials.

a. Exposed nonresidential storage areas, exposed machinery, and areas used for the storage or collection of discarded automobiles, auto parts, metals or other articles of salvage or refuse shall have sufficient setbacks and screening, such as a stockade fence or a dense evergreen hedge, to provide a visual buffer sufficient to screen the proposed use from abutting residential uses and users of public streets.

b. All dumpsters or similar large collection receptacles for trash or other waste shall be located on a level surface which are paved or graveled. Where the dumpster or receptacle is located in a yard which abuts a residential or institutional use or a public street, it shall be screened by fencing or landscaping.

c. Where a potential safety hazard to children is likely to arise, physical screening sufficient to deter small children from entering the premises shall be provided and maintained in good condition.

a is N/A. b, the trash receptacle is small and is at the back of the building out of sight. c. is N/A

(23) Landscaping. The development plan will provide for landscaping that breaks up parking areas, softens the appearance of the development and protects abutting property from any significant adverse impacts of the development.

No significant change to the existing landscaping with the exception of the new exit drive will require the removal of some existing landscaping.

(24) Buffering of residential uses.



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a. Any Lot within the urban compact line as now existing or as from time to time modified of the community that is used for nonresidential or multifamily residential purposes shall have a landscaped buffer on any property line that abuts a residential use or residentially zoned lot. The width of the buffer may vary depending on the treatment of the area. A Buffer with dense planting, fencing, or changes in grade may be as little as five feet in width. A buffer with moderate levels of planting should be 10 feet to 15' in width.

b. In all residential settings, the width of the vegetated buffer should be increased to a minimum of 25 feet. Areas adjacent to service, loading, or storage areas should be screened by dense planting, berms, or a combination thereof.

The existing facility has a buffer yard in excess of 15 with the exception of one parking space at the Southeast corner of the parking. We are proposing to remove the non-conforming parking space with the area to be loamed and seeded.

(25) Location of off-street parking. See chapter 98.

The current facility has 18 parking spaces. We are proposing to remove 1 non-conforming space and add 1 conforming space. There will remain a total of 18 spaces. Section 98-242, table 98-242 Schedule of required Off-Street Parking indicates for a bank with a drive through, the Required parking is 1 space per 300 sq.ft. of gross area. The gross area of the building with the addition is 1934 sq.ft. This would require 6.44 or 7 spaces.

(26) Hazardous Waste. The applicant shall demonstrate compliance with federal and State laws and regulations when hazardous waste is generated or stored on-site.

N/A. Hazardous waste is not generated or stored on-site.

(27) Prevention or Control of Air Pollution. No use shall be allowed which creates a Substantial risk of air pollution, whether by dust, chemicals, odor or otherwise, which would pose a significant risk of harm to local populations within the City or injury to wildlife, vegetation or to property, or harm to use and enjoyment or surrounding property. It is not the intent of this provision to merely require compliance with state or federal air quality standards, but rather to enforce a standard which may be more encompassing and stricter than those state and federal standards as presently constituted.

The expansion of the current use will not create a substantial risk of air pollution.

(28) Protection of Public Health and Safety. The proposed development shall provide for safe and healthful conditions. No proposed use may be approved which creates a substantial risk of causing damage to the public health or welfare.

The addition to the existing facility will not create a substantial risk to the public health or welfare.

(29) Adequacy of Waste Disposal. The applicant shall clearly demonstrate to the Planning Board that all quantities and types of waste generated by the proposed



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use can be dealt with and disposed of while maintaining safe and healthful conditions.

The waste from the proposed addition will be typical office waste and will be Handled as the current waste is handled.

(30) Additional Standards for Development that may substantially affect the environment.

N/A



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RE: KSW Federal Credit Union Addition.

Section 102-786 Division 27 Route 137 Commercial District.

Section 102-789 Applicability of Shoreland Zoning and Floodplain regulation.

The site is not in the Shoreland Zone. The site is not in the floodplain as determined by studying the Flood Insurance Rate Maps for the area in question.

Section 102-790 Dimensional and density standards.

(b) Minimum lot size and minimum frontage requirements-Nonresidential uses.

The minimum lot size for a lot created after August 19, 2001 is 43,560 sq.ft., The lot in question is 43,845 sq.ft. The minimum lot frontage is 150'. The lot in question has 209' of street frontage.

(c) Minimum setback requirements.

See site plan and Article IX, Division 4 Performance Standards responses.

(d) Structure Height

The structure height is limited to 38' within 200 feet of Route 137. The existing structure height is 21' +/- . The addition will be no taller than the existing.

(e) Density Standard.

N/A

(f) Residential and nonresidential planned unit development.

N/A

Section 102-791. Performance Standards

See Article IX, Division 4 nonresidential development performance standards.



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#### Article IX Performance Standards

Division 4 Nonresidential Development Standards -Route 1 South Commercial, Searsport Avenue Commercial, Searsport Avenue Waterfront, Route 141 and Mill Lane Commercial, Route 137 Commercial Districts.

Section 102-1242 Minimum lot size and frontage requirements – Additional standards to dimensional standards identified for the respective zoning districts.

