



CITY OF CONCORD
New Hampshire's Main Street™
Community Development Department
Planning Division

Staff Report for Planning Board

Meeting on September 17, 2025

Project Summary – Minor Site Plan and Architectural Design Review

Project: Credit union (2025-099)
Property Owner: GMX-RP-SCU-Concord, LLC
Applicant: Service Credit Union
Property Address: 285 Loudon Road
Tax Map Lot: 611Z 38

Determination of Completeness:

When determining the completeness of a minor site plan application, the Board shall consider the requirements of Sections 7.06, 15, and 36.14(1) of the Site Plan Regulations, the written recommendation of the Planning Division, and any written communications from the applicant, abutters, and parties of interest; **however, no hearing shall be opened nor shall testimony be received on a determination of completeness.** If it is determined that the application is complete, the Board shall then open the public hearing on the application.

Staff reviewed the application for completeness based upon the criteria of the Site Plan Regulations, and concluded that all criteria for completeness have been met, or will be met with granting of waiver requests, and that the application contains sufficient information and detail for a full review and action by the Board.

Based upon staff's review of the application, it is recommended that the Board move to:

- **Determine the application complete;**
- **State that the project does not meet the criteria for a development of regional impact per RSA 36:55; and**
- **Open the public hearing.**

The Board has 65 days within which to consider and act on the application once the application is determined complete, per RSA 676:4(I)(c). Provided the Board determines the application complete, the 65-day period shall commence on September 17, 2025, and end on **November 21, 2025**. If the applicant has not demonstrated compliance with the Site Plan Regulations by the end of the statutory timeline (**November 21, 2025**), the applicant may waive the requirement for Planning Board action within the 65-day time period and consent to an extension of the public hearing as may be mutually agreeable, or the Board may approve, approve conditionally, or deny the application based on the information provided at that time.

Project Description:

The applicant is seeking minor site plan and architectural design review approvals for the construction of a 2,466-square-foot credit union. The proposed construction will take place on Tax Map 611Z Lot 38,

addressed as 285 Loudon Road, in the Gateway Performance (GWP) District. The site has frontage on Old Loudon Road to the north. The site is bordered to the south, east, and west by the GWP District, and to the north by the Medium Density Residential District. The site does not contain any buildings, but does have asphalt paving, curbing, and landscaping, some of which will be removed as part of the proposed credit union construction.

Major site plan conditional approval (2017-31) was granted on September 20, 2017, for commercial development of several parcels that have since changed configuration due to a merger and a condominium subdivision. Final approval was subsequently obtained on January 30, 2018, resulting in the construction of a grocery store at 289 Loudon Rd as the first phase of the three-phase project. The two remaining phases were not completed, however, and pursuant to Section 11.10 *Phasing of Major Site Plans* of the Site Plan Regulations, no phase shall exceed two years in duration and in no case shall any phasing plan in total exceed six years (January 30, 2024). Accordingly, the phasing approval has expired.

Minor subdivision approval was granted on September 20, 2017, to create three condominium land units associated with commercial development. The condominium land unit plat was subsequently recorded in 2018 creating the three land units – 289 Loudon Road (Unit 1, grocery store ALDI), 287 Loudon Road (Unit 2, drive-through restaurant Raising Cane's), and the subject site of 285 Loudon Road (Unit 3, undeveloped).

Conditional approval (2022-40) was received on July 20, 2022, and final approval on December 5, 2022, for future construction of 6,150-square-foot multitenant retail building at 285 Loudon Road. A building permit application was submitted on September 12, 2023, for the approved multitenant building and expired. A building permit application for interior work for a mattress store was submitted on May 1, 2025, and was denied on May 14, 2024, because no building existed in which to perform the interior work. The site was sold to the current owner GMX-RP-SCU-Concord, LLC on April 2, 2025. The condominium land unit site is developed with parking and landscaping throughout all three land units, and buildings on lands units 1 and 2. The proposed project will make additions to the existing landscaping, revise the existing paved parking area to accommodate the credit union, and construct a building on the third and final land unit of the condominium plat.

Compliance:

The following analysis of compliance with the Zoning Ordinance and Site Plan Regulations is based on a 17-sheet civil plan set, dated August 7, 2025, prepared by Bohler Engineering; a trip generation letter, dated August 7, 2025, prepared by Bohler Engineering; a 3-sheet recorded non-residential condominium plan, number 201800001652, recorded January 31, 2018; a 5-sheet architectural plan set, undated, prepared by NES Group Architects; a 2-sheet existing conditions map, dated June 5, 2025, prepared by Control Point Associates, Inc.; a drainage memo, dated August 7, 2025, prepared by Bohler Engineering; and a sewer memo, dated August 7, 2025, prepared by Bohler Engineering.

1. Project Details and Zoning Ordinance Compliance:

Zoning District:	Gateway Performance (GWP) District
Existing Use:	No existing buildings
Proposed Use:	Credit union
Overlay Districts:	
Flood Hazard (FH) District	No
Shoreland Protection (SP) District	No
Historic (HI) District	No
Penacook Lake Watershed (WS) District	No

Aquifer Protection (AP) District No
Wetland: No
Wetland Buffer: No

Zoning Code Item	Required	Proposed
Minimum Total Area	---	---
Minimum Buildable Land	---	---
Minimum Lot Frontage	300 feet	547.33 feet (no change from existing – lot frontage based on recorded overall condominium plat, not individual land units comprising the overall condominium plat)
Minimum Front Yard	25 feet	
Minimum Rear Yard	25 feet	
Minimum Side Yard	25 feet	
Maximum Lot Coverage	85%	60.4% (after full development of all three land units of the condominium plat, including the proposed credit union)
Maximum Building Height	45 feet	
Off-street Parking	<p>Unit 1 – existing grocery store (289 Loudon Road) 1/250 square feet of gross floor area $19,054/250 = 76.2$ parking spaces</p> <p>Unit 2 – Raising Cane’s (287 Loudon Road) 1/75 square feet of gross floor area, plus 11 stacking spaces $3,404 \text{ plus } 499/75 = 52.04$ parking spaces, plus 11 stacking spaces</p> <p>Unit 3 – proposed credit union (285 Loudon Road) 1/200 square feet gross floor area, plus five stacking spaces per window/station $2,466/200 = 12.33$ parking spaces, plus 10 stacking spaces</p> <p>Total Required = 140.57 or 141, 10 stacking spaces for 285 Loudon Rd</p>	<p>141 parking spaces provided by and shared between 285, 287, and 298 Loudon Road via recorded condominium declaration (201800001653, Book 3584, Page 2338, 01/31/2018)</p> <p>10 stacking spaces provided for 285 Loudon Road</p>

