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REPORT OF THE PROCEEDINGS OF A PUBLIC HEARING  
BEFORE THE VILLAGE OF ARLINGTON HEIGHTS  
PLAN COMMISSION

COMMISSION

RE: 1104 SOUTH ARLINGTON HEIGHTS ROAD - PC# 18-017  
AMENDMENT TO LAND USE VARIATION ORDINANCE 07-036

REPORT OF PROCEEDINGS had before the Village of  
Arlington Heights Plan Commission Meeting taken at the Arlington Heights Village  
Hall, 33 South Arlington Heights Road, 3rd Floor Board Room, Arlington Heights,  
Illinois on the 26th day of September, 2018 at the hour of 7:30 p.m.

MEMBERS PRESENT:

TERRY ENNES, Chairman  
LYNN JENSEN  
MARY JO WARSKOW  
JOE LORENZINI  
BRUCE GREEN  
GEORGE DROST  
JOHN SIGALOS  
JAY CHERWIN

ALSO PRESENT:

SAM HUBBARD, Development Planner  
JAKE SCHMIDT, Development Planner

CHAIRMAN ENNES: This meeting of the Arlington Heights Plan Commission is called to order. Would you please all rise and join us in the pledge of allegiance?

(Pledge of allegiance recited.)

CHAIRMAN ENNES: Thank you. Please be seated, good job. Sam, would you take the roll?

MR. HUBBARD: Commissioner Cherwin.

COMMISSIONER CHERWIN: Here.

MR. HUBBARD: Commissioner Dawson.

(No response.)

MR. HUBBARD: Commissioner Drost.

COMMISSIONER DROST: Here.

MR. HUBBARD: Commissioner Green.

COMMISSIONER GREEN: Here.

MR. HUBBARD: Commissioner Jensen.

COMMISSIONER JENSEN: Here.

MR. HUBBARD: Commissioner Lorenzini.

COMMISSIONER LORENZINI: Here.

MR. HUBBARD: Commissioner Sigalos.

COMMISSIONER SIGALOS: Here.

MR. HUBBARD: Commissioner Warskow.

COMMISSIONER WARSKOW: Here.

MR. HUBBARD: Chairman Ennes.

CHAIRMAN ENNES: Here. Lynn, thank you for filling in for me at the last meeting, I appreciate that. We have minutes for two topics from our 8/8 meeting, the Chapter 28 Text Amendment, and the 2019 budget for our Commission. Can I have, I assume everybody received those? Can I have a motion to approve them?

COMMISSIONER WARSKOW: I'll make such a motion.

COMMISSIONER JENSEN: Second.

CHAIRMAN ENNES: And a second?

COMMISSIONER JENSEN: Second.

CHAIRMAN ENNES: All in favor?

(Chorus of ayes.)

CHAIRMAN ENNES: Anybody opposed?

(No response.)

COMMISSIONER CHERWIN: I abstain.

CHAIRMAN ENNES: I abstain also, I was not there.

COMMISSIONER GREEN: I abstain, I was not there.

CHAIRMAN ENNES: Okay, moving along, we have two public hearings tonight. First, we have 1104 South Arlington Heights Road, PC# 18-017. Is the Petitioner here?

MR. BRANKIN: Yes, Mr. Chairman, good evening. Patrick Brankin on behalf of the Applicant. Also with me is Jill Lindsay of AAEC.

CHAIRMAN ENNES: Okay, Patrick, are you, have you seen the conditions?

MR. BRANKIN: I have.

CHAIRMAN ENNES: Are you agreeable to those?

MR. BRANKIN: Yes, sir.

CHAIRMAN ENNES: Okay, and can I ask you, is the young lady going to speak also?

MR. BRANKIN: Yes.

CHAIRMAN ENNES: Can I ask both of you to come up? I will swear you in; right at the podium is fine.

(Witnesses sworn.)

CHAIRMAN ENNES: Thank you. Can I ask that when you start talking, if you would spell your name for our court reporter?

MR. BRANKIN: Of course, thank you.

CHAIRMAN ENNES: Okay, thank you. Tell us about your project.

MR. BRANKIN: Thank you very much, Mr. Chairman, members of the Commission. Again, my name is Patrick Brankin, B-r-a-n-k-i-n. I'm from the law firm of Schain Banks in Chicago. I have the privilege of representing AAEC Credit Union before you this evening, seeking a land use amendment to the Ordinance 07-036 to allow for the AAEC Credit Union to operate at 1104 South Arlington Heights Road.

