DEVELOPMENT IMPACT STATEMENT
FOR
PROPOSED BANKFIVE PARKING LOT AND DRIVE THRU IMPROVEMENTS
160 COUNTY STREET
NEW BEDFORD, MA 02744

PREPARED FOR:

FALL RIVER FIVE CENTS SAVINGS BANK dba BANKFIVE
79 N. MAIN STREET
FALL RIVER, MA 02720

PREPARED BY:

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JANUARY 22, 2018

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1.0 INTRODUCTION

It is proposed to improve an existing parking lot and drive thru at BankFive at 160 County Street in New Bedford which requires Site Plan Review from the Planning Board. One element of the submittal package is a Development Impact Statement. This document has been prepared to satisfy that requirement.

2.0 EXISTING CONDITIONS

The site is a 19,567 square foot parcel at the northeast corner of the intersection of County Street and Rivet Street in New Bedford. The street address is 160 County Street and it is referenced as New Bedford Assessor's Map 30, Lots 247 and 320. The southern portion of the site is a bank with ancillary parking and a two lane drive thru. The site was first developed in 1925 as Luzo Community Bank. The bank has an ATM in the front vestibule but there is no drive-up ATM. It has two drive thru lanes for vehicles but there is no bypass lane. There are 6 substandard regular parking spaces and one substandard handicap space.

The northern portion of the site formerly contained a tenement building with a parking lot to the east. The tenement has been razed and the lot has been vacant since.

3.0 PROPOSED DEVELOPMENT

It is proposed to add a drive thru ATM which will be serviced by the southernmost drive thru lane. In addition, it is proposed to have two teller serviced drive thru lanes with a bypass lane. The existing canopy will be replaced with a slightly larger canopy. The parking area to the west of the building will be reconfigured to provide eight standard parking spaces and one handicap space. The site features will be brought into compliance with MA Architectural Access Board regulations. At the northeast corner of the site, an additional nine parking spaces will be constructed. Landscaping will be provided throughout the site.

4.0 ZONING COMPLIANCE

The proposed improvements will comply with all relevant zoning requirements. A zoning summary table is presented on the cover sheet of the site plans that accompany this report. The required parking is based on 4,550 SF building / 200 SF/space = 23 required spaces. Eighteen parking spaces will be provided on the subject site and five exist in the parking lot that BankFive owns across County Street.

5.0 SUPPORT SYSTEMS

The building is heated with number 2 fuel oil which is supplied from a tank in the basement. No additional fuel storage is proposed at the site. Fire Station #11 is less than one mile from the site, therefore, emergency response should not be an issue.

The presence of an improved parking lot will not have any affect on recreation or schools.

6.0 COMPLIANCE WITH SITE PLAN REVIEW STANDARDS

Section 5470 of the New Bedford zoning ordinance prescribes specific Site Plan Review design requirements. This section presents how each of these design standards are being met:

6.1 Earthworks

The proposed grading for the site requires importing approximately 400 cubic yards of gravel required to be placed immediately beneath the pavement. No other imported soil is anticipated.

6.2 Pedestrian and Vehicular Safety

The site will be accessed by a proposed driveway and ample parking will be provided. A sidewalk will provide safe pedestrian access from the street to the building. The west entrance to the building has a handicap ramp. The one handicap space that is required will be closest to the bank entrance.

Historically, banks had periods of high traffic and high parking demand due to people cashing their paychecks, and making deposits during limited bank hours. Today, with automatic paycheck deposits, regular use of credit and debit cards and 24 hour ATMs, there is a paucity of traffic and a low parking demand. It is not anticipated that there will be any increase in traffic. The improvements are being made for the convenience of the existing customer base. Therefore, a traffic impact and access study should not be required.

6.3 Scenic Views

The proposed parking lot will not obstruct any scenic views from publicly accessible locations.

6.4 Visual Intrusion

The parking lot has been layed out so as not to be visually intrusive to any public way and residentially used or zoned areas. Landscaping will be provided around the perimeter of the site.

6.5 Off-Site Glare

The proposed parking has been designed so as to prevent glare. The parking lot lighting will be dark sky compliant and will shine downward in order to prevent off-site glare.

6.6 Character, Material and Scale of Building

This is not applicable since there is no proposed building.

6.7 Water Contamination

The stormwater will be passed through a Stormceptor brand stormwater treatment system, thereby assuring proper water quality. Infiltration is proposed and has been sized to store and infiltrate the

runoff from the 25-year design storm on newly added impervious area.

6.8 Zoning Compliance

The site design complies with all relevant zoning ordinance provisions in the mixed-use business district.

6.9 Public Ways

The proposed use will not damage any public way.