Accessible Spaces	101 to 150 spaces in parking area = five required accessible spaces, one of which must be van accessible	Of the 141 spaces in the parking area, six are accessible and three of those are van accessible
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- 1.1 Per Section 29.2-1-2(a)(1) of the Zoning Ordinance, any person or entity which seeks to undertake new development within the City of Concord, shall pay impact fees to the City in the manner and in the amounts set forth in the ordinance. An applicant for the development of permitted nonresidential uses shall qualify for a waiver of the transportation facilities impact fees, but the waiver request must be received prior to the Clerk’s calculation of the impact fees. The official waiver request was received on August 27, 2025, and this issue is considered resolved.
- 1.2 The proposed use of a credit union is allowed in the GWP District as per Section 28-2-4 *Allowable Principal and Accessory Uses in Zoning Districts*. The site is not in any of the overlay districts listed in Article 28-3 *Overlay Districts*. All requirements of Section 28-4-1 *Dimensional Standards* are being met as noted in the table above. Section 28-4-2 *Buffer Requirements for Residential District Boundaries* has buffer requirements for nonresidential uses in nonresidential districts abutting residential districts. The required 15-foot-wide buffer is shown on the site plan and the landscaping plan, and compliance with the buffer planting requirements is addressed further in the staff report under Item 3. An analysis of compliance with Article 28-7 *Access, Circulation, Parking and Loading* is also provided under Item 3 of the staff report.
- 2. General Comments:**
 - 2.1 Per Section 6.01(4), staff was unaware of any nonconformities with the Zoning Ordinance at the time the abutter notifications were mailed.
 - 2.2 Per Section 6.01(5), a completed conditional use permit application if required shall be made at the same time as the site plan application; however, no conditional use permits are required for this project.
 - 2.3 Per Section 12.01 *Research*, applicants are responsible for familiarizing themselves with all city, state, and federal regulations relative to zoning, site plan design and approval, land sales, utilities, drainage, health, buildings, roads, and other pertinent data so that the applicants are aware of the obligations, standards expected, and documents to be submitted.
 - 2.4 Per Section 25.01 *Nonmunicipal Utilities General Requirements*, the applicant is responsible for all coordination with the utility companies to ensure that utilities are installed in accordance with the Board-approved plans. Staff recommends that the applicant coordinate with all nonmunicipal utilities providing services to the site to ensure the existing services are adequate. Any changes to the utilities after the Board’s conditional approval will require either administrative approval or an amendment to the conditional approval depending upon the changes proposed.
 - 2.5 As outlined in the submitted trip generation letter, the proposed credit union is expected to generate a total of 24 trips in the AM peak hour, 51 trips in the PM peak hours, and 65 trips on the Saturday midday peak hour upon completion of the credit union. Normally the expected traffic activity would require a traffic study under Section 32.01 of the Site Plan Regulations. However, as previously noted in the project description, this overall condominium plat was already approved, and largely developed, with a previous traffic study. In the previous traffic study, the use for land unit 3 was designated as retail use, generating more trips than the proposed

credit union. The credit union has a reduction in trips, as evidenced by the submitted trip generation letter, thus there is no need for a traffic study.

- 2.6 The Assessing Department commented that the subject property is shown as unit #3 on the recorded condominium plan, but the actual map and lot number is just 611Z 38, not 611Z 38/3.
- 2.7 The project is located in that portion of Concord known as the Heights, and which is supported by the Steeplegate Mall municipal pump station. Steeplegate Mall municipal pump station has limited capacity. Presently, the City is undertaking two capital improvement projects (CIP #91 and CIP #275) at a cost of over \$25 million to replace the existing pump station, together with two miles of sewer main, to expand sewer capacity to support this area of Concord. The capital improvement projects are tentatively scheduled to begin in spring of 2026 and will take approximately 18 months to complete.

A sewer connection permit was previously issued for this particular site on November 13, 2017, allocated a total capacity of 6,469 gallons per day (GPD) for this condominium land unit, as well as the associated Aldi and Raising Cane's condominium land units, combined. The Engineering Services Division provided the following comments regarding sewer capacity: The sewer memo provided by Bohler Engineering states that the estimated sewer flow for the proposed building is 80 GPD and the previously allocated flow based on the overall development approved in 2017 and 2022 is 713 GPD for this land unit; therefore, the memo concluded that there is available sewer capacity for the proposed project. The City reviewed the overall development flows and the sewer memo for accuracy. Based on Bohler's documentation submitted for the Raising Cane's project, the Aldi supermarket flow is 217 GPD and the estimated Raising Cane's flow is 2,384 GPD. With an estimated 80 GPD for this project, the total flow for the development is well below the 6,469 GPD approved for the development in 2017 and 2022. Accordingly, the Engineering Services Division concludes that currently there is sufficient sewer capacity available for this project in accordance with the previously issued sewer connection permit for the three-land-unit condominium development.

- 2.8 The Fire Department and General Services Department had no general comments.

3. Site Plan Regulations Determination of Completeness:

The items below are missing from the submittal and **the Site Plan Regulations REQUIRE the items for the application to be deemed complete (unless a waiver from the requirement is otherwise approved).**

- 3.1 The application, with the waiver requests, provides all the information required to deem the application complete.