Just a bit of site history with regard to the property itself, in 2007, there was an ordinance that was adopted to rezone the property and authorize a land use variation for the establishment of a drive-through banking facility. Unfortunately, that ordinance has a condition in it that limited it to the People's Bank who was the applicant at that time. In 2015, pursuant to a merger between First Midwest Bank and the People's Bank, that ordinance was administratively transferred to First Midwest Bank to allow for the operation of First Midwest Bank. My client is now under contract with First Midwest Bank for the purchase of that property to be able to operate their credit union at the facility.

Before you on the slide in condition one, actually they're all numbered one which is a little unfortunate, but the top condition, the land use variation granted by this ordinance shall only apply to the People's Bank, so that's the condition that we're seeking to eliminate from the existing ordinance and why we're before you this evening.

There is no change to the building. From the exterior, you won't notice a change from the neighborhood. The land use is consistent with the existing bank. There may be some internal shuffling with regard to offices or something of that sort, but nothing that would be visible from the outside.

Again, Mr. Chairman, as you asked me earlier, we have reviewed the Staff report. We do agree with the Staff comments and the conditions related to landscaping. We have reviewed the landscape plan that was approved as part of the original ordinance, investigated the plantings that are out there, and are committed to bringing that up to the approved landscape plan.

So, with that, I will turn it over to Jill just to give you a bit about a local business actually, AAEC, and their desire to relocate.

CHAIRMAN ENNES: Thank you.

MS. LINDSAY: Good evening. I'm Jill Lindsay, and that is L-i-n-d-s-a-y. I'm president of AAEC Credit Union. AAEC was started in Arlington Heights in 1955. We have always been in business in Arlington Heights; originally in someone's home, and then many, many years ago we moved to the Plaza office complex on Wilke Road just south of the intersection with Campbell. We've been there for well over 20 years. We would like to offer a

few more services to our members, and so that's why we've been looking for a facility that would allow us to have our own ATM and a drive-through for the convenience of our members.

We were started by a group of educators who wanted to pool their resources to help their co-workers get loans at reasonable price, and that is basically our foundation and what we've been doing ever since. We have been open to employees of District 214, Harper College, and all the feeder districts. In the last few years, we've expanded to be able to allow students and alumni of any schools, public or private, in that area. We are looking into expanding to be able to offer our services to anybody from the community and look forward to that, because we think that occupying this building would make that something that would be attractive to the community.

The financial services that we offer are very similar to those that a small bank would offer. The big difference is that we are a non-profit. We are not a charitable organization, but we are a non-profit. So, everything that we earn gets returned to our members in the form of either lower loan rates or a higher dividend yield or services that we offer. We do loans for all sorts of reasons; mortgages, home equity loans, student loans, vehicle loans, RVs, personal loans, bill consolidation. We offer savings and checking accounts and debit cards, ATM cards, credit cards, things like that, so a lot of the basic things that a small bank would.

So, that's basically who we are and what we're looking to do. We're really excited that we've been able to find something that would allow us to remain in Arlington Heights because that's our home base. AAEC stands for Arlington Area Education Community, just to give you an idea that, you know, definitely we've always been Arlington Heights, you know, as our base. Any questions or anything?

CHAIRMAN ENNES: We will be asking questions but after the Staff report.

MS. LINDSAY: Okay, all right. Thank you.

CHAIRMAN ENNES: Thank you.

MR. BRANKIN: So, that concludes our presentation. I do have some handouts to kind of supplement what's up on the board, if I may approach and hand those?

CHAIRMAN ENNES: Yes, please. I'll pass these down, thank you.

MR. BRANKIN: Thank you. With that, that concludes our presentation.

We thank you for hearing us and would respectfully request your consideration. Thank you.

CHAIRMAN ENNES: Thank you, Patrick. Can we have the Staff report?

MR. SCHMIDT: Certainly. Good evening, Chairman Ennes and members of the Plan Commission. As the Petitioner stated, he is here tonight representing AAEC Credit Union, a local credit union serving the students, families, and staff of various school districts. They are seeking relief from a condition in the land use variation ordinance pertaining to the subject property at 1104 South Arlington Heights Road so that they may purchase and move into an existing bank building.

