

Dianne Boisvert

From: Margie Larzelere <marglarzelere@gmail.com>
Sent: February 08, 2020 9:37 AM
To: Dianne Boisvert
Subject: [Ext]INSTITUTION FOR SAVINGS PROPOSED ADDITION

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TO: PLANNING COUNCIL of Newburyport, MA

SUBJECT: INSTITUTION FOR SAVINGS PROPOSED ADDITION

DATE: February 8, 2020

One half of a city block away from my home, at 18-20 Prospect, lies an employee parking lot for the Institution for Savings. Even during business hours, it affords the neighbors a feeling of openness, clean air and sunshine, and views to State Street.

I was shocked to learn about the massive addition proposed for the entire footprint of this parking lot. I object to its size, lack of set-backs, its design that is mis-matched to the character of existing Colonial and Victorian homes in the neighborhood, its mass and height, and to the parking issues it will create.

The Institution for Savings argues its need to expand from a business point of view, and its right to build this addition on this parking lot. I'd say it needs to honor and work with those in its neighborhood, to meet everyone's needs.

On so many fronts, The Institution for Savings has long been a remarkable, positive contributor to our beautiful city. My hope is that they will seriously consider a change of plan, and you, as our Planning Council, can initiate this course change by denying the permits they are seeking for this particular addition proposal.

Thank you for your serious consideration of this matter.

Sincerely,

Margie Larzelere, 20 Prospect St., Newburyport, MA

February 16, 2020

Claire Papanastasiou
4 Otis Place, Newburyport
617.416.3377

Reference: 2/19/2020, Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street / Assessor's Map and parcel 14-40

I live on Otis Place roughly 6 feet from the Institution for Savings parking lot, the proposed site of its two-story, 16,000-square-foot expansion. I share my Victorian home of about 1,500 square feet with my husband Mark and 86-pound yellow lab Sturgis. Through the sliding door in our kitchen and two upstairs-office windows we can see the glorious steeple of the First Unitarian Church on Pleasant Street. I often stop whatever I'm doing when passing by those passages to absorb the view with a deep appreciation of Newburyport's unique beauty and the city that I've adopted home.

To say that I am disappointed, saddened and concerned about the Institution of Savings' proposed expanded footprint is an understatement, though I respect the bank's right to pursue building upon its land. In fact, I wish the bank continued success because our money is parked there. However, if the expansion's current design is approved – and especially in light of how it has been pursued – its unfortunate impact will be felt well beyond the bank's immediate neighbors.

I've accepted that the bank will expand in some form and a brick wall may well replace the views of the magnificent spire, though I hope that the bank will listen to abutters and consider revising its plans. I also trust that the Newburyport Planning Board will ponder the long-term influence the building's massive size and incompatible design will have on the neighborhood and Newburyport's entire fabric. In addition to the inappropriate and insensitive design, what's also disturbing and equally important is the entire process thus far. It defies the very characteristics of why we love our community, specifically transparency, collaboration and respect.

Everyone deserves to be heard and treated fairly. In this case, the bank's neighbors' views were disregarded, and all we can hope for is fair treatment going forward. The bank filed its plans with the city without a heads-up to abutters for input (positive and/or negative). To paraphrase the bank, though, that's how it's

always operated so its actions were appropriate. Quite the opposite, and if the expansion shoe was on the other foot, it would be interesting to see how the bank would appreciate that practice.

Before news of the plan was reported in these pages, bank neighbors met to share concerns and invited bank officials to meet to learn more about the expansion and provide feedback. The offer was accepted, yet neighbors, including me, were perplexed that the bank took it upon itself to revise the plans *before* the meeting *without* hearing neighborhood feedback. When an Otis Place resident asked if the bank would consider revising the plan based on concerns expressed that evening, IFS President Michael Jones said that the plans presented that night were the final plans to be filed with the city.

Ultimately, this is not just about me, my family, our home, our quality of life, our loss of enchanting views and our neighborhood. It goes well beyond all that. While the bank did absolutely nothing wrong in wanting to pursue approval from the Planning Board, it's *how* the bank pursued its right as well as its subsequent actions that are unsettling. And now, as we look to city officials to decide on the proposed expansion, it comes down to how they will act in the spirit of what is best for those directly affected, specifically the neighborhood and the bank, *and* the community as a whole.

On Feb. 19, the bank will seek approval for its massive and architecturally insensitive addition before the Planning Board. It's my hope that residents who care about our community will attend the public hearing to voice their opinions. I also hope that city officials will do what the bank has neglected to do from the start. Consider what's in the best interest of the city, not just the bank, and listen.

Claire Papanastasiou
Newburyport

2/14/2020

TO: Planning Board – Newburyport

RE: Reference: 2/19/2020, Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street / Assessor's Map and parcel 14-40

Dear Members:

I would like to express my concern regarding the Institution for Savings plans to expand their headquarters on State and Prospect St.

First let me say our family has used the Institution for many years, and they have been very good to us. I would like to think they really try to live up to their motto, "To positively affect the lives of every person, business and organization in the communities we serve."

I hope they had the motto in mind when they proposed the addition. I'm afraid though that they may have lost their way a bit here. The bank benefits, surely, but not the community at large, and the impact on the historic neighborhood abutting the bank will be tremendous.

To make up for the lost parking they propose using the Harris Street lot and 4 spaces at Lunt and Kelly's, over 3/4 of a mile away. It's a 20-minute walk. Who's going to do that? Why not have everyone just walk from their homes. I

see that currently employees are asked not to park in the Harris Street lot. If that's the case, it should not be used as part of the special permit.

The addition will be here for a long time, while rules change all the time. The special permit should not need smoke and mirrors to appear viable.

The bank needs to look at the issues that have been brought up, look at their motto, and revise their plans accordingly.

Thomas Pelsue
158 State Street
Newburyport, MA

February 13, 2020

Newburyport Planning Board
Attn: Chairperson Bonnie Sontag
60 Pleasant Street
Newburyport, MA 01950

RE: 93 State Street - Institution for Savings - Special Permit for Parking Waiver, Downtown Overlay District Special Permit, and Major Site Plan Review.

Dear Chairperson Sontag and members of the Planning Board,

I am writing in reference to the proposed project located at 93 State Street by the Institution for Savings (“IFS”) seeking a Special Permit under the Downtown Overlay District (Section XXVII), Site Plan Approval (Section XV), and a Special Permit seeking waiver of parking requirements as allowed under Section VII.A.1.

As I understand it, the project proponent seeks to build an approximately 8,800 square foot addition of office space to the existing bank, extending out from the 1980s addition. The 8,800 square feet of floor area is to be located above an 18 space parking garage located roughly in the area of the existing surface parking lot along Prospect Street and Otis Place.

I’m writing to voice my opposition to the project as it is currently proposed. The project is not consistent with the historic scale and character of the Newburyport Historic District encompassed by the Downtown Overlay District (“DOD”), and particularly, with respect to the residential character of Prospect Street, Otis Place, and Garden Street. I submit the following observations and comments for the Planning Board’s consideration relative to the review process established with DOD discretionary Special Permit.

DOD Determinations & Purpose Statement

In establishing the DOD and DOD-Special Permit, the City made the clear determination that maintaining the historic character of downtown Newburyport is critical to the preservation of the City’s heritage. Section XXVII.A “Determinations” enumerates a series of events and policy actions summarizing a nearly 60 year legacy and commitment to historic preservation. This section further states that land use regulations established with the DOD are adopted in order to ensure this commitment is carried into the future. Specifically, paragraph nine reads as follows:

“The Preservation, rehabilitation and enhancement of the city’s historic downtown is critical to the preservation of the city’s heritage and land values, its recently state-approved Cultural District, and otherwise to benefit the general welfare of its citizens and property owners” (Section XXVII.A.9).

The Purpose Statement (Section XXVII.B) expands on this overarching objective by stating the following:

“a downtown overlay district (DOD) and discretionary DOD special permit (DOD-SP) are hereby established due to the unique land use pattern, and architectural, economic, and cultural character of the buildings, structures, and lots, both individually and as a group, that are located in downtown Newburyport.”

The statement goes on to state that the DOD is intended to implement the historic preservation plan, master plan, and waterfront strategic plan, and to promote the health, safety and general welfare “by... protecting the land use pattern, and architectural, cultural, economic, political, and social heritage of the city through the rehabilitation, preservation, and enhancement of its historic downtown”.

The DOD Determinations and Purpose Statement place considerations as to building scale, form, and architectural detail of new construction at the center of the decision making process for issuing a discretionary special permit. Importantly, in the context of this project and review process, building form, scale and design are considered in relation to the subject property, the district and the surrounding built environment.

Special Permit Criteria

To carry out the intent of the ordinance the DOD establishes multiple criteria in the decision making process for new construction, alternation and additions that consider a project proposal’s scale, and design. Section XXVII.F (Procedures and Criteria) refer all projects seeking a DOD discretionary special permit to section X.H.7(a) relative to use special permits whereby the granting authority shall make nine (9) findings of the project proposal with regard to the nature and condition of all adjacent structures and uses, and the district within which they are located. Although all nine of the conditions are relevant to the subject property, and the proposed project, two are particularly relevant to building scale and design. These two conditions are:

6. “The requested use will not impair the integrity or character of the district or adjoining districts, nor be detrimental to the health and welfare.”

I refer to the DOD Purpose Statement, where the district was specifically created, in part, “to promote the health, safety, convenience and general welfare of the inhabitants of the City of Newburyport”. Health, convenience and general welfare was later directly linked in the Purpose Statement with the rehabilitation, preservation, and enhancement of its historic downtown. As I referenced above, consideration in the Purpose Statement is

applied to the protection of land use patterns, architectural, economic and cultural character of the building, structures, and lots; both individually and as a group.

8. "The proposed use is in harmony with the purpose and intent of this ordinance".

Again, the DOD Purpose Statement makes clear that historic preservation and considerations related to scale and building design in relation to the site, and surrounding neighborhood are central to the intent of the DOD, and are core considerations in review of the of IFS project proposal.