6.10 Internal Vehicle Circulation

The proposed driveways have been layed out in order to promote orderly and reasonable internal circulation within the site so as to protect public safety.

7.0 STORMWATER STANDARDS

The Massachusetts Department of Environmental Protection (MassDEP) issued the Stormwater Management standards. The goal of these standards is to improve water quality and address water quantity problems, which are sometimes caused by development projects, through the implementation of performance standards for stormwater management. The project was designed to meet and exceed all relevant standards. The following section describes how each of these standards will be achieved on this project by incorporating Best Management Practices (BMPs) into the design.

7.1 UNTREATED STORM WATER - Standard 1

Standard 1 recommends that no new stormwater conveyance, such as storm drain outfalls, discharge untreated stormwater directly to wetlands or waterways of the Commonwealth. Flows from woods, fields and other undeveloped areas are to be considered uncontaminated, however, runoff from paved parking surfaces should receive treatment prior to discharge. The existing roof, pavement and slab discharge to the existing municipal drainage system with no treatment. The storm runoff from increased paved and landscaped areas will be passed through a Stormceptor brand stormwater treatment system before being discharged. As such, DEP Standard 1 will be satisfied.

7.2 POST DEVELOPMENT PEAK DISCHARGE RATES - Standard 2

Standard 2 prescribes that stormwater management systems be implemented in order to ensure that post-development peak rates of discharge do not exceed existing rates of runoff for standard 2-year and ten year design storms. In addition, the pre and post peak rates for the 100-year storm must be evaluated to assure that there will not be increased off-site flooding. The proposal is to infiltrate the runoff from the increase in the impervious area. Therefore, there will be no increase in the volume or peak rate of flow under developed conditions and DEP Standard 2 will be satisfied.

7.3 RECHARGE TO GROUNDWATER - Standard 3

The annual recharge from the post development site will be more than the annual recharge from the pre-development conditions. Standard 3 of the DEP Stormwater Policy prescribes that the stormwater runoff volume to be recharged to groundwater should be determined using existing soil. The DEP Stormwater Policy requires that a certain volume of runoff be infiltrated to groundwater based on the type of soil present and the amount of impervious area being generated by the proposed development. The runoff from the increase in impervious area will be stored and infiltrated. Standard 3 will be met.

7.4 REMOVAL OF 80% OF TOTAL SUSPENDED SOLIDS - Standard 4

Conducting the storm flow from the pavement through a Stormceptor brand stormwater treatment system will assure that Standard 4 will be met.

7.5 USES WITH HIGHER POTENTIAL POLLUTANT LOADS - Standard 5

The proposed development is not one that has potential for higher pollutant loads, therefore, DEP Standard 5 will be met.

7.6 CRITICAL AREAS - Standard 6

Standard 6 of the DEP Stormwater Policy seeks to protect critical areas. Critical areas are specifically designated Outstanding Resource Waters such as shell fish beds, swimming beaches, cold water fisheries and recharge areas for public water supplies. Such areas require the use of specific BMP's, however, the proposed project will not discharge to any of these areas, therefore, this standard does not apply.

7.7 REDEVELOPMENT OF PREVIOUSLY DEVELOPED SITES - Standard 7

Standard 7 applies to sites which have been previously developed and are being redeveloped. Diminished performance of BMPs is allowed in these areas. This project does fall into this category, however, all standards will be met.

7.8 EROSION AND SEDIMENT CONTROL - Standard 8

An Erosion and Sedimentation Control Plan has been developed for this project and is included in the construction drawings. These plans show the proposed locations for erosion control devices. The following supplemental provisions are also a part of this plan. A narrative is presented in Appendix B.

Erosion and Sediment Control measures which are proposed to be implemented during construction include the installation of filter mitts and silt fencing which has the bottom 6 inches buried in the ground. Any extra excavated soil which is not used to bury the base of the fence will be cast up gradient of the silt fence.

- Silt fencing, wood strand berms and Sediment Filter Mitt Berm, where installed, shall be

inspected after every major rainfall runoff event (over ½ inch depth of precipitation). All damaged or misaligned berm shall be immediately repaired. Silt shall be immediately removed from all areas of the berm when depth of accumulation reaches six inches.

- All exposed construction areas will be stabilized upon completion in order to minimize the time that these areas are unstabilized.

With the full impact of the measures presented on the Erosion Control Plan, along with the provisions stipulated above, Standard 8 will be satisfied.