The subject property at 1104 South Arlington Heights Road is zoned B-1 Business District Limited Retail and is designated for commercial uses in the Comprehensive Plan. The requested action more specifically put is an amendment to Land Use Variation Ordinance 07-036 in order to remove condition number one from section three of the said ordinance which restricts the land use variation to the People's Bank of Arlington Heights. There are no variations required as part of this petition.

Also, some history on the site, the current bank building and site was developed by a land use variation granted in 2007 to the People's Bank of Arlington Heights by

Ordinance 07-036. The land use variation was specifically to allow a drive-through facility in conjunction with the banking facility on the site. Drive-through facilities are not permitted by right or by a special use permit in the underlying B-1 Zoning District, though bank uses on their own are a permitted use. The use as a banking facility with a drive-through is compliant with the designation in the Comprehensive Plan.

As mentioned, the condition number one in section three of said ordinance restricts the land use variation specifically to the People's Bank of Arlington Heights. At present, the facility is occupied by First Midwest Bank. The ownership of the property was transferred to First Midwest by a merger between the People's Bank of Arlington Heights and First Midwest Bank. Occupation of the facility by First Midwest following this merger was considered to be compliant with this condition in the ordinance as, through the merger, People's Bank of Arlington Heights and First Midwest Bank were considered to be the same entity. As AAEC has no affiliation with the People's Bank or with First Midwest Bank, in order to occupy and operate out of the facility, an amendment to the land use variation is required.

To provide some context, the subject site is located at the southwest corner of Arlington Heights and Magnolia Street. It is just south of Central Road and immediately north of Cypress Park. The site is currently developed with a 4,508 square-foot banking facility served by two drive-through lanes on the north side of the building, and a 17-space parking lot on the south side of the facility. The Petitioner is proposing no modifications to the building or site from approved plans. Operationally, they are planning on hours consistent with the lobby hours of First Midwest Bank currently, though in the future they may expand their hours to offer Saturday services which would be consistent with the hours First Midwest Bank offers.

With respect to parking, per code one space per 300 square feet of floor area is required for this use. Using this ratio, the 4,508 square-foot bank requires 15 total parking spaces. As the site currently has 17 parking stalls, there is a surplus of two parking stalls per code. As part of this petition, no additional bicycle parking spaces are required to be installed. By code, the provision of bicycle parking spaces is required only when a change in use results in the requirement for additional off-street motor vehicle spaces. As there is no change to the use proposed for the facility, hence no change in required vehicular parking, no addition of bicycle parking spaces are required.

With respect to traffic and parking studies, by code no full traffic and parking study by a certified traffic engineer is required. Section 6.12-1 of the Zoning Code states that projects requiring a Plan Commission review do not need to provide a full traffic study if the project comprises less than 5,000 square feet in floor area and is located along a major or secondary arterial street as defined by the Village's thoroughfare plan. As the property is located along Arlington Heights Road which is designated as a major arterial in the Village's thoroughfare plan, and as no changes are proposed to the existing facility from present, it falls underneath the 5,000 square-foot threshold outlined in the Zoning Code, and no full traffic study is required. Section 6.12-1 also states that all developments with a drive-through require a full traffic study. However, since the drive-through is already constructed and the Petitioner is not proposing any expansion or additional lanes to the existing drive-through, there is in essence no new drive-through proposed, and therefore, a full traffic study by a certified traffic engineer is not required.

With respect to landscaping, Staff has reviewed the existing onsite

landscaping and identified areas of deficient or missing landscaping, specifically the required three-foot tall landscape screen along Arlington Heights Road and Magnolia Street were found to be sparse or missing in areas. As part of this petition, the Petitioner has agreed to replace any missing or deficient landscaping as identified on the approved landscape plan that was approved via Ordinance 07-036.

Bearing those information in mind, the Staff Development Committee recommends approval of the amendment to Land Use Variation Ordinance 07-036, eliminating condition one from section three of said ordinance which states the land use variation granted by this ordinance shall only apply to People's Bank. This recommendation shall be subject to one condition, that being that the Petitioner shall replace the required three-foot tall landscape screening along Arlington Heights Road and Magnolia Street in addition to any landscaping missing per the approved landscape plan as approved by Ordinance 07-036. The remaining conditions as set forth in Ordinance 07-036 shall remain in full force and effect.

That concludes my presentation. I'm happy to answer any questions.