A detailed procedure and set of development requirements are established in Section XXVII.F of the DOD. These criteria must be met in addition to those set in Section X.H.7 and are aligned with the Secretary of Interior Standards for the Treatment of Historic Properties (Section XVII.F.3), providing more specificity around building form and design. Guidelines related to Preservation as defined and enumerated in the Standards apply in the context of this project as it proposes an addition to an existing historic property.

Section XVII.F(5) establishes specific criteria relative to projects that propose new construction and alterations within the DOD that complement and enhance the Secretary of Interior Standards. Subparagraph (a) states:

- New construction and alteration within the DOD shall not disrupt the essential form and integrity of (i) historic building, (ii) lot where it is located, and (iii) *its setting within DOD* (emphasis added).
- New construction and alteration within the DOD shall be compatible with the size, scale, height, color, material, and character of the (x) subject historic building, structure or exterior architectural feature, (y) the lot where it is located, *and (z) its setting within the DOD* (emphasis added).

I take the time to reference the various sections of the zoning ordinance because I find it instructive that great care has been taken to establish a careful and comprehensive development review process that is embedded within the broader policy objectives of the City and an enduring legacy of historic preservation. The ordinance creates a framework that requires development that is responsive to the existing built environment, history of downtown Newburyport, and preservation of its essential character that makes it a generator of economic and cultural activity. The basis for the DOD, its review process, and decision criteria make clear that the discretionary special permit is contingent on a development project meeting detailed design standards not only to the historic building it is accessory to, but must at a minimum, be compatible with the surrounding built environment.

I am in opposition to the project as it currently stands as it does not meet the standard of design promulgated by the Secretary of Standards for Rehabilitation, or the criteria established in the DOD for new construction or alterations. I offer the following

observations and comments related to the current project proposal and relation to these design review criteria:

- The proposed addition includes approximately 8,800 square feet of office space located on the second floor of the proposed structure with parking provided in an enclosed area located on the ground floor. This calculation is somewhat misleading in that the ground floor, although not included in the gross floor area calculation, will be experienced by the pedestrian as if it is nearly a 17,400 square foot building.
- The scale of the addition when taking into consideration the enclosed ground floor parking area is much larger in terms of floor area and volume when compared to the original historic building. For reference, the footprint of the existing historic building is approximately 3,500 square feet while the proposed addition is over twice the size of the original building at approximately 8,800 square feet. When including the 1980s addition with the current proposed addition, the total alteration to the historic building is approximately three times the size of the original, historic, building.
- In addition to the footprint, the proposed building is much greater in scale to the historic building when considering the total volume of the two building. As noted above, the floor area of the proposed addition is approximately 17,400 square feet when considering the enclosed parking structure. The total floor area of the historic building considering including the finished basement and first floor is approximately 6,000 square feet. The proposed addition is nearly three times the floor area of the historic building.
- The height of the proposed addition appears to be approximately the same height as the historic building at 31.75 feet high, roughly 2 feet shorter than the tallest point of the historic building. The cornice line for the side and rear wings of the historic building are lower than the primary cornice line of the proposed addition. In other words, although the historic building is taller than the proposed addition at its highest point, the addition will feel taller and more massive from the street.
- The ground floor use of the proposed building presents an enclosed parking garage to Prospect Street and Otis Place. Parking garage uses or enclosed parking facilities on the ground floor do not present an active and engaging front to the street. Consider the surrounding context whereby the ground floor uses along State Street are occupied floor area, either commercial or residential. The surrounding streets include street facing buildings with many and varied openings, consistent and well articulated fenestration, and architectural details that create an engaging street realm.
- The architectural detail and form of the proposed building does little to minimize the scale and mass as it presents itself to the street. The building carries a straight line down Prospect street with no modulation of the building façade to provide relief or variation. Contrasted to the residential buildings that although similar in height provide great variety in modulating height and façade along the street.

In view of the forgoing submit that the IFS project as it is currently proposed does not meet the intent of the DOD ordinance, it doesn't meet the design considerations of the Secretary of Interior Standards relative to Rehabilitation, and is inconsistent with DOD special permit requirements with respect to the site and its surrounding context. I thank the Planning Board for the opportunity to comment on the proposed project and hope you take into consideration the scale of the proposed building in relation to both the existing historic building, and the scale and character of the surrounding neighborhood.

Respectfully,

A handwritten signature in black ink, appearing to read 'Aaron Clausen', with a stylized flourish at the end.

Aaron Clausen, AICP
3 Otis Place

To:
Planning Board Commission

From:
Alex Adrian
Garden Street
Newburyport, MA 01950
[**kentstandby@gmail.com**](mailto:kentstandby@gmail.com)

Reference: 2/19/2020, Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street / Assessor's Map and parcel 14-40

Proposed Headline: "Win-Win-Win-Win"

To the Editor:

Reflecting on the IFS proposal to build a massive addition that covers their entire rear parking area at 93 State Street, causing customers, abutters, and even their own employees significant inconvenience, I've tried to keep an open mind and a neighborly attitude, but it's clear now the bank has taken a stance for battle.

Rather than strongarm their neighbors because they think they can, wouldn't the IFS get better results all around if they moved the whole HQ to the Business & Industrial Park? Some key talking points for bank honchos to discuss amongst themselves:

1) The neighborhood is arming itself for a FIGHT: pooling our own funds, we've hired a prominent land-use attorney at great expense and will take this conflict as far as we can before releasing our final breath.

2) The Newburyport Business and Industrial Park is an underutilized resource and the city would love to see the bank move their corporate HQ there. One possibility is that this move would INSPIRE a number of other companies to

follow the bank's lead and do the same.

3) Another point on the Business Park: on February 5th, 2020, bank President and CEO Michael Jones told "a small group of thoughtful concerned citizens" meeting at the Library (about 40 of us) that the bank's "By-laws" require that their HQ always remains in Newburyport!! Is the Business Park not worth a closer look, Mr. Jones?

3) Sources have informed us that Pete Kelly, owner of Kelly's True Value Hardware, is offering his parking lot near the traffic circle to help the bank with the required number of spaces. In a world where many folks hardly leave their computers or cars if they don't have to, do ya'll really want us to believe that bank employees are going to park a half mile away, carry what they bring to the office every day, and walk 12 MINUTES to work, especially in rain or snow?! I'd have to see it to believe it.

4) The entrance to the Business Park is only about 8/10th's of a mile from the bank's current location at 93 State Street. If they're going to propose their employees park a half mile away, wouldn't it make better business sense and ultimately boost profits to embrace a completely new location that provides the bank open-ended growth and expansion opportunity for decades to come? Many bank customers would drive to a new IFS branch there just to AVOID FIGHTING FOR A PARKING SPACE downtown.

5) Thanks to full page ads in the Daily News and other media outlets informing the world of the bank's generous contributions to hospitals, non-profits, and other causes, we are well aware of the difference the bank makes in this way. And we are grateful. But what if this FIGHT with neighbors became sufficiently DISTASTEFUL to bank customers and shareholders that some of them decided to move their money and take their business to competitors who will soon

appear a whole lot friendlier? How much would have to go away before a \$3.7 BILLION dollar bank began to feel it? \$100 million? Half a billion? It could happen.

Summary: The Special Permit and all Building Permits the bank has applied for for this project should be denied and the bank should design an inspiring new headquarters with multiple drive-throughs in the underutilized Newburyport Business and Industrial Park. Heck, we might even get a Walmart. Win-win-win-win.

Alex Adrian

Newburyport, MA

February 13, 2020

Planning Board of Newburyport
Newburyport City Hall
60 Pleasant Street
Newburyport, MA 01950

RE: Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street/Assessor's Map and Parcel 14-40.

My wife and I became Newburyport residents in 2018. We purchased our retirement home on Otis Place. We were attracted by the vibrant ambiance of downtown Newburyport and especially the quaint and historic nature of Otis Place.

IFS's property was not an issue for us. We appreciated the separation from downtown that the current parking lot afforded. We did not bargain, however, for the monolithic intrusion of the proposed downtown-like structure into our very desirable neighborhood, especially the prison-like façade that will extend to the Otis Place sidewalk. The placement of the proposed IFS structure negatively and permanently alters our enjoyment of the retirement home and the total Newburyport experience that we enthusiastically anticipated.

Additionally, has the town considered the extent of the detrimental impact of the proposed structure on the property values to the property owners on Prospect and Garden Streets and Otis Place? The town should conduct an independent assessment, funded by IFS, and communicate the results of this impact to each property owner and how IFS would compensate us for any and all losses prior to the town's final decision on the construction.

We believe the proposed IFS structure should not be approved.

Sincerely,

Deb and Dale Ritter
11 Otis Place
Newburyport, MA 01950

February 12, 2020
Tim and Carol Piper
12 Otis Place
Newburyport, MA 01950

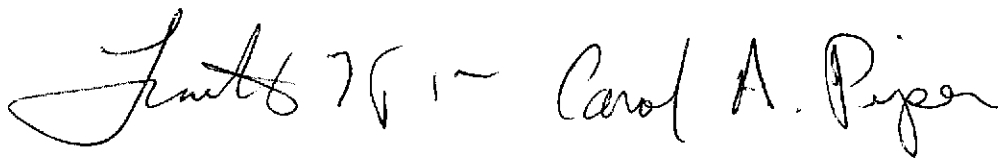
Bonnie Sontag, Planning Board Chair
Office of Planning and Development
Newburyport City Hall
60 Pleasant St.
Newburyport, MA 01950

RE: Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street / Assessor's Map and Parcel 14-40.

My wife and I moved to Newburyport over 10 years ago and have made many neighborhood friends. As you can tell by all the letters of concern being submitted, our neighborhood is very important to us and we want to preserve its historic character and style in every way possible. It was disappointing when representatives for the Institution of Savings met with concerned neighbors of Otis Place, Prospect and Green Streets. We live here. Anything that's going to negatively impact the neighborhood concerns all of us. The bank reps had no interest in hearing any of it. They dismissed our concerns regarding parking and congestion, not to mention the dramatic change in historic character our neighborhood will have to accept. The bank's demeanor was somewhat insulting to those of us that respect the historic nature of our neighborhood.