7.9 OPERATION AND MAINTENANCE PLANS - Standard 9

Standard 9 of the DEP Stormwater Policy prescribes the adoption of a formal Operation and Maintenance Plan to ensure that the stormwater management systems function properly as designed. The following is the proposed Operation and Maintenance Plan for the proposed parking and drive thru improvements:

- Owner: Fall River Five Cents Savings Bank dba BankFive
  79 N. Main Street
  Fall River, MA 02720
- Parties responsible for Operation and Maintenance: Same as above

The stormwater management facilities were designed to require little or no intervention in operation and to require little or no maintenance once the project is built and stable vegetative cover is established. However, the drainage improvements shall be subject to the following maintenance schedule:

- Mowing: The field shall be mowed as needed during the growing season. Grass is to be cut to a height of no less than 1 inch.
- Debris: All debris and litter are to be removed from the site.
- Re-seeding: Areas that have excessive erosion or slumping are to be regaled and seeded (with canary grass or tall fescue grass) during the spring or fall growing seasons as needed.

A permanent Operation and Maintenance Program is enclosed in Appendix C.

7.10 STATEMENT OF COMPLIANCE - Standard 10

As presented above, this stormwater design meets all of the relevant standards contained in the DEP Stormwater Design Policy. An executed form certifying to this fact is attached in the Checklist for Stormwater Report which is enclosed as Appendix D and an Interim Illicit Discharge Statement is presented in Appendix E.

8.0 CONCLUSION

The proposed drive thru and parking lot improvements will enhance the site and better serve the bank's customers. The developed site will be privately owned and maintained. None of the property will become common or public land. Compliance with zoning standards is presented on the Zoning Summary Table which is presented on the Site Plan Review application form and on the cover sheet

of the plans. It is intended that construction will be completed in 2018.

APPENDIX A

ESTIMATED SITE COSTS

SITE WORK COST ESTIMATE
BANKFIVE PARKING LOT AND DRIVE THRU IMPROVEMENTS
160 COUNTY STREET, NEW BEDFORD, MA

1.	Demolition	$ 6,000
2.	Gravel Base	$10,000
3.	Fine Grading	$ 2,000
4.	Pavement	$25,000
5.	Sidewalk	$ 3,000
6.	Landscaping	$ 5,000
7.	Storm Treatment	$12,000
8.	Drainage	$ 5,000
	Total	**$68,000**

APPENDIX B

EROSION AND SEDIMENTATION CONTROL PROCEDURES

CONTROLS

Erosion and Sediment Controls

Soil erosion is the process by which the surface of the land is worn away by the action of wind, water, ice, and gravity. Natural or geologic erosion is a factor in creating the topographic features of the earth as we know it today. Except for some cases of shoreline and stream channel erosion, natural erosion occurs at a very slow and uniform rate. Accelerated erosion occurs when the surface of the land is disturbed and vegetation is removed by either natural forces or man's activities. Exposed, unprotected soil is then subject to rapid erosion by the action of wind or water. The erosive action of water can be separated into two categories: raindrop erosion which is the result of the vertical force of falling water; and sheet, rill, and gully erosion which are the result of the horizontal force of flowing water. Both forces detach and move soil particles.

During construction, the contractor is directed to comply with the precautionary measures provided in the contract documents, and to conduct construction activities in such a manner as to prevent damage or impairment to the environment. It shall be the contractor's responsibility not to undertake at any time, in any particular area, more than that magnitude of work which can be safely and adequately controlled by the forces at his disposal. Failure on the part of the contractor to cooperate with the responsible person to regulate the works set forth in the contract documents to successful completion, shall constitute grounds for suspension of construction activities of the contract. An emphasis shall be made to control erosion before it occurs. Upon completion of the project, no soil shall be left exposed (bare) in any of the construction areas of the site.

Erosion and Sediment Control Plan

To address the above issues, an Erosion and Sedimentation Control Plan has been developed which describes the potential for erosion and sedimentation problems on the project and explains and illustrates the measures which are to be taken to control those issues. The plan is implemented by the project contractor(s) based on requirements shown on the construction drawings and technical specification, as well as requirements detailed in permits which become part of the contract between the owner and contractor.

Erosion and Sediment Control Techniques

Erosion and sedimentation controls shall be employed to minimize erosion and transport of sediment into on-site and adjacent resource areas during the earthwork and construction phases of the project. The major erosion control techniques proposed include hay bale barriers, silt fence barriers, inlet sediment traps, a stabilized construction entrance, and erosion control matting. A detailed description of each technique is discussed below.

Temporary Erosion Control Measures

During construction activities, the following measures shall be employed to minimize the potential impacts to wetland and water resources within the project area from siltation and sedimentation. The erosion control measures are shown on the site plans.

Preservation of Natural Vegetation

Natural vegetation shall be preserved on site where possible. This measure will prevent erosion by providing continuous anchoring of the soil.

Drainage Swale Hay Bale Check Dams

Hay bales shall be placed across construction ditches during construction to limit the transport of sediment into drainage systems and waterways.