Site Plan Regulations Compliance:

The application was found to be compliant with all other sections of the Site Plan Regulations, except as listed below, noting that the items below are missing as required for full compliance but are **not required to deem the application complete.**

- 3.2 Section 18 *Parking Lot Design Standards* requires certain information be shown, as well as requiring that parking lots shall be constructed as set forth in both Article 28-7 of the Zoning Ordinance and the Construction Standards and Details. All required information is present except as follows:

- 18.09 *Parking Lot Markings and Signage.* Requires parking spaces, stacking lanes, entry and exit drives, and direction of traffic flow being appropriately demarcated with pavement marking and signs. Sheet C301 shows all required items but the demarcation of direction of traffic flow for the main drive aisle, and such demarcation needs to be added for compliance with this section.
- 18.11 *Perimeter Buffers.* Sheet L101 states that the buffer option is option number 3 but does not state or note, and show in the plan view, how the evergreen and deciduous trees and shrubs requirements are being met. There is a stated 3,333-square-foot buffer, which yields a requirement of 8 trees (3,333 divided by 400 = 8 with 60% (or 5) deciduous and 40% (or 3) evergreen) and 83 shrubs (3,333 divided by 40 = 83 with 60% (or 50) evergreen and 40% (or 33) deciduous). The chart states 8.3 trees are required in the buffer, with 20 being provided, but the plan view does not identify 20 trees, nor does it identify the existing vegetation as a deciduous or evergreen tree to show compliance with this requirement. The chart states 10 shrubs are required in the buffer, where 83 are actually required, and the plan view does not show the required shrubs, with 50 being evergreen and 33 being deciduous. The plan view also does not show and label the length and width of the buffer. The existing fence is shown, but the height and type of fence is not labeled as required. All shrubs planted in the buffer area must be at least four feet in height at the time of planting. The plant schedule shall be revised for any shrub to be planted in the buffer to state “48 inches” in the size column. Shrubs planted outside of the buffer area do not have a size minimum, so differentiating the planting area of the shrubs in the plant schedule may be necessary if smaller shrubs are planted in areas outside of the buffer area. All deciduous trees planted in the buffer area must be at least 12 feet in height at the time of planting, and evergreen trees planted in the buffer area must be at least 8 feet in height at the time of planting. The plant schedule shall be revised to show deciduous trees in the buffer with a size of 12 feet in height and evergreen trees in the buffer with a size of 8 feet in height at the time of planting. Deciduous trees outside of the buffer area shall have a planting size minimum of 2.5-3” caliper.
- 18.16 *Restrictions in Required Landscape Areas.* Perimeter landscaped areas, interior parking lot landscaped areas, and residential district buffers are required landscaped areas. Any landscaping outside of these areas is not required. Non-organic mulch, stone, or landscape fabric is not allowed in any of the required landscape areas. This project has required perimeter landscaping and residential district buffer landscaping, but no required interior parking lot landscaping. Sheet L101 shows all organic materials in both the perimeter and buffer landscaped areas, and to ensure continued compliance with this section during installation of landscaping, a note needs to be added to the general notes stating that non-organic mulch, stone, or landscaped fabric is not allowed in the perimeter landscaping area or the 15-foot-wide buffer area.
- 18.17 *Tree Plantings.* Sheet L101 does not list the required calculations of one tree being planted for each 1,000 square feet of proposed parking area including spaces, internal landscape islands, access aisles, driveways, fire lanes, and other vehicular circulation areas, nor does it depict the required tree plantings in the parking area to meet the requirement. A **waiver is requested** to reduce this number to one tree being planted for each 2,000 square feet of parking area including spaces, internal landscape islands, access aisle, driveway, fire lanes, and other vehicular circulation areas, and sheet L101 shows a

requirement of five trees in the chart. However, the plan view only shows three trees being planted around the parking area. Provided the waiver is approved, an additional two trees need to be planted in the perimeter parking landscaped area. If there are existing trees in the perimeter parking area that are being used to meet the five-tree requirement, they shall be identified as a tree to meet the five-tree requirement, along with their species. Existing trees preserved on the site may count on a one-for-one basis when located within 20 feet of the parking lot, access aisle, or driveway.

- 18.20 *Construction Standards.* Parking lots shall be constructed as set forth in Article 28-7 of the Zoning Ordinance and the City's Construction Standards and Details. To ensure continued compliance with this section throughout construction, a note needs to be added to all three of sheets C301, C303, and C402 stating that the parking lot shall be constructed in accordance with the Zoning Ordinance and City's Construction Standards and Details and that a waiver from the Planning Board is required for any deviations.
- 18.21 *Snow Storage.* Requires that provisions shall be made for snow storage in the design of all parking areas. The required snow storage area is not shown on sheet C301. If the project is utilizing a snow storage area from Raising Cane's or Aldi, any such arrangement shall be specified on sheet C301.
- 18.22 *Grades.* To ensure compliance with this section, a note needs to be added to all three of sheets C301, C303, and C402 stating that the slopes of parking spaces shall not exceed 5% in any direction.
- 3.3 Section 21.05 *Design Standards* requires that all sidewalks, both on the site and off the site, shall be constructed in conformity with the City's Construction Standards and Details, including minimum width of five feet exclusive of curbing, a maximum transverse slope of 2%, sloping towards the street, driveway, or parking area, with all measurements taken from the top of the granite curbing, and an accessible route from the building entrance to a public sidewalk. While the current plan set complies with these requirements, to ensure continued compliance through to the completion of construction, add a note to both sheets C301 and C402 stating that all new sidewalks shall comply with the City's Construction Standards and Details, including specifically noting that all new sidewalks shall comply with Section 3.02.D and Section 3.03.M, N, and O, of the City's Construction Standards and Details; shall be a minimum of five feet in width, exclusive of curbing; shall have a maximum transverse slope of 2%, sloping towards the street, driveway, or parking area; and that an accessible route shall be provided from the building entrance to a public sidewalk that meets federal standards for an accessible route to the public way.
- 3.4 Engineering Services Division notes that the submitted set is not fully compliant with the Site Plan Regulations or the City's Construction Standards and Details and shall be revised as follows for compliance:
- a. General
 - i. Sheets C-101, C-202, C-301, C-302, C-303, C-402, C502, and C-801 all list within the plan view the note with the ownership information as GMX-RP-Concord, LLC. The City's assessing data, however, shows the owner is Kasada, LLC. Provide confirmation that Kasada, LLC no longer has ownership of the site, or correct the ownership information on all plan sheets.
 - b. Sheet C-101