Residential green space is in part what makes our neighborhood special. When the trees come down to make room for big buildings with added employees and less parking, something is very wrong. Besides the damage to the historic character of our neighborhood, the Institution for Savings has totally whitewashed the parking problems that will be created. To suggest that bank employees will park in municipal lots is naive at best. They will park wherever it's most convenient. We know this for a fact, it's already happening today. They are taking up precious spots that we rely on for residential parking. To propose a significant bank expansion, with additional employees being brought in, along with a 31 car deficiency in onsite parking, is just asking for problems. For the city to allow itself to be paid off for accepting a fools approach to parking in our neighborhood is disingenuous at best. I hope you consider our concerns before letting this project proceed any further.

Sincerely,

A handwritten signature in cursive script that reads "Tim & Carol A. Piper". The signature is written in black ink and is positioned above the typed name.

Tim and Carol Piper

February 12, 2020
Collene Sheeran
17 Otis Place
Newburyport, MA 01950

Planning Board of Newburyport
Newburyport City Hall
60 Pleasant Street
Newburyport, MA 01950

RE: Public Hearing for Special Permit made by the Institution for Savings in
Newburyport for property located at 93 State Street/Assessor's Map and Parcel 14-40.

Please consider this letter an endorsement of the collective outrage of the residents and businesses of Garden, Prospect and Otis Streets regarding the proposed building addition planned by the Institution for Savings at their downtown Newburyport location.

Simply stated, it's a brick eyesore that clashes with the residential architecture of the surrounding neighborhoods for the ostensible purpose of lending additional retail bank space for customers of the bank. It would be 8800 square feet for 7 new employees, a museum, a gym and parking for select executive employees.

Completely aside from the aesthetic considerations, the congestion and parking issues for the three streets in question, as well as State Street, have been largely ignored. It has been suggested employees would be required to park in the waterfront municipal garage on Merrimac Street or at Kelly's True Value located at the rotary as you enter Newburyport. However, no mention how this restriction would be enforced has been put forth.

A museum is place for beautiful, historic and cultural items to be displayed. Why would it be a place to have our neighborhood turn unsightly and uninviting.

Collene Sheeran
17 Otis Place
Newburyport, MA

Mark W. Griffin
Claire M. Papanastasiou
4 Otis Place
Newburyport, MA 01950
978-973-4424

February 12, 2020

City of Newburyport
Planning Board
Attn Bonnie Sontag, Chairperson
60 Pleasant Street
Newburyport, MA 01950

Re: 93 State Street, IFS Special Permits for Parking (2), DOD Special Permit and Site Plan Review Special Permit

Dear Chairperson Sontag:

We are writing to you as immediate abutters to the proposed project by the Institution for Savings. We write as customers of the bank and abutters who have had a generally favorable experience living next to the bank for years. The bank has been a good neighbor. We are also aware of the significant contributions the bank has made to the community. It is perhaps because of these positive attributes that we are so disappointed with the current project proposal by the bank. It is certainly far below the standard of achievement we have come to expect. Accordingly, we oppose the project as it is presented. It should be noted that we approach this from the perspective that we want a better project rather than no project. That said, we think the bank has failed to meet the legal standard for its permits as set forth below. This is submitted to inform the board that the discretionary permits are just that – discretionary. And if the bank cannot meet its legal obligations – arguably – it should revisit its project plans and try to make this project better while concurrently meeting the legal criteria. This will make the project better for the neighborhood and for the City of Newburyport. The main issues are discussed below from our perspective as abutters and as residents; they include, but are not limited to: setbacks, screening, light and air, form, location, massing, design and historical compatibility, as well as parking.

Our Concerns as Abutters – setbacks, screening, light and air

Our home at 4 Otis will be approximately 6 feet from the proposed building wall of the bank's addition. This building wall will block our view from our only window (kitchen) on that side of the house. It will further block our view from two windows in our bedroom/study on the second floor. Prior to this we could see all the way to the graceful steeple of the Unitarian Church. More importantly is the diminution of light and air from this proposal. We want increased setbacks and property screening (preferably arborvitae

on the bank property to be maintained by the bank). Are we entitled to setbacks and screening? No, but neither is the bank entitled to discretionary permits. We request the board to direct the applicant to provide them as a condition for it to obtain its permits. Also, the “transition” between the bank property and the Otis Place residential neighborhood is unsatisfactorily addressed by the rear of the addition protruding into that street. We further request the board to direct the bank to provide an Otis Place setback and screen in order to obtain its discretionary permits. Aside from our immediate concerns there are other overriding concerns associated with the application.

Our Concerns as Newburyport Residents – Form, location, massing, historic respect to original building

Fundamentally, the addition looks like a really big boxy parking garage. The form – i.e. the shape, massing, footprint, height and relation to streets and the 1820 building all should be reevaluated. We believe that this addition which will serve as the headquarters for the bank can be an important asset and a building of which the City can be proud. We want this project to be the best that it can be. The current proposal misses that mark. We urge the Planning Board to direct the applicant to revise its plans to change the addition to be subordinate to the original 1820 building and to pay respect to its historic character and to the DOD and the adjacent historic neighborhood. This will require reduction in some places but perhaps addition in others to fit the bank’s needs. All aspects should be on the table with respect to placement of the addition (if in fact it needs to be connected at all). While we are not in the business of designing an applicant’s project some of our neighbors may submit sketches to guide the board toward what would be more palatable.

Our Legal Concerns

1, This is not a retail banking use

First, we note that the bank has made its application under the use code for retail services – use #404 relating to retail banking. However, the predominant use after this proposal is constructed will not be retail banking – it will be for the bank’s corporate headquarters. The retail service use will be subordinate to the corporate HQ use. It should be noted that retail services are described as follows in the Newburyport Zoning Ordinance (NZO)

Establishments providing services or entertainment, as opposed to products, to the general public including but not limited to banking - including integrated ATMs, real estate and insurance, and establishments providing personal services including but not limited to barber shop, beauty shop, shoe repair and cleaners.

Clearly, this will not be the overriding use of the locus if this project is approved. The bank has admitted in its application and in letters to the Daily News that this expansion is primarily designed to keep the headquarters of the bank in Newburyport and to administratively support its operations. Since there is no clear use code associated with this new use it should be incumbent upon the applicant to justify it. Otherwise, the

planning board is within its rights to deny the application where retail use is not what is being proposed and this is no longer a so-called by right use.¹

2. This design does not comport with the intent of the Downtown Overlay District (DOD)

There are certain procedures required for a special permit in the DOD:

Procedure, requirements and criteria for review of proposed new construction and alterations:

New construction and alterations must be compatible with existing historic buildings and structures within the DOD: New construction and alteration within the DOD shall not disrupt the essential form and integrity of (i) the subject historic building, structure or exterior architectural features, (ii) the lot where it is located, or (iii) its setting within the DOD. Moreover, new construction and alteration within the DOD shall be compatible with the size, scale, height, color (excepting paint color), material, and character of the (x) subject historic building, structure or exterior architectural feature, (y) the lot where it is located, and (z) its setting within the DOD, as the case may be. (emphasis added)

This section provides the Planning Board significant discretion in determining whether a project meets the criteria of being compatible with the original building and the DOD. In this instance the Board should exercise its discretion and deny the permit if the bank does not change its design since its proposal does not meet the above criteria. It is not compatible with the existing 1820 building nor is it compatible with the setting within the DOD – i.e. the neighborhood.

The reasons are as follows

- The proposed addition includes approximately 8,800 square feet of office space located on the second floor which fails to account for the walled-in parking area which constitutes an approximately 17,400 square foot building. This overwhelms the 1820 building.
- In addition to the footprint, the proposed building is much greater in scale to the historic building when considering the total volume of the two buildings. As noted above, the floor area of the proposed addition is approximately 17,400 square feet when considering the enclosed parking structure. The approximate total floor area of the historic building considering including the finished basement and first floor is approximately 6,000 square feet. The proposed addition is nearly three times the floor area (counting the garage) of the historic building.
- The parking area of the proposed addition presents an enclosed parking garage to Prospect Street and Otis Place. This is inconsistent with the setting in the DOD which is largely within a residential historic neighborhood.

¹ Note that Corporate Headquarters Use #612 is not permitted in the B-2 Zoning District.

- The architectural style and form of the proposed building do not acknowledge the surrounding residential neighborhood.

3. The Planning Board has discretionary permit granting authority over all the permits the applicant is seeking

The special permit procedure vests the Planning Board with significant discretion as to whether to grant or deny a permit. Indeed, although an applicant must meet all of the legal criteria to obtain a special permit, the Planning Board need not grant the special permit even if the criteria are met. Humble Oil v. Board of Appeals of Amherst, 360 Mass. 604, 605 (1971) (“The mere fact that the standards are complied with does not compel the granting of a special permit...”). The Planning Board should exercise this authority primarily to bring about changes to this important project.²

- a. Site Plan Review – The Planning Board should seriously consider some of iterated purposes of site plan review when reviewing this application.

Land use planning: To ensure that proposed uses are reasonably compatible with surrounding uses and are consistent with city zoning and master plan goals. To discourage unlimited commercial "strip development" and curb cuts along highways, to provide for commercial development that is sensitive to Newburyport's distinct community character and diverse but consistent architectural framework, and to provide for industrial growth in nodes and clusters.(emphasis added)

As set forth herein above this design is not compatible with the surrounding residential neighborhood.

- b. The Special Permits for ITIF parking and shared parking.

The Planning Board has the discretionary permit granting authority to deny proposals that technically meet zoning but will still have adverse practical impacts on the neighborhoods. Such permits should be denied or revised to reduce or eliminate adverse impacts.