Silt Fences

Silt fences shall be placed at the limits of work where the slope is less than two percent. Typically, they shall be installed adjacent to resource areas, where soil will be exposed due to construction related activities, as depicted on the plans. The fence shall be placed in a sturdy, upright position and supported/anchored to withstand the forces of the elements and the circumstances of construction activities. The fence shall be installed in a manner that shall prevent runoff from passing over, under or around the fence (i.e. all of the runoff will pass through the fence). They shall be attached to posts (either steel or wood) in sufficient number to support the fence. The posts shall typically be placed 4 to 8 feet apart. It shall be the construction contractor's responsibility to maintain the fence in a functional condition throughout the duration of construction activities. The contractor shall also remove any large accumulations of sediment in a timely manner and dispose the material appropriately.

Hay Bales

Hay bales shall be placed, in conjunction with silt fences, at the limit of work on steep slopes only. Steep slopes for this project are those which are greater than two percent. The hay bales shall be staked with metal or wood stakes to anchor them to the ground. The contractor shall be responsible for maintaining the hay bales in good condition and replacing them as necessary. Bales that deteriorate and are no longer intact or that become plugged with sediment shall be removed and disposed. They shall be replaced with new hay bales installed as described above.

Erosion and Sediment Control - Maintenance

The general contractor shall have primary responsibility for implementing temporary and permanent controls described in the plan and shall be responsible for assuring contractor compliance with contract documents including all erosion and sediment control measures.

- The on-site contractor shall inspect sediment and erosion control structures weekly and after each rainfall event greater than ½ inch. Records of the inspections shall be prepared and maintained on site by the contractor (Attachment B-1).
- Silt shall be removed from behind barriers if greater than 6 inches deep or as needed to ensure the stability of the control device.
- Damaged or deteriorated items shall be repaired or replaced immediately after identification.
- The underside of hay bales shall be kept in close contact with the earth and reset as necessary.

Once construction in a particular area has been completed and the areas have been stabilized, these temporary devices shall be removed.

ATTACHMENT B-1

INSPECTION AND MAINTENANCE REPORT FORM AND POST-AUTHORIZATION RECORDS

STORMWATER POLLUTION PREVENTION PLAN
WEEKLY INSPECTION AND MAINTENANCE REPORT FORM

Inspector:_____ **Title**_____ **Date:**_____

Specific Site Location:_____

STABILIZATION MEASURES

AREA	INSTALLED? (Yes/No)	CONDITION OF STABILIZATION MEASURE
Silt Fences		
Sediment Filter Mitt Berm		
Stabilization for Stockpiles		
Seeding and Planting		
Geotextile Fabrics		

STABILIZATION REQUIRED:

_____

_____

_____

_____

TO BE PERFORMED BY: _____ **ON OR**

BEFORE:_____

Make note of the date and location of the following:

•The start of grading activities

•Temporary or permanent cease of grading activities

•Implementation of temporary stabilization

•Implementation of final stabilization

_____

_____

_____

STORMWATER POLLUTION PREVENTION PLAN
WEEKLY INSPECTION AND MAINTENANCE REPORT FORM
Continued

Weather information for the period since the last inspection (or since commencement of construction activity if the first inspection) including a best estimate of the beginning of each storm event, duration of each storm event, approximate amount of rainfall for each storm event (in inches), and whether any discharges occurred;

_____

_____

_____

Weather information and a description of any discharges occurring at the time of the inspection;

_____

_____

_____

Form A-III

STORMWATER POLLUTION PREVENTION PLAN (SWPPP)
INSPECTION CHECKLIST - TO BE COMPLETED BY CONTRACTOR

Inspected By:_____, **Title** _____ **Date:**_____

YES	NO	DOES NOT APPLY	ITEM
			Are the BMPs called for on the SWPPP installed in the proper location and according to the specification of the SWPPP?
			Are all operational stormwater inlets protected from sediment flow?
			Do any erosion/siltation control measure require repair or clean-out to maintain adequate function? If yes, indicate which ones.
			Are on-site construction traffic routes, parking, and storage of equipment and supplies restricted to areas specifically designated for those uses?
			Are the locations of temporary soil stockpiles or construction materials in approved areas?
			Do any seeded or landscaped areas require maintenance irrigation, fertilization, seeding or mulching?
			Is there any evidence that sediment is leaving the site?
			Is there any evidence of erosion on cut or fill slopes?
			Is there any evidence of sediment, debris, or mud on public roads at intersections with site access roads?
			Notes:
Action to be Taken:			

Note: See Page 13, Part 4 (Inspections) of the General Permit (Attachment "L") for additional inspection report requirements.

APPENDIX C

PERMANENT STORMWATER SYSTEM OPERATION AND MAINTENANCE PROGRAM