- i. The lighting notes and details sheet is listed in the sheet index, but not included.
- ii. In the title block at the top of the sheet, the property is listed as Map #611Z, Lot #38, Unit #3; however, the City’s assessing data lists the parcel as Map #611Z, Lot #38. This needs to be corrected in the title block on the right side of all the sheets.
- iii. Confirm ownership. Under the location plan, the property owner is listed as GMX-RP-Concord, LLC. According to the City’s assessing data, the owner is Kasada, LLC. This is listed correctly on the right side of the sheet.
- iv. In the sheet index, the lighting plan is listed as sheet L-202, but the actual sheet is labeled as L-201. In the sheet index, the lighting notes and details is listed as sheet L-203; however, the actual sheet is labeled as L-202.
- v. In the sheet index, the boundary, topographic, and utility survey (by others) is listed as two sheets, but three sheets have been added to the end of the plan set.
- c. Sheet C-102
 - i. Include the erosion control line types and hatches on the legend. Ensure all line types and hatches shown in the plan view are located on the legend.
- d. Sheet C-202
 - i. Show the entire existing curbed island along the drive entrance on the south side of the site to clarify the drive into the site. It is cut off by the viewport boundary.
 - ii. Within the plan view, the boundary line data has two bearings – one with (SP) and one with (D). Add a note describing the meaning of these abbreviations.
- e. Sheet C-302
 - i. Provide details in the detail sheets for the following: transformer pad, prop. Concrete pad, prop. 6’ vinyl fence, and the prop. stamped concrete pad.
 - ii. Label the asphalt radius line that crosses from unit 2 into unit 3 on the northeast portion of the site. Clearly depict designs and proposed details regarding how the drive aisle between the site and Raising Cane’s will look and be differentiated.
 - iii. Show pedestrian access to the trash enclosure.
 - iv. Include the site address within the footprint of the building.
- f. Sheet C-402
 - i. Spot grades show 0.5’ from the top of curb to the flowline. Change the curb from 6 inches to 5 inches sloped granite curb, per Section 3(2)(C) of the City’s Construction Standards and Details.
- g. Sheet C-502
 - i. Label the existing fire hydrant in the Old Loudon Road right-of-way.
 - ii. Show how the proposed transformer will connect to existing power supply. Add a note stating whether or not there will be additional buried conduit. If there is additional, clearly depict and label it.
 - iii. As shown, the water and storm lines connecting to the building cross over each other. Such crossing is not allowed.
 - iv. Revise the six-inch sewer line slope from 0.5% to a minimum of 1.0%, per Section 4(3)(B)(14)(b) of the Construction Standards and Details.
 - v. The existing outlet for SAN-10 is labeled as 8 inches, where the pipe is actually 6 inches.

- vi. Confirm with the fire marshal requirements for fire suppression and provide notes accordingly on the utility plan regarding such requirements. Also, clearly depict and label any system elements that are required.
 - vii. The existing water main needs to be updated to show how it was installed for Raising Cane's at 287 Loudon Road. This as-built information may be obtained from the Raising Cane's contractor.
 - viii. Extend the existing water main from 287 Loudon Road towards the proposed building and cap it. Show the two-inch water service with a shut-off valve coming off the extended main.
 - h. Sheet C-601
 - i. In the proposed drainage profile at Station 0+53, revise "wye" to "tee wye" and provide Detail SS-1 for it. At Station 0+65, the profile shows "Approx. Location of Electric & Telecom Conduit"; however, this crossing is not shown on plan view and needs to be.
 - ii. There are two "Proposed Drainage Profile(1)s." Revise one of them to be a profile for storm line A-11.
 - iii. In the proposed sewer profile, add PVC to the pipe material type, pursuant to Section 4(2)(C)(1) of the City's Construction Standards and Details.
 - iv. Show the existing water line from the Raising Cane's project, since its location was adjusted during Raising Cane's construction.
 - v. Minimum slope for six-inch sewer pipe is 1% per Section 4(03)(B)(14) of the City's Construction Standards and Details and shall be revised accordingly.
 - vi. Show and label the material of the two-inch water service (copper).
 - i. Sheet C-803
 - i. Show the erosion control line types and hatches on a legend.
 - ii. For compliance with Sections 27.09(2), (3), and (5), add a note stating that disturbed areas remaining idle for more than 21 days shall be stabilized, including soil stockpiles; all disturbed land shall be covered with loam a minimum depth of 6 inches; and the site shall be stabilized under the conditions of a 10-year storm.
 - j. Sheet C-901
 - i. On the stop bar detail, revise the stop bar width from 12 inches to 18 inches, pursuant to the Concord stop bar detail on this sheet.
 - ii. On the Concord sloped granite curb detail, revise the distance to the sawcut line from 18 inches to 24 inches, pursuant to Detail C-2.
 - k. Remove the monolithic curb and sidewalk detail since it is not allowed pursuant to Section 3(2)(C) of the City's Construction Standards and Details and replace with the appropriate detail from the City's Construction Standards and Details.
 - l. Sheet C-902
 - i. Place Detail SD-12 on this sheet showing a storm cleanout.
- 3.5 To ensure continued compliance with Section 25 *Nonmunicipal Utilities*, a note shall be added to sheet C301 stating the following: *The applicant is responsible for all coordination with the utility companies to ensure that nonmunicipal utilities are installed in accordance with the plans approved the Planning Board pursuant to the Site Plan Regulations. All utility facilities shall be located underground through the proposed development with existing utility facilities located above ground being removed and placed underground except where existing on public streets and rights-of-way. All service connections shall be constructed to the standards contained in the City's Construction Standards and Details and established by the private utility company.*