For example, the bank has proposed a 35-space parking deficit from what is required by zoning. Realistically, the bank cannot provide these spaces to its employees for actual parking. The only municipal lot (library lot) contains 31 spaces which cannot

² Note that Section X-H7A of the Newburyport Zoning Ordinance (“NZO”) provides that the SPGA make findings that certain conditions are fulfilled prior to granting a Special Permit. The bank has noted these findings in its supporting memoranda. However, the introduction to the enumerated findings in the NZO is helpful in reviewing the applications:

Special permit findings. Before granting an application for a special permit, the SPGA, with due regard to the nature and condition of all adjacent structures and uses, and the district within which the same is located, shall find all of the following general conditions to be fulfilled... (emphasis added)

accommodate the bank's employees and the space deficit. Not to mention the fact that all spaces are currently filled almost daily by library customers and employees of businesses on Harris Street. Accordingly, the bank's employees will likely park in proximity to the locus further clogging streets and exacerbating existing parking problems.

It is of no moment that the bank will pay for the right to use the municipal lot. This money will not alleviate neighborhood impacts. If the board considers there will be an adverse impact from this proposal the permit may still be denied even if a (very large) check is being written.

Further, the bank has sought a shared parking special permit for parking at Kelly's True Value. While the NZO does allow the Board to grant such a permit, it is within the Planning Board's discretion to deny it. This discretion should be exercised where there is virtually no chance anyone from the bank will actually park there. It is too far from the locus for employees to utilize it. The parking problems will be worse. Accordingly, this permit can (and should) be denied.

Conclusion

We strongly suggest that the Planning Board send the bank back to the drawing board to design a project which is compatible with the surrounding neighborhood, the historic 1820 building and the DOD. In the alternative if the bank is unwilling to provide such an alternative plan the Board should deny the bank's applications.

Sincerely,



Mark W. Griffin

Sincerely,



Claire M. Papanastasiou

February 9, 2020
Paula A. Renda
16 Otis Place
Newburyport, MA 01950

Planning Board of Newburyport
Newburyport City Hall
60 Pleasant Street
Newburyport, MA 01950

RE: Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street/Assessor's Map and Parcel 14-40.

I have been a resident of Newburyport since 2004 and have lived at my current address for that length of time. Our neighborhood is one to be proud of with a variety of unique homes built from 1775 to the mid-1800's. We take pride in keeping our historic neighborhood of Otis, Garden, Prospect and State Streets looking pleasant and well-kept. We are the entry to the beginning of the historic South end. We are proud of that!

Within the past few months, we have learned of a major project proposed by the Newburyport Institute for Savings, a bank supportive of our fair city in many ways. I would expect with such a reputation as theirs, that a project of any magnitude would be collaborative, cooperative, and mindful and respectful of its neighbors, many of whom are their clients. This is their reputation.

However, I have learned differently. The Newburyport Institution for Savings has had a plan in place "for the past ten years". Our neighborhood heard nothing about this plan until January 18, just three weeks ago. Their plan to

build a major structure of over 8,000 square feet, completely “fortressing” the corner of Otis Place and Prospect Street. The building, all though perhaps within legal specifications, is ostentatious and far from tasteful. Its design makes it look like that of the congested streets of downtown Haverhill near the commuter rail. Is this what we are trying to emulate?

We, as a historic neighborhood, district, and city have made choices, opposite that of Haverhill which conformed to Urban Renewal of the 1960’s. We, the city of Newburyport, were foreseeing, making intelligent choices to build a city, honoring its historic flavor and fabric. We have done well and this is why tourists flock to Newburyport.

The Newburyport Institution for Savings has been part of our growth. They have built their reputation around being there for the people of Newburyport. That being said, there is a confusing disconnect with the Institution’s plan to build a monstrosity of a building. It doesn’t match our city’s commitment to maintain a unique landscape of historic features and one in harmony with its neighbors, keeping our city attractive, quaint and one in which people love to live in and visit. A building of that magnitude shuts out our neighborhood, literally and figuratively darkens our view, and creates an atmosphere of an institutionalized setting.

I ask you to please be our voice, our guide and our protectors of the fair city of Newburyport. You have the power to maintain the reputation of our Historic City, to keep it beautiful and therefore prosperous. I want to be able to respond favorably to my friends and family who visit when they say, “Wow, how lucky you are to live in such a beautiful city!”

Sincerely,
Paula A. Renda

February 9, 2020

Bonnie Sontag, Planning Board Chair
Office of Planning and Development
Newburyport City Hall
60 Pleasant St.
Newburyport, Ma. 01950

RE: 2/19/2020, Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street/Assessor's Map and parcel 14-40.

Dear Planning Board Chair and Members:

Our circa 1880 Victorian home is located on the corner of Prospect Street and Otis Place and we are a listed abutter, in very close proximity, to the Institution for Savings extensive plan for expansion. Our home is physically situated a mere 45 feet from the Institution's massive expansion plan and we also own a business on State Street.

After thoughtful consideration and substantial research, we are writing to express our fervent opposition to the Institution's plans for the following reasons:

1. The 8,800 square foot, two-story, 33 ft.-high addition with a one-story, above-ground exposed garage depicted in the bank's renderings is contextually inappropriate in design and scale for our historically significant and well-preserved neighborhood. Their recently revised plan represents modest changes and is equally offensive to us and to our neighborhood. A neighborhood which contains Victorian, Greek Revival and Italianate homes listed as "contributory" to the Downtown Historic District. If the Institution's plan is approved, our treasured neighborhood will be entirely overpowered and dwarfed by such a monolithic, insensitive and irresponsible modern addition.
2. The Institution's plan creates a 31-space parking deficiency which our homeowners, renters, visitors, local businesses and Newburyport Library patrons cannot withstand. Simply being located within 300 feet of a municipal lot (a lot which contains only 30 spaces, two of which are designated solely for electric vehicles); and, the bank's willingness to write a \$232,500 to the City's Intermodal Transportation Improvement Fund (which to a \$3.7B bank earning \$40M per year is the equivalent of the average Newburyport homeowner writing a \$70 check) will do nothing to solve this newly created, and permanent, parking deficiency. The municipal lot, as with other municipal services, is designed for 'the public good' and not for a private enterprise (irrespective of how successful, wealthy, influential, and philanthropic) to entirely occupy. Additionally, we personally use the municipal lot when friends and family members visit and during citywide snow parking bans, as do many of our neighbors, and parking is already in scarce supply. Using the municipal lot located on the corners of Harris and State Streets for overflow parking will leave a deficiency and completely occupy the lot, a lot that many local businesses and library patrons rely on for their employees, customers, shoppers, patrons of the library and others every day of the week. Thankfully, according to the City's 2017 Master Plan, parking deficiencies resulting from proposed expansion plans are evaluated on a case-by-case basis and not simply rubber-stamped subsequent to being within 300 feet of a municipal lot and an applicant's willingness to write a one-time check.
3. Other than the economic development aspects, albeit they are only proposing to add seven employees and an archive to house their historic artifacts, the Institution's plans appear

significantly incompatible with several tenets of Newburyport's 2017 Master Plan. These inconsistencies are numerous throughout the Master Plan relative to preserving historic integrity; scale of further development; density and congestion; avoiding additional parking deficiencies (especially within the downtown district); and, sensitivities to increased traffic and flow patterns.

4. Currently, without the newly proposed 8,800 square foot addition, we already hear humming throughout the evening emanating from the bank's building services' equipment which is located hundreds of feet from our home. Common sense dictates how amplified the noise will be with additional building services' equipment needed to maintain this massive addition which, rather than hundreds of feet away, will be located only 45 feet from our home.
5. If the monolithic addition is approved, 11 windows of our historic home will directly face a two-story wall of brick and windows and an unsightly first-floor garage. Their proposed building is fashioned in an entirely inappropriate 1980's-architecturally-styled wall of brick and glass and will limit sunlight to our home, and others', and completely change the character of our neighborhood forever.

Generally, we are in favor of responsible development. Sometimes, however, a project is simply wrong and this excessive development project by the community-beloved Institution for Savings epitomizes insensitivity, heavy-handedness, and offensive over-development.

Gratefully, in the 1970's many residents, business owners and community leaders exercised the courage, good judgement and the will to do what was right for our wonderful city and thwart off similar, modern, excessive commercial development; especially, within the oldest and densest areas of our great City. They were exceptional stewards of historic preservation; and, we are all the benefactors of their principled, steadfast resolve. We are hoping for the same now.

Thank you for your time and consideration.

Sincere regards,

Steve & Renee Charette
16 Prospect St.
Newburyport, MA 01950

Phone: 978-269-4764

Email; schar1964@gmail.com

**Kimberly Neely
20 Otis Place
Newburyport, MA 01950**

February 8, 2020

Bonnie Sontag, Planning Board Chair
Office of Planning and Development
Newburyport City Hall
60 Pleasant St.
Newburyport, MA 01950

Reference: 2/19/2020, Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street/ Assessor's Map and parcel 14-40.

Dear Ms. Sontag,

As a 30-year resident of Otis Place, I am extremely troubled by the Institution for Savings' proposed expansion in our neighborhood and urge the board to consider the bank's neighbors when reviewing the proposed plans:

1. Density and Congestion - The scale of the addition dwarfs the neighboring homes and overshadows the neighborhood. The scale is intrusive and needs to be downsized.
2. Parking Deficiencies - Our neighborhood is tightly occupied consisting of multi-family homes, condominiums, and apartments. Parking has always been challenging. The parking deficit acknowledged by the bank cannot be fixed by the city accepting a check. I'm surprised the city has an option that allows a business to pay its way out of required parking. If the city accepts payment, how does that payment help the neighborhood's parking issues?
3. City Services and Traffic - Having lived on Otis Place for 30 years, I can tell you that Garden and Otis have never been repaved during that time despite repeated requests. As one of the only dead-ends in Newburyport, we have had our share of construction vehicles, and traffic trying to avoid the State Street light. Our streets have taken a toll and yet our streets and sidewalks do not receive attention. I've been told that it is because streets that connect a school or hospital take precedent. Now, the bank intends to add more construction and more traffic. This is a further detriment to our neighborhood roads.

I invite the Board to visit our streets before approving plans that the neighborhood strongly opposes.

