



ASSESSING DEPARTMENT
Laurie A Taylor, Director

From: Nancy McLaughlin
To: Sara Roediger
Date: 4/23/19
Re: Project: Lake Michigan Credit Union Review #1
Parcel No: 70-15-03-451-029
File No.: 19-020 BESC TBD
Applicant: Lake Michigan Credit Union

No comment.



Planning and Economic Development

Sara Roediger, AICP, Director

From: Kristen Kapelanski, AICP
Date: 10/7/2019
Re: **Lake Michigan Credit Union (City File #19-020)**
Site Plan - Planning Review #4

The applicant is proposing to construct a 4,638 sq. ft. credit union on 1.79 acres on the north side of Tienken, west of Rochester Road. A temporary banking trailer is also proposed to be used by members during construction of the new location. This is located in the rear of the site and is anticipated to be used for twelve months, after which it will be removed. The northern parking area (adjacent to the temporary office) will be constructed first and a construction fence will be constructed immediately to the south of the construction area. The project was reviewed for conformance with the City of Rochester Hills Zoning Ordinance. This item will be reviewed and approved by the Planning Commission in accordance with *Section 138-2.200*. The comments below and in other review letters are minor in nature and can be incorporated into a final site plan submittal for review by staff after review by the Planning Commission.

1. **Background.** This project was initially considered by the Planning Commission at their August 20, 2019 meeting where it was postponed so that the applicant could address the following issues. Planning Commission concerns are *italicized* and staff comments have been provided.
 - a. *Variation in building design should be considered and material upgrades should be provided.* The applicant has provided revised elevations and renderings showing a façade composed of primarily stone and metal panels with EIFS accents and a substantial amount of glass. This appears to address the concerns of the Planning Commission.
 - b. *The ten parking spaces near the front of the site should be removed or otherwise broken up.* The proposed building has been moved closer to the front of the site and the parking spaces in question have been removed.
 - c. *More information on the operation of the temporary building should be provided including hours of operation, number of anticipated employees and customers, required parking spaces and length of operation time.* The temporary building has been relocated more to the center of the site and sheet C-500 outlines the construction plan including the use of parking and the temporary office. **The applicant should provide information on how the drive-through lane will operate when paving near the temporary office is being removed and replaced.** The temporary office is expected to be in place for one year. Three employees are anticipated to be on site and nine parking spaces have been provided for employees and customers. **The applicant should provide the hours of operation for the temporary structure.**
 - d. *Renderings provided should match the provided elevations.* Elevations and renderings are consistent.

Additionally, the applicant has provided a response letter noting the following changes (not noted above) have been made to the plan.

- The building size has been reduced from 6,629 sq. ft. to 4,638 sq. ft.
 - The plan now proposes 23 spaces, instead of the previously proposed 51 spaces.
 - The east/west cross section has been added to sheet C-301.
 - Plan sheets (i.e. landscape, grading, etc.) have been updated accordingly.
2. **Zoning and Use** (*Section 138-4.300*). The site is zoned O-1 Office Business District with the FB-1, Flex Business Overlay. As a proposed drive-through bank, the applicant has elected to occupy the space under the O-1 District, which allows financial institutions as permitted uses and drive-throughs as conditional uses. Conditional uses require a Planning Commission public hearing and recommendation to City Council. In addition, drive-through facilities need to be developed in accordance with the requirements of *Section 138-4.410* as follows:
 - a. *Drive-through uses must be built as an integral architectural element of the primary structure and use. Building materials shall be the same as those used in the primary structure. Drive-through facilities and structures separate from the primary structure are prohibited.* In compliance. Drive-through attached to main building.

- b. Drive-through uses must be located to the rear or side of the primary structure, and set back a minimum of ten feet from the front building wall of the primary structure. In compliance. Drive-through is located on the side of the building and set back appropriately from the building front.
- c. Drive-through uses shall be configured such that glare from headlights is obstructed from shining into a public right-of-way or neighboring residential use. In compliance; landscape screening provided.
- d. Unless a more intense buffer is required by Section 138-12.300, a type B landscape buffer shall be provided along rear and side lot lines of a drive-through use located adjacent to a residentially zoned or used property. Type C buffer required and provided. See landscape chart later in this review.