- 3.6 Section 26.01 *Residential District Boundaries* requires providing buffer areas as set forth in Section 28-4-2 of the Zoning Ordinance. The plan view on sheet L101 does not illustrate, label, or depict how the buffer option 3 is being met for the shown 15-foot-wide residential district buffer along the project’s northerly boundary, nor does the plant schedule or chart note or state how buffer option 3 is being met. Sheet L101 shall be revised accordingly.
- 3.7 Section 26.02 *Mechanical Equipment* requires that all rooftop and ground-mounted mechanical equipment is provided with full screening from abutting properties and public rights-of-way. It is unclear from the submitted information if the project is complying with this requirement in that no information is provided as to proposed rooftop and/or ground-mounted mechanical equipment, or lack thereof. Notes regarding rooftop and ground-mounted mechanical equipment need to be added to sheet C502 stating that no rooftop or ground-mounted mechanical equipment is proposed. Alternatively, if rooftop or ground-mounted mechanical equipment is proposed, such equipment must be shown on sheet C502 or sheet C301, along with the required screening method shown and labeled with dimensions. Sheets C301 and 502 shall be revised accordingly.
- 3.8 It is unclear from sheets L101 and L102 if full compliance with Section 27 *Landscaping* is being achieved. The sheets shall be revised to ensure and show compliance with the following:
- | | |
|----------|--|
| General | Revise note 5 of the general landscape notes on sheet L101 by deleting “MUNICIPAL ENGINEER” and adding “CITY PLANNING DIVISION THROUGH THE ADMINISTRATIVE APPROVAL PROCESS” |
| 27.03 | <i>Landscape Plans.</i> Sheet L102 shows the planting details, but the details provided are not from the Construction Standards and Details as required. Remove the tree planting detail, the shrub planting detail, and the groundcover planting detail, and replace with details L-1, L-4, and L-5, respectively, from the Construction Standards and Details. Also add details L-2 and L-9. If evergreen trees are added to the planting plan, add detail L-4. Ensure that none of the notes on L101 or L102 conflict with any of the requirements in the details or Section 8 of the City’s Construction Standards and Details and revise accordingly. |
| 27.06(5) | <i>Underground Utilities.</i> Prohibits planting of trees within 10 feet of existing or proposed underground utility lines. Add a note 7 to the general landscape notes on sheet L101 that states that no trees shall be planted within 10 feet of existing or proposed underground utility lines. |
| 27.07(1) | <i>Tree Plantings.</i> Deciduous trees, other than buffer deciduous trees, must have a caliper no less than 2 ½ inches at the time of planting. Evergreen trees, other than buffer evergreen trees, must have minimum height of six feet at the time of planting. Review the plant schedule for all deciduous and evergreen trees to be planted outside of the residential district buffer to ensure the minimum sizes at the time of planting are accurately portrayed, and update plans accordingly. |
| 27.07(4) | <i>Biodiversity.</i> Requires that no more than 25% of the trees to be planted shall be of the same species. The plant schedule on sheet L101 provides for the planting of five October glory red maple trees, which is not compliant with this requirement. Plans shall be revised accordingly. Also, when adding any tree |

plantings that may be necessary to meet buffer and tree planting requirements, ensure that there are no more than 25% of the same species, and revise plans accordingly.

27.07(5) *Plant Material Standards.* Prohibits invasive species as listed by the State of New Hampshire and encourages native species. While none of the proposed plantings are invasive species, the only three native species out of the 10 species types being planted are the *ilex glabra* ‘compact’, *ilex verticillate* ‘winter red’, and *rhododendron maximum* ‘roseum’. Revise plans so that non-native plant species are substituted and replaced with native plant species

27.09 *Erosion Control.* Requires specific measures for erosion control prior to and during construction, as well as requirements for disturbed areas after construction is complete. Review all the notes on sheets L101, 102, 801, and 803 to ensure none conflict with each other, all are applicable to this project, and that all comply with both Section 27.09 of the Site Plan Regulations and Section 8 of the City’s Construction Standards and Details, including details E-1, E-2, and E-3, as applicable, and revise plans accordingly.

3.9 Section 29 *Lighting* provides requirements for lighting in parking areas, building and façade lighting, and canopy lighting. All requirements are being met except the following:

29.03 *Parking Lot Lighting.* Requires showing and stating the color of the light poles, as well as providing the light pole detail from the City’s Construction Standards and Details. While light pole information and a detail is provided, the color of the light poles is not provided, and the light pole detail is not the detail from the Construction Standards and Details. Revise plans accordingly to comply with City requirements.

29.05 *Canopy Lighting.* Requires a maximum illumination of 20 foot-candles under canopies, and subject to a 4:1 uniformity ratio between average and minimum illumination. The drive-thru canopy ratio needs to be reduced to 4 from the current 4.37 to meet this requirement. Revise plans accordingly to comply with City requirements.

29.07 *Nuisance and Glare.* Requires no light trespass beyond property boundaries greater than 0.2 foot-candles anywhere above the horizontal plane. Portions of the lighting plan show foot-candles greater than 0.2 beyond property boundaries, specifically along the westerly, southerly, and southeasterly boundaries. Revise plans accordingly to comply with City requirements.

3.10 The Fire Department notes that the project shall comply with the State of New Hampshire’s adopted fire codes.

4 Variances:

4.1 No variances are requested.

5 Waivers:

5.2 The applicant requests waivers from the following sections of the Site Plan Regulations:

- a. Section 16.03(1) *Preparation*
- b. Section 16.03(11) *Signs*
- c. Section 18.17 *Tree Plantings*

The applicant provided an analysis of the five waiver criteria listed in Section 36.08 of the Site Plan Regulations and criteria in RSA 674:44(III)(e). Staff concurs with the requested waivers.

6 Conditional Use Permits:

- 6.1 Conditional use permits are not required for this application.

7 Architectural Design Review:

- 7.1 Minor site plans do not require architectural design review, unless the project is located in a performance district. This project is in the Gateway Performance District. Accordingly, the applicant appeared before the Architectural Design Review Committee on September 2, 2025. The application was reviewed for conformity with the Architectural Design Guidelines; harmony and compatibility with existing architectural character of the site, district, or location; integration into site design of significant natural features on site and abutting properties; and the integration of landscaping, parking, and site features into the overall design of the project.