Respectfully,



Kimberly Neely

February 8, 2020

Dear City of Newburyport Planning Board:

Reference: 2/19/2020, Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street/ Assessor's Map and parcel 14-40.

I respectfully request that you accept this letter from me as I am unable to attend the 2/19/2020 Planning Board Meeting.

I attended the informational meeting at the Newburyport Public Library on 2/5/2019 when the Institution for Savings (IFS) presented their proposed drawings for a new addition to their historic building at 93 State Street. This proposed addition clearly overwhelms the historic building built in the late 1800's. The proposed addition is too high, too large, too close to the sidewalk and basically...just too much! Although the addition they constructed in the 1980's did not match the historic building in any way, aside from the use of brick, at least it was hidden behind the original structure. What they are proposing now, as a second addition, would be very visible from State Street. It does not fit into the historic structures on Prospect Street or Otis Street in any way and clearly overwhelms that lovely, residential neighborhood. It is basically a very large and unattractive brick box.

I am also very concerned that their addition would not provide adequate parking for their new expanded employee pool. It is not realistic to think that the IFS employees would walk 1/3 mile to use the new city parking lot at the corner of Titcomb and Merrimack. They would end up using the municipal parking lot across the street on State Street from 8:00 AM-4:00 PM. The State Street lot is the primary parking lot that people use for the Public Library. If that lot is filled by a business and not available, many parents with young children or elderly people would simply not go to the Public Library.

The IFS needs to provide adequate parking for all their employees if they expand their building, but that proposed building can not be considered as it overwhelms the Prospect Street/Otis Street residential neighborhood. The IFS needs to take this proposed plan back to the drawing board.

Please do not let this addition go forward in this present state.

Sincerely,

Barbara Oswald
158 State Street
Newburyport, MA 01950

Mrs. Mary E. Lyon
23 Otis Place
Newburyport, MA 01950

February 7, 2020

Ms. Bonnie Sontag - Chair
Ms. Leah McGavern - Vice Chair
Mr. Don Walters - Secretary
Anne Gardner, James Brugger, MJ Verd, Tania Hartfor, Rick Taintor, and Elisabeth DeLisle - Members
The Newburyport Planning Board

Dear Colleagues:

Newburyport has grown into a charming historic city through careful planning, foresight and hard work. My husband and I purchased our retirement home on Otis Place so that we could walk to restaurants, enjoy the waterfront and take advantage of local events. Now that the Institution for Savings has proposed a massive, intrusive expansion, I am concerned that we will lose the neighborhood charm and on-street parking will become even more competitive. However, there is another bigger issue to consider besides the loss of this historic neighborhood.

Five years ago Boston Magazine published an article by Rachel Slade titled, "Why is Boston So Ugly?". Mayor Marty Walsh (a one time builder) said, "Too often, in recent decades, new buildings have been merely functional,...". Is this what is happening in Newburyport? The Institution for Savings has proposed a large "functional" addition which does not blend with the historic neighborhood or accommodate necessary parking. When one business is allowed to take advantage of its wealth and position in the community others will follow. They did in Boston and the city is now trying to figure out how to lose its "ugly" reputation.

After the 2/5th open meeting, I feel like David staring up at Goliath. The bank refused to consider adjusting their plans in consideration for their residential neighbors. All for a "museum", a workout area, and additional office space. Does this really have to be located in downtown Newburyport? Allowing this massive ugly addition gives credence throughout Newburyport that businesses desires outweigh respecting community concerns.

Newburyport is not Boston. It is a small community where businesses and residential neighborhoods should co-exist and support each other. The Institution for Savings and other businesses need to work with neighborhoods and the town to expand so that all stakeholders concerns are considered. Newburyport should not lose its historic charm that has helped the community grow and thrive.

Thank you,

Mary Lyon

Colleen Turner Secino

15 Otis Place - Unit 1 • Newburyport, MA 01950 • 617.429.2217 • colleen@btc-boston.com

February 7, 2020

Newburyport Planning Board

RE: Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street/ Assessor's Map and parcel 14-40.

As a 15-year resident of Otis Place in Newburyport, Mass., and a direct abutter to the Institution for Savings, I want to go on record heartily opposed to the proposed expansion at 93 State Street that is presently up for consideration with the Newburyport City Planning Board.

Aside from the Institution for Savings' blatant disregard for their neighbors that abut the property on Prospect Street, Otis Place and Garden Street prior to submission of their plans, the project as it stands is too massive, too intrusive, too modern, too tall and too much.

Our group of 40+ went to 2/5/2020's meeting with the bank optimistic we would have a collaborative discussion, but it quickly became apparent our concerns mattered not.

Prospect Street, Otis Place and Garden Street boast a beautiful, historic collection of Victorian, Greek Revival and Italiante homes constructed of wood and built between 1775 - 1897.

That the Institution for Savings would even submit a proposal that expands completely to these three abutting historic streets; fails to take into consideration the existing style of homes; and instead mimics its modern 1980 addition of brick and steel encased windows is both insulting and incongruous.

That the suggested height of said proposed 1980s-designed structure as shown in the updated rendering is now approximately 28-feet (versus the original 33-foot-high-wall) and continues to press much too close to the sidewalk, dwarfing all other homes, as well as presenting as bland and lifeless.

Couple these objections with the significant decrease in the bank's parking footprint and its taking advantage of the City's own rule that they may count the municipal lot on Harris Street to handle their newly created 30-plus-parking-space-deficit (currently a very important parking area for the Newburyport Public Library, businesses adjacent to the Harris St. Municipal lot and their customers, residents who count on this lot when a snow emergency is called, as well as visitors to our city) is untenable.

When pressed during 2/5/2020's meeting as to whether the bank would work with us, their neighbors, to find an alternative that would be acceptable and fit in with the existing historic homes, the bank's answer was a hard "no." Even the minor changes to the 8,800-square-foot behemoth pictured in 2/7/2020's Daily News fails to address the proverbial elephant in the neighborhood...the structure's mammoth size.

Despite our requesting the meeting on Feb. 5 and wanting to work with the bank, our most basic concerns continue to remain unheard. I can't help but shake my head and kindly ask, "Institution for Savings, why won't you be a good neighbor?"

Colleen Turner Secino
15 Otis Place – Unit 1 | Newburyport, MA 0195
colleen@btc-boston.com | 617.429.2217

February 5, 2020

S

To: Newburyport Planning Department

RE: Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street/ Assessor's Map and parcel 14-40.

As a Prospect Street neighbor of the bank and closest home to the proposed new garage entrance, we would like to submit the following as our major concerns of their construction proposal. We are disappointed to be learning of this project so late in the bank's planning process and wish to ensure that all affected Newburyport parties are properly informed and their concerns considered before any approvals are granted.

We would like to be on record that our **2 Top Issues** are:

1. **Building Size of the New Construction** - A 2 story building is unacceptable – it dwarfs the neighborhood. The proposed parking garage construction footprint is too close to the street on Prospect Street (and Otis Street) and dramatically changes the character of the neighborhood and downtown historic NBPT. A two-story height is unacceptable and totally changes the appearance & character of the street. Prospect Street is currently a narrow one-way street with parking on the bank side and 1 lane of one-way traffic. This construction proposal will result in a “tunnel-like” perception of what is currently an appealing street in our downtown historical Newburyport.

2. **Parking Impact** - The impact of the parking cannot be minimized. Currently resident street parking is already impacted by The Institution of Savings lack of employee parking. Today they have 24 employee spaces in the proposed construction area and 12 spaces near State Street for customers. Daily, they also squeeze 4-5 employee cars across the street behind their other State Street Leasing HQs building directly across from the library. This is obviously not adequate for employees today. Every weekday, employees double & triple park in the current 24 space employee lot.

In addition, the current 30 space NBPT Public Lot across State Street is already to capacity serving the bank, other businesses on Harris Street, the Library & other commercial patrons, parents picking up children in afternoons after school and any visitors to Newburyport.

During & Post the Proposed Construction, resident parking availability will be extremely difficult. This is based on their proposal of additional bank employees and ultimately being a total of 35 employee spaces short of what Institution of Savings Bank will require. Short even more than the current situation.

Parking in Downtown Newburyport is / has been a major concern for City Government and all parties for some time. This proposal only aggravates the city's parking problem without a solution on how to compensate for the increased parking shortage issue.

Thank you for your consideration,

Pete & Maureen Mackin
13 Prospect Street (Owners)
petemackin@gmail.com

TO:

Bonnie Sontag, Planning Board Chair
Office of Planning and Development
Newburyport City Hall
60 Pleasant St.
Newburyport, Ma. 01950
February 3, 2020

Reference: 2/19/2020, Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street/ Assessor's Map and parcel 14-40.

As a resident of Newburyport, I have long admired the efforts of its elected and appointed government officials, various volunteer board members and advisors, and business owners to work together with residents to preserve the history and beauty of this beloved city and its neighborhoods.

That is until the scale and scope of the nearly 9,000 square foot building addition proposed by the Institution for Savings recently emerged, which reveals an expansion plan for its State Street location that astonishingly bears little resemblance to the composition and character of the historic homes that surround it and certainly offers no discernible benefits to the individuals and families who live in them, in particular, or Newburyport's downtown community, in general.

If allowed to proceed as proposed, the addition would, inconceivably and among many other adverse impacts, result in a subtraction of the already too-few employee parking spaces on the site, forcing even more staff members to park (presumably all day) on already too-crowded adjacent neighboring streets and in the too-small Harris Street municipal lot that is routinely and reliably used by numerous residents, visitors, library patrons, and customers of other area businesses.

Compounding the detrimental effect on parking is the outward indifference or insensitivity exhibited by the bank in its construction plans regarding setbacks, step backs, screens, and buffers that are essential to protecting and respecting EXISTING privacy, quiet, view, and sunlight for the many homes and properties that abut or border the planned expansion.

If indeed the bank and its president truly are interested in being "the best neighbor we can be" it will rethink and revise its proposal to ensure the affront that it now poses to a historic residential area becomes, instead, an asset to a treasured neighborhood whose personality, quality, and dignity are on the line ... literally.