Refer to the table below for the zoning and existing and future land use designations for the proposed site and surrounding parcels.

	Zoning	Existing Land Use	Future Land Use
Site	O-1 Office Business w/ FB-1 Flex Business Overlay	Former bank	Residential Office Flex
North	RM-1 Multiple-Family Residential w/ FB-1 Flex Business Overlay	Bedford Square Apartments	Residential Office Flex
South (across Tienken Road)	R-4 One Family Residential	Single family homes	Residential 4
East	B-2 General Business w/ FB-1 Flex Business Overlay	Veterinary hospital and shopping center	Residential Office Flex
West	O-1 Office Business w/ FB-1 Flex Business Overlay	Medical office	Residential Office Flex

3. **Site Design and Layout** (Section 138-5.100-101). Refer to the table below as it relates to the area, setback, and building requirements of this project in the O-1 district.

Requirement	Proposed	Staff Comments
Max. Height 3 stories/42 ft.	22.5 ft.	In compliance
Min. Front Setback (Tienken) 35 ft.	73 ft.	In compliance
Min. Side Setback (north/south) 30 ft./20 ft., 50 ft. total	51 ft./44 ft.	In compliance
Min. Rear Setback (east) 35 ft.	287 ft. (71 ft. to temporary building)	In compliance

4. **Exterior Lighting** (Section 138-10.200-204). A photometric plan showing the location and intensity of exterior lighting has been provided. Refer to the table below as it relates to the lighting requirements for this project.

Requirement	Proposed	Staff Comments
Shielding/Glare Lighting shall be fully shielded & directed downward at a 90° angle Fixtures shall incorporate full cutoff housings, louvers, glare shields, optics, reflectors or other measures to prevent off-site glare & minimize light pollution Only flat lenses are permitted on light fixtures; sag or protruding lenses are prohibited	Manufacturer's cut sheets provided	In compliance
Max. Intensity (measured in footcandles fc.) 10 fc. anywhere on-site, 1 fc. at ROW, & 0.5 fc. at any other property line	Photometrics provided	In compliance
Lamps Max. wattage of 250 watts per fixture LED or low pressure sodium for low traffic areas, LED, high pressure sodium or metal halide for parking lots	Max. 87 watts	In compliance
Max. Height	15 ft.	In compliance

Requirement	Proposed	Staff Comments
15 ft.		

5. **Parking, Loading and Access (138-11.100-308)**, Refer to the table below as it relates to the parking and loading requirements of this project.

Requirement	Proposed	Staff Comments
Min. # Parking Spaces Office: 1 space per 350 sq. ft. = 14 spaces	23 spaces	See a. below
Max. # Parking Spaces 125% of Min. = 18 spaces		
Min. Barrier Free Spaces 1 BF space 11 ft. in width w/ 5 ft. aisle for 51-75 parking spaces = 3 spaces	2 spaces	In compliance
Min. Parking Space Dimensions 9 ft. x 18 ft. (employee spaces) 10 ft. x 18 ft. (customer spaces) 15 ft. aisle	10 ft. x 18 ft.	In compliance
Min. Parking Front Setback (Tienken) 35 ft.	74 ft.	In compliance
Min. Parking Side Setback (north/east/west) 10 ft.	Min. 10 ft.	In compliance
Min. # Stacking Spaces Bank Service Window: 3 spaces per window	4 spaces	In compliance
Loading Space No requirement; however, sites shall be designed such that trucks & delivery vehicles may be accommodated on the site	No large deliveries anticipated	

a. In accordance with *Section 138-11.202*, the Planning Commission may modify requirements based on evidence from applicant that another standard is more reasonable because of the level of current or future employment or customer traffic. The applicant has noted that there will be 12 employees on the site necessitating additional spaces for customers.

6. **Natural Features.** In addition to the comments below, refer to the review letters from the Engineering and Forestry Departments that may pertain to natural features protection.