The Architectural Design Review Committee recommended that the Planning Board grant architectural design review approval for the application to construct a new 2,466-square-foot credit union at 285 Loudon Rd, as submitted, and with the following recommended conditions: increase the number of trees to be planted on the lot as much as possible and specifically add at least two additional shade tree in the seeded lawn strip along the northern side of the site while still abiding by the required 10-foot separation from underground utilities; and, any service doors, not used for public access, shall be painted a dark color to complement the adjacent siding.

8. Conservation Commission:

- 8.1 Appearances before the Conservation Commission are not required for this application.

9. Recommendations:

- 9.1 Staff recommends that the Planning Board discuss and adopt the findings of fact, which include: information provided in staff reports; the applicant's submission materials; testimony provided during the public hearing; and, other documents or materials provided in the public hearing.

Based on the adopted findings of fact, staff recommends that the Planning Board make the motions outlined below:

- 9.2 **Grant the waiver requests below** from the listed section of the Site Plan Regulations, based on evidence provided showing that the criteria of RSA 674:44(III)(e) and Section 36.08 of the Site Plan Regulations are met:

- a. Section 16.03(1) *Preparation*, to defer the signing and sealing of the architectural elevations by the licensed New Hampshire architect to the final site plan approval;
- b. Section 16.03(11) *Signs*, to not provide location, size, and placement of affixed and freestanding signage as part of the site plan application but defer to the sign permit application process; and

- c. Section 18.17 *Tree Plantings*, to allow one tree being planted for each 2,000 square feet of proposed parking area.

9.3 **Grant architectural design review approval** for the construction of a 2,466-square-foot credit union at 285 Loudon Rd, as submitted, and with the following conditions:

- a. Increase the number of trees to be planted on the lot as much as possible and specifically add at least two additional shade trees in the seeded lawn strip along the northern side of the site while still abiding by the required 10-foot separation from underground utilities;
- b. Paint any service doors not used for public access a dark color to complement the adjacent siding.

9.4 **Grant minor site plan approval** for the construction of a 2,466-square-foot credit union at 285 Loudon Rd, as submitted, and subject to the following:

- a. Precedent Conditions – Per Section 7.08(9) *Expiration of Approval*, approved site plans shall meet all precedent conditions and obtain the signature of the Chair and Clerk of the Planning Board within one year of the date of the Planning Board meeting where conditional final approval was granted; otherwise said plans shall be null and void.
 - 1. Unless a specific variance, waiver, or conditional use permit is granted stating otherwise, revise the plan sheet/set to fully comply with the Site Plan Regulations, Zoning Ordinance, and Construction Standards and Details, including but not limited to the following:
 - a. Add traffic flow demarcation to show traffic flow direction for the main drive aisle on sheet C301. (Section 18.09)
 - b. Revise sheet L101 to show, label, and note the required number of evergreen (at least 3) and deciduous (at least 5) trees and evergreen (at least 50) and deciduous (at least 33) shrubs within the 3,333-square-foot residential district buffer, at the required size at time of planting (12 feet tall deciduous, 8 feet tall evergreen trees, 4 feet tall all shrubs) with shrubs no more than 5 feet apart in staggered rows. (Section 18.11)
 - c. To ensure continued compliance with this section during installation of landscaping, add a note to the general notes on sheet L101 stating that non-organic mulch, stone, or landscaped fabric is not allowed in the perimeter landscaping area or the 15-foot-wide buffer area. (Section 18.16)
 - d. Sheet L101 shows a requirement of five trees in the chart. However, the plan view only shows three trees being planted around the parking area. Provided the waiver is approved, an additional two trees shall be planted in the perimeter parking landscaped area. If there are existing trees in the perimeter parking area that are being used to meet the five-tree requirement, then they need to be identified with their species. Existing trees preserved on the site may count on a one for one basis when located within 20 feet of the parking lot, access aisle, or driveway. (Section 18.17)
 - e. Add a note to all three of sheets C301, C303, and C402 stating that the parking lot shall be constructed in accordance with the Zoning Ordinance and Construction Standards and Details and that a waiver from the Planning Board is required for any deviations. (Section 18.20)

- f. Show the required snow storage area on sheet C301. If the project is utilizing a snow storage area from Raising Cane's or Aldi, any such arrangement shall be specified on sheet C301. (Section 18.21)
- g. Add a note to all three of sheets C301, C303, and C402 stating that the slopes of parking spaces shall not exceed 5% in any direction. (Section 18.22)
- h. Add a note to both sheets C301 and C402 stating that all new sidewalks shall comply with the Construction Standards and Details, including specifically noting that all new sidewalks shall comply with Section 3.02.D and Section 3.03.M, N, and O, of the Construction Standards and Details; shall be a minimum of five feet in width, exclusive of curbing; shall have a maximum transverse slope of 2%, sloping towards the street, driveway, or parking area; and that an accessible route shall be provided from the building entrance to a public sidewalk that meets federal standards for an accessible route to the public way. (Section 21.05)
- i. Provide confirmation that Kasada, LLC no longer has ownership of the site or correct the ownership information on all plan sheets, including C101, C202, C301, C302, C303, C402, C502, and C801.

Sheet C-101

- j. Include in the plan set the listed lighting notes and details sheet or remove it from the sheet index.
- k. In the title block at the top of the sheet, the property is listed as Map #611Z, Lot #38, Unit #3; however, the City's assessing data lists the parcel as Map #611Z, Lot #38. This needs to be correct in the title block on the right side of all the sheets.
- l. Confirm ownership. Under the location plan, the property owner is listed as GMX-RP-Concord, LLC. According to the City's assessing data, the owner is Kasada, LLC.
- m. In the sheet index, the lighting plan is listed as sheet L-202, but the actual sheet is labeled as L-201. In the sheet index, the lighting notes and details is listed as sheet L-203; however, the actual sheet is labeled as L-202.
- n. In the sheet index, the boundary, topographic, and utility survey (by others) is listed as two sheets, but three sheets have been added to the end of the plan set.