William T. Welch
High Street
Newburyport

TO:

Bonnie Sontag, Planning Board Chair
Office of Planning and Development
Newburyport City Hall
60 Pleasant St.
Newburyport, Ma. 01950
February 2, 2020

Reference: 2/19/2020, Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street/ Assessor's Map and parcel 14-40.

To whom it may concern,

My wife Laura and I wish to record our opposition to the proposed expansion of the Institution for Savings.

Otis, Garden and Prospect Streets are already severely congested. Every time I drive past the IFS parking lot currently, every space is filled with some folks parking outside designated spaces. This leaves little doubt that the current parking is insufficient and logic dictates that bank employees and customers are already parking on the streets.

According to the renderings we've seen, the project proposes adding at least another two dozen office spaces which reasonably translates into parking and traffic pressures from this project that will far exceed the 18 new spaces being proposed.

In deliberating this project the city has to ask itself: Why permit even more customer and employee traffic and parking for a business whose demands have already far outstripped supply.

Have you spoken with the trash haulers about the difficulty they have navigating these streets under existing conditions? They've told us Otis is the most onerous street in the entire city. So the city also has to ask itself what happens if the additional traffic burden results in situations where emergency vehicles cannot access homes suffering a health or fire crisis. Package delivery traffic over the past holiday was nightmarish. Can anyone in City Hall possibly say this building is not going to greatly exacerbate these problems in what DPW staff will confirm is already one of the city's most congested neighborhoods?

At the same time IFS has 14 locations throughout Essex County, including a brand-new facility on the other side of Newburyport. IFS is clearly doing very well, and many within our community bank there, and are grateful for its service. However, that same community should not be asked to bear the burden of hosting a rapidly expanding business' headquarters at its own increased inconvenience and cost when so many alternatives exist—let's face it the views out our windows will not be the better for this project.

We wish IFS all the success in the world, and should it be so fortunate eventually it will have to move its headquarters out of Newburyport. Why not ask it to do so now, rather than ask the surrounding community to permanently suffer the costs of what is clearly going to be a temporary headquarters for IFS.

I've consulted with my neighbors, and they feel as strongly as we do: that any IFS expansion at this site makes no sense. But now that our concern is a matter of public record, I have little doubt should such a

misfortune arise from the increased traffic burden from the IFS project, this letter could serve to support any legal action taken against the city for allowing this project to move forward in a neighborhood so ill-suited to host it. Not when so many other locations are so much better suited.

Sincerely,

Tim & Laura Wacker
13 Otis Pl.
PO Box 1481
Newburyport, MA
01950
(631)-484-1130
tiwack@comcast.net

Bonnie Sontag, Planning Board Chair
Office of Planning and Development
Newburyport City Hall
60 Pleasant St.
Newburyport, Ma. 01950
1/22/2020

Reference: 2/19/2020, Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street/ Assessor's Map and parcel 14-40.

Dear Bonnie Sontag,

We are away from the area and will not be able to attend the meeting, thus I am voicing my concerns in this letter as suggested by Katelyn Sullivan, City of Newburyport Planner.

We have the following concerns being a major abutter to the Bank as owner of 1,3,5,7 Garden St.

- 1) **Noise Pollution.** At present there is constant noise from the air conditioning system right at ground level beyond the fence of number 1 and 3 Garden St. from the bank's first addition. This noise makes it hard to enjoy the back yard during the warm months and requires the windows in the back of the house to be closed. This new proposed addition most likely will also have additional air conditioning system that will affect the 5 and 7 Garden St. There is also a huge generator presently very close to the fence of 5 and 7 back yard that also contributes to the noise when started up on a periodic basis. This is less than 10 feet away from the lot line. I noticed that the new proposal moves the generator along the fence line but does include any protection/ insulation to reduce the noise level.
- 2) **Natural Lighting.** Height of the structure will affect the natural lighting. The bank's first addition has eliminated any chance of growing a decent lawn in the back of the house of 1 and 3 Garden St. Also the structure being so close to the lot line caused some of my original trees to fail because of the root systems were affected during foundation preparation. This new structure will eliminate the natural light to the back of the house and the present view as did the old . The new view proposed will be a brick wall and windows. There are some trees on the bank's property that looks like they will be removed, further eliminating natural landscaping. If the bank moved the new structure further back from the property line there could an opportunity for some landscaping between the properties.
- 3) **Water drainage.** Since the structure seems to be covering the entire bank lot, my property will become the natural drainage for the bank.
- 4) **Character of the neighborhood.** The proposed bank structure does not fit with the historic Newburyport neighborhood. Because of the reduced setbacks and height this new structure which reduces the privacy, solar access, and character of the residential historic neighborhood. The set backs should be at least 10 feet for landscape buffer of trees and greens.

- 5) **Property Value.** This proposed structure will definitely have a negative effect on our property values and others in the neighborhood. There are nine families that live in our property that will be negatively affected by the view of a 2 story brick wall in addition to the above concerns.

Please call, or write if you have any questions. I would also appreciate verification that you received this letter.

Richard and Mary Pollak
Owners of 1,3,5,7 Garden St., Newburyport

6 Ward St., Ipswich, Ma 01938
Phone 978-884-2995

March 4, 2020

To: Newburyport Planning Board

First, thank you for listening to the comments of neighbors regarding the planned expansion by the Institution For Savings Bank. We fear the bank would not hear or consider our neighborhood perspective without you or the Newburyport Historic Commission.

The bank continues to describe the addition as “in the rear of the bank’s property” as if it has no public impact or effect on the neighborhood. To the residents of Prospect Street, Otis Place and Garden Street, the bank’s #12 Prospect space is effectively the current view of our front yards and back yards. A massive two-story high brick building constructed here would have a major negative impact on neighbors and pedestrians in the area.

The bank talks of the proposed structure being subordinate to the primary structure on State Street, when in reality, the new addition is larger than the original bank itself.

The bank compares the setbacks of their project building to the setbacks of the Public Library building expansion and buildings on Harris Street. These are faulty comparisons:

First, most of the library expansion setbacks from State Street are in keeping with the original structure setback and with historical design. The front IFS original building is setback 50 feet from State Street. The Bank’s 1980’s addition has a 60 foot setback from Prospect Street with open space and a circle drive-thru resulting in a 100 foot line of sight from across Prospect Street. Yet, their new proposed new construction for #12 Prospect Street lot is only 6-8 feet from the road! This results in a mere 35 foot line of sight to the 25 foot wall from the homes directly across Prospect street. It significantly limits the open visibility that currently exists with the open employee parking lot. The same is true for Otis Place visibility. Garden Street neighbors will lose almost all visibility. With the 6 foot setback in their backyard they will see a 35-40 foot brick structure and only experience the sunlight at noontime.

Comparing Harris Street to Prospect Street & Otis Place is also flawed. Harris Street is a 33 foot wide, one-way street with still plenty of room for parking on both sides. As a result, setbacks of buildings on both sides of Harris provide a definite sense of wide openness. Contrary, Prospect Street is one-way and only 20 feet wide with parking on one side. Otis Place is two way, 25 feet wide with parking on two sides. Neither is as open as Harris Street.

As a result, this proposed new addition would greatly diminish a sense of openness throughout this historic neighborhood. The look & feel from our homes, community, and the quality of life will be forever harmed. Contrary to the Bank CEO's comments, this new construction will not improve property values of abutters & residents. The city's charter is to improve the quality of life and property values of our residents, not decrease them.

The Newburyport new construction guidelines are just that - "*guidelines*" - for doing what makes sense. The exact letter of the policies and the spirit of those policies are very different things. Our Planning Board always takes into consideration many factors in addition to those written guidelines. To members of the Planning Board, if you haven't already, we invite each member to actually visit the site and stand in front of any of our homes. Visualize how massive the large structure would be and how it would negatively impact the quality of life in the neighborhood. We thank you for considering the negative impact to residents, pedestrians, visitors and others that truly care about the charm & character of downtown Newburyport.

Sincerely,

Peter Mackin
13 Prospect Street

Dianne Boisvert

From: Dawne Studzinski <dawnestudzinski@gmail.com>
Sent: March 15, 2020 8:38 PM
To: Dianne Boisvert
Subject: [Ext]Institution for Savings Expansion

external e-mail use caution opening

To the Newburyport Planning Board,

As an employee of the Institution for Savings, I have been following with interest the process and discussion surrounding the bank's plan to expand its building at 93 State Street. While a few neighbors may object, I would suggest that the expansion is good for the City of Newburyport as a whole. The Institution for Savings has been a solid citizen of Newburyport for 200 years. The bank employs hundreds of people in the region and is consistently recognized as one of the top employers in the state. Institution for Savings has grown considerably over the last few years and has shared its success with Newburyport and surrounding communities. The bank donates millions of dollars annually to local charities and causes, and its employees spend many hours in charitable endeavors in Newburyport and the surrounding area. These efforts will most certainly continue.

However, in the increasingly competitive business environment in which it operates, the Institution for Savings must expand its facilities to maintain its envied position among community banks. I hope that the community as a whole appreciates the benefit of having the Institution for Savings succeed in Newburyport as much as the bank appreciates the benefit of being in Newburyport.

Thank you for your consideration,

Dawne Studzinski



March 17, 2020

To: Bonnie Sontag & Newburyport Planning Board
City Hall
60 Pleasant Street
Newburyport, MA 01950

From: Jay Goldberg
5 Rantoul Street
Beverly, MA 01915

RE: Institution For Savings Main Office Expansion

Dear Ms. Sontag & Newburyport Planning Board,

As an active business and community leader on the North Shore, I wanted to express my support for the Institution For Savings' (IFS) much needed, proposed expansion of its main office location in Newburyport.

As most of us know, the IFS has significantly reinvested in our community for decades, having benefited the greater good of local citizens and businesses. IFS has committed in its bylaws to maintain its headquarters in Newburyport, and by allowing IFS to expand its main office there, we will ultimately enable it to increase its positive impact on the community. The expansion of IFS' headquarters would not only grow its resources, but also maintain an architecturally pleasing design in the surrounding area.