- a. **Environmental Impact Statement (EIS)** (*Section 138-2.204.G*). An EIS meeting ordinance has been submitted. **The EIS should be updated to reflect the plan changes prior to the upcoming Planning Commission meeting.**
- b. **Tree Removal** (*Section 126 Natural Resources, Article III Tree Conservation*). The site is subject to the city's tree conservation ordinance, and so any healthy tree greater than 6" in caliper that will be removed must be replaced with one tree credit. Trees that are dead or in poor condition need not be replaced. A tree preservation plan has been included. The removal of any regulated tree requires the approval of a tree removal permit and associated tree replacement credits, in the form of additional plantings as regulated in the Tree Conservation Ordinance or a payment of \$216.75 per credit into the City's tree fund. There are no regulated trees to be removed on site.
- c. **Wetlands** (*Section 126 Natural Resources, Article IV Wetland and Watercourse Protection*). The site does not contain any regulated wetlands.
- d. **Natural Features Setback** (*Section 138-9 Chapter 1*). The site does not contain any required natural features setbacks.
- e. **Steep Slopes** (*Section 138-9 Chapter 2*). The site does not contain any regulated steep slopes.

7. **Equipment Screening** (*Section 138-10.310.J*). All heating, ventilation and air conditioning mechanical equipment located on the exterior of the building must be indicated on the plans and be screened from adjacent streets and properties.

8. **Dumpster Enclosure** (*Section 138-10.311*). A dumpster is indicated at the northeastern corner of the site. A dumpster enclosure detail to match the building has been included.

9. **Landscaping** (*138-12.100-308*). A landscape plan, signed and sealed by a registered landscape architect, has been provided. Refer to the table below as it relates to the landscape requirements for this project.

Requirement	Proposed	Staff Comments
Buffer C (North/Northeast: 275 ft.) 20 ft. width (or 8 ft. with solid green wall) + 2 deciduous + 1.5 ornamental + 4 evergreen + 6 shrubs per 100 ft. = 6 deciduous + 5 ornamental + 11 evergreen + 17 shrubs	10 ft. with solid green wall + 6 deciduous + 5 ornamental + 20 evergreen + 28 shrubs	In compliance
Right of Way (Tienken: 150 ft.) 1 deciduous per 35 ft. + 1 ornamental per 60 ft. = 4 deciduous + 3 ornamental	5 deciduous 3 ornamental	In compliance - right-of-way plantings placed along Bedford Square Drive
Parking Lot: Interior (30,600 sq. ft.) 5% of parking lot + 1 deciduous per 150 sq. ft. landscape area = 1,530 sq. ft. + 10 deciduous	3,285 sq. ft. 10 deciduous	In compliance
Parking Lot: Perimeter (107 ft.) 1 deciduous per 25 ft. + 1 ornamental per 35 ft. + continuous hedge = 4 deciduous + 3 ornamental + continuous hedge	3 deciduous 1 ornamental Shrub hedge	In compliance – Required plantings cannot be accommodated because of sight distance requirements

- a. A landscape planting schedule has been provided that includes the size of all proposed landscaping. A unit cost estimate and total landscaping cost summary, including irrigation costs, for landscape bond purposes has been provided.
- b. If required trees cannot fit be planted due to infrastructure conflicts, a payment in lieu of may be made to the City's tree fund at a rate of \$216.75 per tree.
- c. All landscape areas must be irrigated. This has been noted on the landscape plan. A note specifying that watering will only occur between the hours of 12am and 5am has been included on the plans.
- d. Site maintenance notes listed in *Section 138-12.109* have been included on the plans.
- e. A note stating "Prior to the release of the performance bond, the City of Rochester Hills must inspect all landscape plantings." has been included on the plans.

10. **Architectural Design** (*Architectural Design Standards*). The proposed building must be designed in accordance with the City's Architectural Design Standards. The revised provided elevations indicate a building mainly composed of stone and metal panels with EIFS accents.
11. **Area on the north end of site.** There appears to be a large area of open grass at the rear of the site. **This area should be made into a more functional area, perhaps as an outside gathering space for employees during their lunch hour.** The applicant should consider installing some additional landscaping, benches, picnic tables, etc. in order to better utilize the space.
12. **Signs.** (*Section 138-10.302*). A note has been included on the site plan indicating that all signs must meet *Chapter 134* of the City Code of Ordinances and be approved under a separate permit issued by the Building Department.