Sheet C-102

- o. Include the erosion control line types and hatches on the legend. Ensure all line types and hatches shown in the plan view are located on the legend.

Sheet C-202

- p. Show the entire existing curbed island along the drive entrance on the south side of the site to clarify the drive into the site.
- q. Within the plan view, the boundary line data has two bearings – one with (SP) and one with (D). Add a note describing the meaning of these abbreviations.

Sheet C-302

- r. Provide details in the detail sheets for: transformer pad, prop. Concrete pad, prop. 6' vinyl fence, and the prop. stamped concrete pad.
- s. Label the asphalt radius line that crosses from unit 2 into unit 3 on the northeast portion of the site. Clearly depict how the drive aisle between the site and Raising Cane's will look.
- t. Show pedestrian access to the trash enclosure.

- u. Include the site address within the footprint of the building.

Sheet C-402

- v. Spot grades show 0.5' from the top of curb to the flowline. Change the curb from 6 inches to 5 inches sloped granite curb, per Section 3(2)(C) of the Construction Standards and Details.

Sheet C-502

- w. Label the existing fire hydrant in the Old Loudon Road right-of-way.
- x. Show how the proposed transformer will connect to existing power supply. Add a note stating whether or not there will be additional buried conduit. If there is additional, clearly depict and label it.
- y. Uncross the crossed water and storm lines connecting to the building.
- z. Revise the 6-inch sewer line slope from 0.5% to a minimum of 1.0%, per Section 4(3)(B)(14)(b) of the Construction Standards and Details.
- aa. The existing outlet for SAN-10 is labeled as 8 inches, where the pipe is actually 6 inches.
- bb. Confirm with the fire marshal requirements for fire suppression and provides notes on the utility plan regarding such requirements, including depicting and labeling any system elements that are required.
- cc. The existing water main shall be updated to show how it was installed for Raising Cane's at 287 Loudon Road. This as-built information may be obtained from the Raising Cane's contractor.
- dd. Extend the existing water main from 287 Loudon Road towards the proposed building and cap it. Show the 2-inch water service with a shut-off valve coming off the extended main.

Sheet C-601

- ee. In the proposed drainage profile at Station 0+53, revise "wye" to "tee wye" and provide Detail SS-1 for it. At Station 0+65, the profile shows "Approx. Location of Electric & Telecom Conduit"; however, this crossing is not shown on plan view and needs to be.
- ff. There are two "Proposed Drainage Profile(1)s." Revise one of them to be a profile for storm line A-11.
- gg. In the proposed sewer profile, add PVC to the pipe material type. (Section 4(2)(C)(1))
- hh. Show the existing water line from the Raising Cane's project.
- ii. Minimum slope for 6-inch sewer pipe is 1% per Section 4(03)(B)(14) of the Construction Standards and Details and shall be revised accordingly.
- jj. Show and label the material of the 2-inch water service (copper).

Sheet C-803

- kk. Show the erosion control line types and hatches on a legend.
- ll. For compliance with Sections 27.09(2), (3), and (5), add a note stating that disturbed areas remaining idle for more than 21 days shall be stabilized, including soil stockpiles; all disturbed land shall be covered with loam a minimum depth of 6 inches; and the site shall be stabilized under the conditions of a 10-year storm.

Sheet C-901

- mm. On the stop bar detail, revise the stop bar width from 12 inches to 18 inches, pursuant to the Concord stop bar detail on this sheet.
- nn. On the Concord sloped granite curb detail, revise the distance to the sawcut line from 18 inches to 24 inches, pursuant to Detail C-2.

oo. Remove the monolithic curb and sidewalk detail. (Section 3(2)(C))

Sheet C-902

pp. Place Detail SD-12 on this sheet showing a storm cleanout.

qq. Add a note to sheet C301 stating the following: “The applicant is responsible for all coordination with the utility companies to ensure that nonmunicipal utilities are installed in accordance with the plans approved the Planning Board pursuant to the Site Plan Regulations. All utility facilities shall be located underground through the proposed development with existing utility facilities located above ground being removed and placed underground except where existing on public streets and rights-of-way. All service connections shall be constructed to the standards contained in the Construction Standards and Details and established by the private utility company.” (Section 25)

rr. Revise the plan view, plant schedule, and chart to show and note how the buffer option 3 is being met for the residential district buffer. (Section 26.01)

ss. Notes regarding rooftop and ground-mounted mechanical equipment shall be added to sheet C502 stating that no rooftop or ground-mounted mechanical equipment is proposed. Alternatively, if rooftop or ground-mounted mechanical equipment is proposed, such equipment must be shown on sheet C502 or sheet C301, along with the required screening method shown and labeled with dimensions. (Section 26.02)

tt. Revise sheets L101 and L102 as follows:

- Revise note 5 of the general landscape notes on sheet L101 by deleting “MUNICIPAL ENGINEER” and adding “CITY PLANNING DIVISION THROUGH THE ADMINISTRATIVE APPROVAL PROCESS”
- Remove the tree planting detail, the shrub planting detail, and the groundcover planting detail, and replace with details L-1, L-4, and L-5, respectively, from the Construction Standards and Details. Also add details L-2 and L-9. If evergreen trees are added to the planting plan, add detail L-4. Ensure that none of the notes on L101 or L102 conflict with any of the requirements in the details or Section 8 of the Construction Standards and Details.
- Add a note 7 to the general landscape notes on sheet L101 that states: “No trees shall be planted within 10 feet of existing or proposed underground utility lines.”
- Deciduous trees, other than buffer deciduous trees, must have a caliper no less than 2 ½ inches at the time of planting. Evergreen trees, other than buffer evergreen trees, must have minimum height of six feet at the time of planting. Review the plant schedule for all deciduous and evergreen trees to be planted outside of the residential district buffer to ensure the minimum sizes at the time of planting are accurately portrayed.
- Requires that no more than 25% of the trees to be planted shall be of the same species. The plant schedule on sheet L101 provides for the planting of five October glory red maple trees, which is not compliant with this requirement and needs to be revised accordingly. Also, when adding any tree plantings that may be necessary to meet buffer and tree planting requirements, ensure that there are no more than 25% of the same species.