The bank is in a commercial zone (and has been for approximately 150 years) that abuts residential neighbors, and there will always be some complaints by neighbors anytime a business is looking to expand. But by keeping IFS in the downtown, it is a win/win for both the citizens and businesses we all love.

I ask that the planning board approves this expansion to proceed as it was envisioned 150 years ago, with the intent to continue positive contributions to Newburyport for years to come.

Sincerely,

Jay Goldberg
Local Citizen & Business



March 17, 2020

To: Bonnie Sontag & Newburyport Planning Board
City Hall
60 Pleasant Street
Newburyport, MA 01950

From: Jay Goldberg
5 Rantoul Street
Beverly, MA 01915

RE: Institution For Savings Main Office Expansion

Dear Ms. Sontag & Newburyport Planning Board,

As an active business and community leader on the North Shore, I wanted to express my support for the Institution For Savings' (IFS) much needed, proposed expansion of its main office location in Newburyport.

As most of us know, the IFS has significantly reinvested in our community for decades, having benefited the greater good of local citizens and businesses. IFS has committed in its bylaws to maintain its headquarters in Newburyport, and by allowing IFS to expand its main office there, we will ultimately enable it to increase its positive impact on the community. The expansion of IFS' headquarters would not only grow its resources, but also maintain an architecturally pleasing design in the surrounding area.

The bank is in a commercial zone (and has been for approximately 150 years) that abuts residential neighbors, and there will always be some complaints by neighbors anytime a business is looking to expand. But by keeping IFS in the downtown, it is a win/win for both the citizens and businesses we all love.

I ask that the planning board approves this expansion to proceed as it was envisioned 150 years ago, with the intent to continue positive contributions to Newburyport for years to come.

Sincerely,

A handwritten signature in black ink, appearing to read "Jay Goldberg", written in a cursive style.

Jay Goldberg
Local Citizen & Business

INSTITUTION FOR SAVINGS
MAIN OFFICE EXPANSION

Email: planning@cityofnewburyport.com

Mail: Chair Bonnie Sontag and Newburyport Planning Board

My name is Fred Carter, Ipswich resident and formally a 39 year director of the Ipswich Cooperative Bank. Mr. Michael Jones was initially Chief Financial Officer then became President of the bank during the planning and construction phases of the Rowley Branch. At that time, I was chairman of the bank's building committee, and I had the pleasure of working closely with Mr. Jones while assisting him with day-to-day construction progress and issues.

Being a contractor, while along with my wife investing in real estate, we are well aware of objections to change especially when proposing expansion or remodeling. Unfortunately it's the fear of change or a lack of understanding.

I believe Mr. Jones, even when properly zoned, faced neighborhood opposition with projects in Hamilton and Topsfield. However, now that those projects are complete the branches seem to be widely accepted and welcomed as an important part of those communities.

Keep in mind, a community bank in a competitive business, often under political attack, undergoing constant regulation and change. Structures are part of the larger magnet with stability, knowledgeable employees, and necessary products coupled with community needs and involvement while not forgetting the beauty of the Institution's generosity.

The Institution for Savings has been a wonderful asset on the North Shore and should be encouraged to flourish. I am continually impressed with the bank branches and extraordinary maintenance of the properties. The necessary expansion to the State Street property should be encouraged.

Thank you for letting me, along with my wife, express our thoughts.

Catherine and Fred Carter



FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

YMCA of the North Shore
245 Cabot Street
Beverly, MA 01915
978.922.0990

March 30, 2020

Chairperson Bonnie Sontag
Newburyport Planning Board
City Hall
60 Pleasant Street
Newburyport, MA 01950

.....
Cape Ann YMCA
71 Middle Street
Gloucester, MA 01930
978.283.0470

Dear Chairperson Sontag:

Haverhill YMCA
81 Winter Street
Haverhill, MA 01830
978.374.0506

The YMCA of the North Shore actively partners with the Institution for Savings in delivering positive change in multiple communities across the North Shore. In fact, this year marks yet another decade of our charitable partnership. Since inception, the IFS vision has been *"to positively affect the lives of every person, business and organization within the communities it serves."* This statement aligns perfectly with the mission of the YMCA of the North Shore *"to welcome all, strengthen communities, educate and nurture children, and promote healthy living in spirit, mind and body."*

Ipswich Family YMCA
110 County Road
Ipswich, MA 01938
978.356.9622

It is our collective commitment to deliver positive change to our communities which prompts me to write in support of the much-needed expansion of the Institution for Savings headquarters. An expansion at this time is critical to the future growth and success of the Bank in its ability to continue to serve our communities with the same high level experiences it has provided to date.

Lynch/van Otterloo YMCA
40 Leggs Hill Rd.
Marblehead, MA 01945
781.631.9622

The Bank has been a stalwart financial supporter of so much in Newburyport: its schools, its public infrastructure (libraries, fields, senior center) and its nonprofits - an investment in excess of \$10 million dollars over the last five years. The Institution for Savings is committed to these investments just as the City is to encouraging business investment and keeping cornerstone businesses in the downtown area. Newburyport was built on keeping institutional businesses in the downtown to allow for local job opportunities, to offer loans and services to other local businesses, and to contribute significantly to the local tax base.

Plaistow Community YMCA
175 Plaistow Road
Plaistow, NH 03865
603.382.0641

Salem YMCA
One Sewall Street
Salem, MA 01970
978.740.9622

With respect, I ask that you and the Planning Board support the Institution for Savings request to expand its downtown headquarters. An expansion as outlined will best position the Bank to continue its support of private, public, and nonprofit investment in our communities.

Sterling Center YMCA
254 Essex Street
Beverly, MA 01915
978.927.6855

Sincerely,

Chris Lovasco
President and CEO
YMCA of the North Shore



Massachusetts Bay
Merrimack Valley
North Shore

www.northshoremca.org



38R Merrimac Street, Newburyport, MA 01950
O: 978-462-6680 F: 978-465-4145

www.newburyportchamber.org
info@newburyportchamber.org

March 10, 2020

Chair Bonnie Sontag
and Members of the Newburyport Planning Board
Newburyport City Hall
Pleasant Street
Newburyport, MA 01950

Dear Chair Sontag and Members of the Planning Board:

As advocates for economic development, the Newburyport Chamber is dedicated to promoting our businesses and improving the overall quality of life in Newburyport. In keeping with that vision, please accept this letter on behalf of the Board of Directors of the Greater Newburyport Chamber of Commerce & Industry in strong support of the Institution for Savings' proposed expansion at 93 State Street. Few would dispute the fact that the Institution for Savings, celebrating its 200th anniversary this year, is one of this City's great institutions. Since its founding in 1820, this Bank has played a significant role in almost every one of the important phases of Newburyport's growth and success. In the early 1800s it was the largest local investor in war bonds to stimulate the City's economy during World War I. It lent money to local citizens to save the city's historic downtown during the urban renewal of the 1960s and 1970s, and also purchased and renovated buildings which it then gave back to local non-profits like the Link House and Turning Point. It was instrumental in converting an old Market Square fire station to the Firehouse Center for the Arts, a thriving cultural center of which the Bank remains today its largest annual supporter.

During a time when many banks have consolidated, the Institution for Savings has grown and thrived to become a \$3.8 billion bank, while never forgetting where its roots began: right here in Newburyport. Several years ago, its Board of Trustees adopted two new bylaws: the main office will remain at 93 State St. and its name will forever be the Institution for Savings. As the Bank's assets grew, so did its charitable giving: in the last decade it has given and pledged well over \$10 million to local non-profit organizations. The Bank made major donations to restore the City's public library and YWCA, and gave landmark donations to Anna Jaques Hospital, the Nock Middle School and Newburyport High School to improve fields and facilities. The list goes on and on.



38R Merrimac Street, Newburyport, MA 01950
O: 978-462-6680 F: 978-465-4145

www.newburyportchamber.org
info@newburyportchamber.org

To remain successful however, and to maintain that level of local philanthropy that benefits our City, the Bank now needs to expand its downtown main office as all businesses do when they grow. Like all building projects it has undertaken in the last decade in other communities, this addition will be done tastefully, we have no doubt.

Banks, similar to public libraries, insurances companies and post offices, have long been considered year-round economic catalysts for many historic downtowns, including Newburyport. For centuries our community banks have provided local job opportunities, offered loans and services to local businesses; so they in turn can grow and succeed and, more importantly, contribute significantly to the local tax base. Shops and restaurants have come and gone through the years but local banks like the Institution for Savings and the Newburyport Bank have remained. To be able to remain successful and viable they must be encouraged to grow and thrive in our city.

The Institution for Savings has been steadfast supporters and partners with our City for 200 years. Let us show this great Institution the same trust and respect it has shown to us by allowing them to make their State Street property the best that it can be for its employees, its customers and our community.

Sincerely,

A handwritten signature in cursive script, appearing to read "Frank G. Cousins Jr.".

Frank G. Cousins Jr.
President

A handwritten signature in cursive script, appearing to read "Christopher Sullivan".

Christopher Sullivan
Chair of the Board of Directors

Jeremiah T. Lewis
1 Ready Marsh Way
Ipswich, MA. 01938

To the Editor,

I was extremely disappointed and shocked to see the letter you published on 4/23/20 from Colleen Turner Secino.

As a Trustee of the Institution for Savings over the last 12 years, I am in a unique position to both refute Ms. Secino's contention that the Institution for Savings is greedy and to provide some more info regarding the expansion.

Here is a fact: The Institution for Savings has contributed more than \$10 million in the last five years to the City of Newburyport's schools, its public infrastructure (libraries, fields, senior center) and its nonprofits. As far as I know there is no other entity in City that has given so much, so frequently. I will not give any more credence to Ms. Secino's contention by commenting further about "greed" as this info speaks for itself.