DPS/Engineering
Allan E. Schneck, P.E., Director

JRB

From: Jason Boughton AC, Engineering Utilities Specialist
To: Kristen Kapelanski, AICP, Manager of Planning
Date: September 24, 2019
Re: Lake Michigan Credit Union, City File #19-020, Section #3
Site Plan Review #4

Approved

Engineering Services has reviewed the site plan received by the Department of Public Services on September 17, 2019 for the above referenced project. Engineering Services does recommend site plan approval with the following comments:

Storm Sewer

1. Callout the pretreatment device upstream of the underground detention basin on all pertinent sheets.
2. Provide additional storm sewer near the west property line to maintain all drainage onsite.

The applicant will need to submit a Land Improvement Permit (LIP) application with engineer's estimate, fee and construction plans to commence the construction plan review process.

JRB/md

c: Allan E. Schneck, P.E.; DPS Director
Paul Davis, P.E., Deputy Director/City Engineer; DPS
Tracey Balint, P.E., Public Utilities Engineer Mgr.; DPS
File
Keith Depp, Project Engineer; DPS
Jenny McGuckin, Right-of-way/Survey Technician; DPS
Paul G. Shumejko, P.E., PTOE, Transportation Eng. Mgr.; DPS

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PARKS & NATURAL RESOURCES DEPARTMENT
Ken Elwert, CPRE, Director

To: Kristen Kapelanski
From: Matt Einheuser
Date: September 24, 2019
Re: Lake Michigan Credit Union – Review # 4
File #19 - 020

Approve; No further comments at this time

ME/ms

Copy: Maureen Gentry, Economic Development Assistant



BUILDING DEPARTMENT
Scott Cope

From: Mark Artinian, R.A., Building Inspector/Plan Reviewer
To: Kristen Kapelanski, Planning Department
Date: October 2, 2019
Re: Lake Michigan Credit Union
310 W Tienken Rd.
Sidwell: 15-03-451-029
City File: 19-020

The Building Department has reviewed the revised Site Plan Review documents dated September 17, 2019 for the above referenced project. Our review was based on the City of Rochester Hills' Zoning Ordinance, the 2015 Michigan Building Code and ICC A117.1 -2009, unless otherwise noted.

Approval is recommended.

The following issues should be addressed in the construction documents submitted for building permit review:

General:

1. When establishing grade elevations around the buildings please consider that landscape areas adjacent to buildings shall pitch away from the foundation at a 5 percent slope for a minimum of 10 feet from the foundations. Impervious surfaces within 10 feet of the building should be sloped at a minimum 2 percent slope.
2. Provide screening for any roof top unit equipment if applicable.
3. Please address items 1-8 the attached Commercial Site Plan Review Checklist when submitting drawings for building permit review.

If there are any questions, please call the Building Department at 248-656-4615. Office hours are 8 a.m. to 4:30 p.m. Monday through Friday.



FIRE DEPARTMENT

Sean Canto

Chief of Fire and Emergency Services

From: Lee Mayes Captain/Assistant Fire Marshal
To: Planning Department
Date: October 8, 2019
Re: Lake Michigan Credit Union

SITE PLAN REVIEW

FILE NO: 19-020

REVIEW NO: 4 - Revised

APPROVED X

DISAPPROVED _____

The Fire Department recommends approval of the above reference site plan contingent upon the following conditions being met:

1. The required fire flow has decreased from 2250 GPM to a new fire flow requirement of 1750 GPM. Provide documentation, including calculations that a flow of 1750 GPM can be provided. *IFC 2006 508.4*
 - Flow test information can be obtained by contacting the Rochester Hills Engineering Department at (248) 656-4640.
2. Where a fire hydrant is located on a fire apparatus access road, the minimum road width shall be 26 feet. *IFC 2006 D103.1*
 - Shifting the building closer to Tienken Road has created a conflict with the existing fire hydrant located adjacent to the drive-thru lanes. The Fire Department recommends relocating this fire hydrant west of the drive-thru lanes to provide the appropriate accessibility and working area during an emergency.

Lee Mayes
Captain/Assistant Fire Marshal

Lake Michigan Credit Union

Lake Michigan Credit Union is fundamentally different than a bank, both in our structure and mission. Our goal has always been to do what is best for our members. This approach guides every decision we make and every service we offer. As a credit union, our goal is not to generate profits for shareholders, it is to improve the lives of our members. That's why LMCU is rated #1 in the nation for Return of Member by Callahan & Associates, meaning we give back more to our members in the form of higher rates when they save and lower rates when they borrow.