CHAIRMAN ENNES: Thank you for that presentation. I have one quick question. When the Petitioner, I think it was their second exhibit, they listed I believe the conditions and they had five items number one.

MR. SCHMIDT: That is from the original ordinance.

CHAIRMAN ENNES: Okay, so those are the, that includes the original provisions that we're not really voting on tonight? Those are staying with it?

MR. SCHMIDT: That's correct. Those are staying previously approved ordinance with those conditions.

CHAIRMAN ENNES: Thank you. Can I have a motion to approve the Staff report?

COMMISSIONER DROST: I'll make that motion.

CHAIRMAN ENNES: Is there a second?

COMMISSIONER CHERWIN: I'll second.

CHAIRMAN ENNES: Okay, all in favor?

(Chorus of ayes.)

CHAIRMAN ENNES: Anybody opposed?

(No response.)

CHAIRMAN ENNES: Thank you. Let's see. Commissioner Jensen, would you like to start if you have any questions?

COMMISSIONER JENSEN: Well, I really don't have any. They did a thorough job of going over this in the Conceptual Review Committee, and I think they've addressed all the issues that were brought up at that point. So, I'll just pass.

CHAIRMAN ENNES: Thank you. Commissioner Warskow?

COMMISSIONER WARSKOW: No traffic issues currently with the drive-through on Magnolia? I drive to Arlington Heights Road in that area all the time. I know there is not there but is there thoroughfare issues at all?

MR. SCHMIDT: Police did not mention any issues, no, to that particular intersection or with either driveway.

COMMISSIONER WARSKOW: Okay, that's my only question. Thank you.

CHAIRMAN ENNES: Commissioner Lorenzini?

COMMISSIONER LORENZINI: Yes. Jake, good presentation. Jill, I do have a question. So, savings accounts are insured by the NCUA?

MS. LINDSAY: Yes. I'm sorry, you asked if we were insured by NCUA?

COMMISSIONER LORENZINI: If they are, your brochure says that.

MS. LINDSAY: Yes, we are.

COMMISSIONER LORENZINI: So, that's just as good as the FDIC?

MS. LINDSAY: It is. It's just the credit union side of the federal insurance program. Banks are FDIC, credit unions are NCUA.

COMMISSIONER LORENZINI: Okay, and what are you currently paying on savings accounts?

MS. LINDSAY: Pardon me?

COMMISSIONER LORENZINI: Interest rate that you're currently paying on savings accounts?

MS. LINDSAY: Currently, it's 0.6 percent that we're paying on savings. We always traditionally have also paid a bonus dividend at the end of the year; if there's any remaining funds left over, we disburse it that way with a bonus.

COMMISSIONER LORENZINI: All right. That's all I had, thank you.

CHAIRMAN ENNES: Commissioner Green?

COMMISSIONER GREEN: At the Conceptual Plan, you answered all the questions. I think it's a great fit.

MS. LINDSAY: Thank you.

CHAIRMAN ENNES: Commissioner Cherwin?

COMMISSIONER CHERWIN: So, Joe, are you opening an account? So, I think it's a great project, I told you that before. I spend a lot of time in this area. I would say the traffic is, my in-laws live directly behind it so I'm in there all the time and I don't ever see any problems with traffic cutting through or anything like that. So, I think it's a great use of the site. Good luck!

MS. LINDSAY: Thank you.

CHAIRMAN ENNES: Commissioner Sigalos?

COMMISSIONER SIGALOS: Yes, I was also at the Conceptual Plan Review Committee and I have no further questions. You had a great presentation, Jake, and I think it's a great, you know, continued use for this site.

CHAIRMAN ENNES: Commissioner Drost.

COMMISSIONER DROST: Yes, as Mr. Rogers would say, "Welcome to the neighborhood."

CHAIRMAN ENNES: Except they've already been here.

COMMISSIONER DROST: But if you'd come up, Ms. Lindsay? Could you step up? I have got a couple of questions to ask you about your business.

MS. LINDSAY: Yes, sure.

COMMISSIONER DROST: First of all, I agree with Commissioner Cherwin. It is a great fit and it's really remarkable that you can continue a business in financial services on Arlington Heights Road. What are your footings right now? What size are you as a --

MS. LINDSAY: The space that we've been renting is roughly 2,200.

COMMISSIONER DROST: Yes, I meant as deposits.