- Prohibits invasive species as listed by the State of New Hampshire and encourages native species. While none of the proposed plantings are invasive species, the only three native species out of the 10 species types being planted are the *ilex glabra* ‘compact’, *ilex verticillate* ‘winter red’, and *rhododendron maximum* ‘roseum’. Revise plans so that non-native plant species are substituted for native plant species
- Review all the notes on sheets L101, 102, 801, and 803 to ensure none conflict with each other, all are applicable to this project, and that all comply with both Section 27.09 of the Site Plan Regulations and Section 8 of the Construction Standards and Details, including details E-1, E-2, and E-3, as applicable, and revise sheets L101, 102, 801, and 803 accordingly.
- uu. Revise plan sheets to change the light pole detail to be the detail from the Construction Standards and Details and add the color of the light poles.
- vv. The drive-thru canopy ratio shall be reduced to 4 from the current 4.37 to meet the 4:1 illumination ratio requirement. Revise applicable sheets accordingly.
- ww. All foot-candles greater than 0.2 beyond property boundaries shall be reduced to 0.2 foot-candles or less. Revise applicable sheets accordingly.
- xx. Show or note how the project complies with the State of New Hampshire’s adopted fire codes.
- yy. Update the landscaping plan to increase the number of trees planted on the lot and specifically add at least two more shade trees to the seeded lawn strip along the northern portion of the site while still abiding by the requirement for 10 feet of separation from underground utilities.
- zz. Revise the architectural elevations to depict the chosen dark paint color for the service doors to complement the adjacent siding.
- 2. List all approved variances and waivers with the section numbers, description, and date of approval on sheet C301.
- 3. Upon notification from the Planning Division that the plan set complies with Planning Board conditions, the Zoning Ordinance, Site Plan Regulations, and Construction Standards and Details, the applicant shall deliver to the Planning Division two full-size plan sets, including civil, landscaping, and lighting plans and architectural elevations, for endorsement by the Planning Board Chair and Clerk.
- b. Subsequent Conditions – to be fulfilled as specified:
 - 1. The applicant is responsible for compliance with the City’s municipal code, Site Plan Regulations, and Construction Standards and Details, unless a variance, waiver, or conditional use permit is granted.
 - 2. Copies of all required state and federal permits shall be submitted to the Planning Division prior to the issuance of building permits or commencement of demolition or construction. (Sections 13.01(6), 13.02(8), 23.08, and 24.09)
 - 3. No building permit shall be issued until the site plan has been approved by the Planning Board and the pre-construction conditions of approval have been satisfactorily addressed as determined by the Clerk of the Planning Board. No certificate of occupancy shall be issued until all site and building improvements have been completed to the satisfaction of the Clerk of the Planning Board according to the approved plans and conditions of Planning Board approval. (Section 11.09(6))
 - 4. The applicant, successors, and assigns shall be responsible for the regular maintenance of all plantings and other landscape features. Plant materials shall be

- maintained alive, healthy, and free from pests and disease. Tree stakes and guys shall be removed after the first growing season. (Section 27.07(8))
5. Existing invasive species shall be removed. All trash, construction material, and debris shall be removed. Dead and dying trees which present a potential hazard to existing and proposed structures shall be removed. (Section 27.07(10))
 6. The site shall be graded and cleared in accordance with the Construction Standards and Details and Section 27.08 of the Site Plan Regulations.
 7. Erosion control measures shall be installed and maintained in accordance with Section 27.09 of the Site Plan Regulations, the State of New Hampshire Department of Environmental Services, and the Construction Standards and Details. Sedimentation and erosion control measures shall be installed prior to the start of construction, and shall be monitored and maintained during construction, and removed after final site stabilization as required by Section 27.09(4) *Monitoring and Maintenance*.
 8. Temporary sediment and erosion control devices shall not be removed until permanent stabilization is established for the entire site. All temporary erosion and sediment control measures shall be removed after the completion of construction. (Section 27.09(5))
 9. A site stabilization guarantee shall be provided to ensure that sites are properly stabilized. The City Engineer may call said financial guarantee, and stabilize a disturbed site, if upon notice, the applicant has not stabilized or restored the site. (Section 27.11)
 10. The Clerk shall inspect the exterior appearance of sites to determine if the exterior of a building, site, and signage are in conformity with the architectural design review approval granted by the Planning Board. No certificate of occupancy may be issued prior to a determination by the Clerk that the site is consistent with the Board's approval. (Section 33.08)
 11. If there is a conflict between regulations, rules, statutes, provisions or law, or the approved plan set, whichever provisions are the more restrictive or impose higher standards shall control, unless a specific waiver from the provision has been granted by the Planning Board. (Sections 36.04 and 36.05)
 12. No site construction, or change of use of land, shall occur in violation of the Site Plan Regulations and the Zoning Ordinance. No building permits shall be issued prior to satisfactory completion of pre-construction conditions of Planning Board approval. The Clerk shall not approve any certificate of occupancy unless the site is found to comply with the approved site plan and the conditions of Planning Board approval. (Sections 36.15 and 36.24)
 13. Temporary certificates of occupancy are only issued under certain circumstances and only for the items outlined in Section 36.18, only in winter conditions to defer certain weather-dependent items to spring.
 14. It shall be the duty of the Clerk to enforce the regulations and to bring any violations or lack of compliance herewith to the attention of the City Solicitor. (Section 36.19)
 15. Prior to the issuance of a certificate of occupancy, digital as-built drawings shall be provided conforming to the Engineering Services Division's as-built checklist. (Sections 12.09, 13.02(11), and 36.25)
 16. Where a public facility, public utility, or public improvement is to be constructed, a financial guarantee shall be provided. (Sections 13.02(5) and 36.26)