Credit unions share a common approach, but we are different from other credit unions. We have nearly half a million members who trust us with nearly six billion of their dollars. We have a far more robust suite of personal, insurance and business services, technology and career opportunities than most credit unions. From lives and homes to businesses and livelihoods, we help our members grow and protect what is important to them.

Our History

At LMCU, the emphasis on delivering real value to our members has been job one, since day one.

When schoolteacher Lloyd F. Hutt opened the doors of his depression-era home and created a new business, he opened a new chapter in West Michigan banking. Pooling the money of 13 fellow visionary teachers, Hutt created Grand Rapids Teachers Credit Union, which began operations right out of Hutt's own home. Eighty years later, Hutt would scarcely recognize the expansion of his homegrown company. Decades of steady growth, strategic mergers and the addition of several major service lines have transformed Hutt's business in ways he could have never foreseen. Lake Michigan Credit Union is now the largest financial institution headquartered in West Michigan.

1933 – The credit union was founded in October of 1933 by Lloyd F. Hutt, a Grand Rapids school teacher. Motivated by the shortage of money during the Depression, 13 enterprising teachers pooled their resources and organized Grand Rapids Teachers Credit Union. Lloyd F. Hutt operated Teachers Credit Union from his home.

1959 – With more than 1,000 members and over \$1 million dollars in assets Grand Rapids Teachers Credit Union moved out of Lloyd Hutt's home into its first building, an office located at 2424 South Division Street.

1971 – With over \$10 million in assets, Grand Rapids Teachers Credit Union opened its Michigan Street office. Also, GRTCU began its service of managing other credit unions: Food Marketers, Health Care and Saint Mary's Hospital.

1992 – Grand Rapids Teachers Credit Union assets passed \$120 million with membership approximately 33,000. Assets for the managed credit unions passed \$40 million. Lake Michigan Credit Union acquires Aquinas College Credit Union.

June 1996 – Total Lending Center is opened, along with offering 24-hour, 7 days a week lending service. GRTCU is also now on the Internet.

November 1996 – Food Marketers Credit Union changed its name to Alliance Credit Union. CU Check Card is introduced.

January 1997 – GRTCU acquires Blodgett Hospital Credit Union.

September 1997 – PC Home Banking is introduced.

August 1998 – Credit Union Corporate Center opens at 3809 Lake Eastbrook Boulevard. New telephone system is in place.

July 1999 – Implemented Internet Home Banking for membership. Installed a Local Area Network (LAN) in our corporate center.

August 1, 1999 – Blodgett Hospital Credit Union merged into Health Care Credit Union.

August 31, 2001 – Consolidation of the managed credit unions (referred to as CU Financial Group) into one credit union. We are now exclusively Grand Rapids Teachers Credit Union.

March 1, 2002 – The Lake Michigan Credit Union name and logo were adopted March 1, 2002. Formerly Grand Rapids Teachers Credit Union, LMCU is the result of the consolidation of the credit unions which made up the CU Financial Group: Grand Rapids Teachers, Health Care, Alliance, and Saint Mary's Hospital. The credit union charter is changed to a community charter serving those who live, work, worship or attend school in Kent, Ottawa, Muskegon and Allegan Counties. Data processing system is now with Symitar.

January 1, 2003 – LMCU acquired Grand Shore Credit Union in Grand Haven.

July, 2008 – Lake Michigan Credit Union celebrated its 75th Anniversary by holding a contest for members with a grand prize of \$7500.00 awarded. The credit union's charter changed again in July 2008 to expand membership to those who live, work, worship, or attend post-secondary school in 36 Michigan counties.

June, 2010 – Kalamazoo-based Citizens Credit Union merged into LMCU.

2015 – LMCU expands to serve portions of southwest Florida.

2016 – Reached \$4.0 billion in assets and became the largest credit union in Michigan.

2018 – LMCU reached 400,000 members and 5.46 billion in assets. Later in this year, Encore Bank is to become part of Lake Michigan Credit Union.