MS. LINDSAY: Oh, I'm sorry.

COMMISSIONER DROST: Your deposits, your asset base.

MS. LINDSAY: About \$83 million.

COMMISSIONER DROST: So, yes, not too much different than the old People's Bank.

MS. LINDSAY: That I couldn't say, I don't know the size of People's Bank.

COMMISSIONER DROST: Yes, that I can say. I think you're pretty close. They were a little over \$100,000, but it's a great place to grow. How many members do you have?

MS. LINDSAY: We have just under 4,000 members.

COMMISSIONER DROST: So, it's a good footprint and concentrating in the Arlington Heights area which is important.

MS. LINDSAY: Yes.

COMMISSIONER DROST: It provides a community accommodation or service which is very good.

MS. LINDSAY: Yes.

COMMISSIONER DROST: I would make this comment. As you expand the affinity group of the credit union, add the parents of students or teachers, you know, or are they able --

MS. LINDSAY: Families are already eligible.

COMMISSIONER DROST: I mean all families? Students, parents of students?

MS. LINDSAY: Yes, yes.

COMMISSIONER DROST: So, that does extend as far as --

MS. LINDSAY: Yes. Yes, they are.

COMMISSIONER DROST: Okay, well, I have no further questions. But I wish you a great deal of success.

MS. LINDSAY: Thank you. Thank you very much.

COMMISSIONER DROST: And I hope the deal closes, okay.

CHAIRMAN ENNES: I have no questions. I think we can proceed to a motion. Is there a motion?

COMMISSIONER GREEN: I'd like to make a motion.

**A motion to recommend to the Village Board of Trustees approval of PC# 18-017, an Amendment to Land Use Variation Ordinance 07-036, eliminating the following condition from section three of said ordinance:**

- 1. The Land Use Variation granted by this ordinance shall only apply to the People's Bank.**

**This recommendation shall be subject to the following condition:**

- 1. The Petitioner shall replace the required three-foot tall landscape screening along Arlington Heights Road and Magnolia Street, in addition to any landscaping missing per the landscape plan as approved via Ordinance 07-036.**



CHAIRMAN ENNES: All in favor? Well, we should have a roll call vote.

COMMISSIONER SIGALOS: Second. I'll second it.

CHAIRMAN ENNES: Second, okay.

MR. SCHMIDT: Commissioner Cherwin.

COMMISSIONER CHERWIN: Yes.

MR. SCHMIDT: Commissioner Dawson.

(No response.)

MR. SCHMIDT: Commissioner Drost.

COMMISSIONER DROST: Aye, with comment.

MR. SCHMIDT: Commissioner Green.

COMMISSIONER GREEN: Yes.

MR. SCHMIDT: Commissioner Jensen.

COMMISSIONER JENSEN: Yes.

MR. SCHMIDT: Commissioner Lorenzini.

COMMISSIONER LORENZINI: Yes.

MR. SCHMIDT: Commissioner Sigalos.

COMMISSIONER SIGALOS: Yes.

MR. SCHMIDT: Commissioner Warskow.

COMMISSIONER WARSKOW: Yes.

MR. SCHMIDT: Chairman Ennes.

CHAIRMAN ENNES: Yes. So, you have a unanimous approval from the Plan Commission. This is preliminary; you get to go before the Village Board now. But good luck with your business, and we have a comment.

COMMISSIONER DROST: The comment is this, basically for Planning Department. This I think is another good example of where we don't have to have a Plan Commission meeting, but we could do it administratively when you're basically just looking at some procedural aspects of it as opposed to substantive aspects and changes. So, I'd make that recommendation, that the Planning Department continue to look at avenues to make it easier for applicants or petitioners to work through our system.

MR. SCHMIDT: If I may? In the context of this petition, since it does involve the amendment of an ordinance, it does require Plan Commission hearing.

COMMISSIONER DROST: Correct, I'm aware of that. But I think this would be a cascade of items, but this is not one of those, it's not controversial. It's something that could be handled in-house. You guys figure it out. But this I think is an example of making it easier for petitioners to get through the process here.

MR. SCHMIDT: Understood.

CHAIRMAN ENNES: Well, thank you.

MR. BRANKIN: Thank you all very much.

MS. LINDSAY: Thank you.

MR. BRANKIN: We appreciate it.

(Whereupon, at 7:48 p.m., the above-mentioned petition was adjourned.)