The Peak hour traffic per ITE Trip Generation Manual 11<sup>th</sup> edition for drive in banks is 39.7. That level requires 1 acre and 150' of road frontage. The current lot is just over 1 acre and has 209' of road frontage.

Section 102-1243. Minimum requirements for nonresidential structures – Front setback.

Route 137 for structures less than 5,000 sq.ft. require a 30' setback. The addition will be 43' from the front property line.

Section 102-1244. Same – Side Setback

Route 137 for structures less than 5,000 sq.ft. require a 15' setback. The proposed addition is 71' and 56' from the side property lines.

Section 102-1245. Same – Rear Setback

Route 137 for structures less than 5,000 sq.ft. require a 20' setback. The existing structure is behind the addition. The existing structure is 106' from the rear property line.

Section 102-1246. Minimum front buffer yard requirements.

Route 137 for structures less than 5,000 sq.ft. require a 30' buffer yard. The current drive that passes in front of the structure is currently partially in the front buffer. We are proposing to remove the portion of the existing drive that passed between the building and Route 137. It will only be the access points the go through the front buffer.

Section 102-1247. Minimum side buffer yard requirements.

The existing side buffer yards to remain as existing.

Section 102-1248. Minimum Rear buffer yard requirements.

The existing rear buffer yard to remain as existing.

Section 102-1249. Minimum buffer yard planting requirements for nonresidential uses.

The existing buffer yard plantings to remain existing.



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**Section 102-1250. Nonresidential structure design requirements.**

See the attached elevations included in the submission package.

**Section 102-1251. Parking areas – Amount and layout of parking.**

The existing site has 19 parking spaces. We are removing 1 that is non-conforming and adding 1 that is conforming to replace the removed space. Section 98-242, table 98-242 Schedule of required Off-Street Parking indicates for a bank with a drive through, the Required parking is 1 space per 300 sq.ft. of gross area. The gross area of the building with the addition is 1934 sq.ft. This would require 6.44 or 7 spaces.

**Section 102-1252. Same – Landscaping requirements.**

The Landscaping around the perimeter of the existing parking will remain as existing.

**Section 102-1253. Curb cuts and site access.**

The existing site has one two-way access point. The proposal is to have two access point. One for ingress only and one for egress only. There would be two one way drives as described in section 98-154 Driveways and Access Control Generally. I believe the speed limit on this section of Route 137 is 25 MPH. This would require A sight distance between 175' minimum with a recommended distance of 250' the actual sight distance is in excess of 500' in each direction.

**Section 102-1254. Internal site circulation.**

The existing parking area will remain the same except the traffic flow will be changed to one a one-way flow.

**Section 102-1255. Utilities.**

The existing structure is currently connected to the municipal water supply and the municipal sewer. The existing building is currently served with overhead utility lines.

**Section 102-1256. Noise.**

There will not be any excessive noise from the facility.

**Section 102-1257. Dust, fumes, vapors and gases.**

There will not be any dust, fumes, vapors or gasses from the addition or use thereof.

**Section 102-1258. Odor.**

The use of the addition will not produce any offensive odors.

**Section 102-1259. Glare/lighting.**

There will be no new site lighting. The existing lighting at the main door will be relocated by the new front door. The light fixtures may be replaced with new like fixtures

**Section 102-1260. Stormwater Management.**

The existing drainage ways will be maintained. With the site improvements the impervious area is being reduced by 274 sq.ft.

**Section 102-1261. Wetland impact.**

N/A



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Section 102-1262. Floodplain impact.

N/A

Section 102-1263. Soils.

The soils on site currently support the existing use.

Section 102-1264. Soil erosion and sedimentation control.

Best manage practices will be followed during construction.

Section 102-1265. Solid waste collection and disposal.

There is currently a contracted waste hauler that picks up the solid waste on a regular schedule

Section 102-1266. Explosive materials and chemical and fuel storage facilities.

N/A

Section 102-1267. Hazardous wastes.

N/A

Section 102-1268. Construction of off-site improvements.

Exiting sidewalk and curbing to be modified to accommodate new exit drive.

Section 102-1269. Impact on municipal facilities and services.

There should not be any impact on municipal facilities and service as a result of the 434 sq.ft. addition.

Section 102-1270. Performance guarantees for required improvements.

Due to the size of the project, I would request that the performance guarantee be waived.

Section 102-1271. Determination of project ownership and mechanism to construct and maintain required improvements.

The owner of the project is KSW Federal Credit Union.

Section 102-1272. Handicap accessibility.

There is currently a handicap parking space provided. For a parking are with 1 to 24 spaces, 1 is required.

Section 102-1273. Loading and off-loading areas and operations.

N/A

Section 102-1274. Specific standards for drive-through windows and service windows (restaurants, banks, drug stores, etc.).

No new drive-up window.

Section 102-1275. Specific standards for uses that have a canopy.

No new canopy.

Section 102-1276. View protection standards for Searsport Avenue Waterfront District.

N/A



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Section 102-1277. Nonconforming size of use or size of structure.

N/A