In regards to the expansion, it is understood that a few neighbors & abutters (closer to 10 families than 70, by the way) are unhappy with the expansion. This would be the case with ANY expansion as many people just don't like change. Reasonable people should know the following:

- The Bank has only seen 2 renovations to this historic building in almost 150 years.
- The Bank is designing this addition to meet its infrastructure needs to be successful. The Bank is located in a commercial zone and this proposal respects both the commercial as well as the residential neighborhood and reflects similar patterns where commercial buildings abut residential neighborhoods throughout Newburyport. Examples are the James Steam Mill at the corner of Charles and Water Streets, Prince Place and the Medical Building on Forrester Street.
- Like all building projects it has undertaken in the last decade in other communities, this addition will be done tastefully and will ADD to the neighborhood, not detract from it.

Lastly, the Bank has made numerous design revisions to address comments they have received and heard from the Historic Commission, Planning Board and neighbors. The revised plans will be submitted to the Planning Board when completed.

Sincerely,

Jeremiah T. Lewis

Cc: Newburyport Planning Board

Dianne Boisvert

From: DONNA ABDULLA <dabd@aol.com>
Sent: April 24, 2020 2:05 PM
To: Dianne Boisvert
Subject: [Ext]Institution for Savings expansion

external e-mail use caution opening

I am writing the e-mail to the Newburyport planning board to give my support to the Institution for Savings's planned proposal to expand. The Institution for Savings has proven to be a pillar to our community for 200 years. The generosity to every community that it serves is unparalleled . Since the bylaws state that its headquarters have to be located in Newburyport,it is important and essential that the planning board approve this proposal.I am confident that the bank will comply with all zoning, historical, and neighborhood concerns.

Thank You,
Frederick Abdulla
Corporator

Freeman Condon
6 Forest Road
Salisbury, MA 01952

April 24, 2020

Bonnie Sontag, Chairwoman
Newburyport Planning Board
City Hall
60 Pleasant Street
Newburyport, MA 01950
Email: planning@cityofnewburyport.com

Re: Institution for Savings

Dear Chair Sontag and Members of the Planning Board,

At the outset, a couple of caveats: I am a member of the Board of Trustees of the Institution for Savings and a voting member of its Charitable Foundation. Secondly, although I was born in, raised in, and resided in Ward 2 for twenty four years, I no longer live there. Some of my oldest and dearest friends still do. I would never advocate for anything that went against their best interests.

Having passed the corner of the proposed IFS addition twice a day for eight years, on my way to school, I am intimately familiar with the neighborhood. With its charm, it's desirability and it's limits.

I recently attended a meeting at the Newburyport Public Library where the neighbors expressed their concerns regarding the proposed expansion. While everyone has an undeniable right to make up their own minds, they have no right to make up their own facts. I was disturbed by several accusations that are simply not true. A neighbor stated that Bank employees park on Prospect St., adjacent to the Bank, for the entire day. As we all know those spots are limited to two hours and are strictly enforced. It was further stated that the Bank employee parking lot is terribly abused, with people double parking and parking haphazardly all over the place. This simply is a blatantly false statement. I did find it ironic that at this same meeting an abutter freely admitted that his family regularly parked in the Bank parking lot when visiting for the Holidays.

I learned early in life, the value of compromise, in arbitrating any decision. The Bank acknowledged the concerns expressed by neighbors, in the very beginning, and made

significant changes in design to alleviate their concerns. It addressed and solved the parking problem, it redesigned the East facing façade and stairway, it reduced the number of office spaces. All at a significant cost. No one could argue that the Bank did not take seriously the concerns of the neighbors and made every effort to cooperate. The neighbors, not so much.

As the past Chairman of a neighboring Towns Planning board, I experienced, firsthand, the angst and anguish that can accompany making tough decisions. Especially if those decisions run contrary to the wishes of some abutters. I also experienced the satisfaction of following the law, of allowing property owners to maximize their property use to the full extent allowed by zoning parameters. This proposed expansion is an allowed use. It is a commercial district. With the Bank being two hundred years old, with respect, you could argue that the Bank's presence predated those of all residents who bought into the neighborhood.

Change of the status quo can often be disconcerting. If you think that this is a radical, controversial proposal, you should have been around when Newburyport Boards voted to make State St. one way, or when they took Hyman's shoe store by eminent domain to make way for the municipal parking lot. Critics at the time claimed that this was the beginning of the end for the Downtown. Time seems to have proved them wrong.

The Institution for savings has been a "good neighbor" for over two hundred years. We give generously to those in need, we scrupulously maintain the appearances of all our properties, we are engaged in our community, and we are grateful to all our loyal customers. On behalf of the entire Board of Trustees, I pledge we will be a good neighbor for the next two hundred years. I am proud that the Bank has pledged to keep its headquarters in the City of my birth. Having the additional space provided by the addition is critical for us doing so.


Freeman J. Condon

LAW OFFICES OF
ALFRED PAUL FARESE, JR.
161 SOUTH MAIN STREET, UNIT 105
MIDDLETON, MASSACHUSETTS 01949

IN MEMORIAM
ALFRED P. FARESE, SR.
1914-1985

ALFRED PAUL FARESE, JR.
JEANA FARESE FAMA
PAULA M. FARESE
*ALFRED PAUL FARESE III
OF COUNSEL: STEPHEN D. FRIED
*ALSO ADMITTED
NEW HAMPSHIRE

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AL@NORTHBOSTONLEGAL.COM

April 24, 2020

City of Newburyport Planning Board
Chair: Bonnie Sontag
City Hall
60 Pleasant Street
Newburyport, MA 01950

Re: Institution for Savings Bank Expansion

Dear Chair Bonnie Sontag:

I am writing this letter in response to the proposed Institution for Savings expansion project. I am a small business owner and resident of Middleton, MA and prior to 2015, I had no experience with the Institution for Savings. My business has always utilized community banks, primarily in the Everett area. I moved my office to Middleton at the same time that Institution for Savings Bank expanded to our town.

Over a five-year period, I have come to recognize that Institution for Savings is about people. The backbone of the bank are the workers in each branch and the leadership that Mr. Jones and Ms. Rock have instilled creates an atmosphere of community both in and out of the bank. It is not simply having the lowest rates as a local lender, a warm atmosphere in the branches or the ability to meet both the needs of myself and my clients. Institution for Savings has improved every community in which it has branches. Institution for Savings has been crucial in the Covid-19 response in assisting individuals and small businesses through loans, refinancing and in response to federal stimulus opportunities. Its dedication to charitable endeavors, support of local food banks and schools, and the involvement in our communities has set Institution for Savings apart from other banks and is the reason I have chosen it as the bank for my business and personal needs.

I've learned a lot about Institution for Savings over the last five years and especially the Newburyport branch. The rich history of community

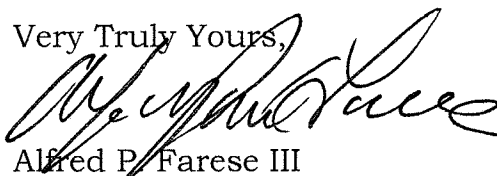
improvement began with Newburyport, and despite its location in a historic building it has only completed two renovations over two centuries. According to its bylaws, Institution for Savings must keep its headquarters in Newburyport, but given the ever changing digital landscape, that requirement cannot be met in the current footprint of the Newburyport branch and without major overhaul of its information technology infrastructure as part of its expansion.

After visiting each of the Institution for Savings branches over the past few years, it is clear to see the commitment of integration Institution for Savings has demonstrated when renovating or expanding to new areas. Institution for Savings does not design its branches with commercial aesthetics, but rather takes its inspiration from the surrounding areas to incorporate the history of the community into its branches. They carefully consider lighting, signage, and appearance in their design and have produced the most welcoming financial institutions in the Commonwealth.

As an attorney all too familiar with zoning regulations, it is not lost upon me that the Newburyport branch is located in a commercial zone and has been for nearly 150 years. As Newburyport expanded, commercial zoning has naturally abutted residential zoning with great success as demonstrated by the James Steam Mill and Prince Place. I have no doubt that this project will continue with that seamless integration.

Institution for Savings has donated to local libraries, sporting fields, and the senior center and has contributed more than 10 million dollars over the past five years to the community. In surrounding communities, it is common to see its managers and employees supporting local events, fairs and charitable fundraisers.

In closing, we must care about the Institution for Savings as much as it cares about us. For 200 years, it has supported our schools, neighborhoods and charities and never asks for recognition or preferential treatment. In this case it is asking to be considered similarly to other projects that the board has approved in the areas. As a customer, attorney and small business owner, I am asking that you allow the expansion to move forward not to alter, but to solidify the community spirit that both City of Newburyport and Institution for Savings Bank have both incorporated as core values.

Very Truly Yours,

Alfred P. Farese III

Kevin Gasiorowski OD
39 Green Street
Newburyport, MA 01950

April 24, 2020

Bonnie Sontag, Chairwoman
Newburyport Planning Board
City Hall
60 Pleasant Street
Newburyport, MA 01950
Email: planning@cityofnewburyport.com

Re: Institution for Savings

Dear Chair Sontag and Members of the Planning Board:

Greed and selfish are two words that have NEVER come to mind with regard to the Institution for Savings (IFS) as Ms. Secino accuses in her letter to the Editor, yesterday. Since working with the IFS to finance the purchase of my optometry practice and, subsequently, becoming a Trustee of the Bank, I have never known a group so focused to “positively affect the lives of every person, business, and organization within the communities they serve” as their vision statement avows.

In fact, one of the first actions taken 10 years ago by incoming president Michael Jones was to ensure the bylaws reflect that the IFS always remain a mutual bank owned by its depositors and not a group of faceless shareholders.

As a member of the Charitable Foundation and Scholarship Committee, I have witnessed first hand the generosity the Bank has shown through support of Anna Jaques Hospital, refurbishing our schools’ fields and facilities, protecting our cherished New England landscapes, assisting high school seniors in realizing their dreams of college, and sponsoring countless fundraisers and other worthy civic endeavors. During the chaos and uncertainty of the recent pandemic, the IFS allocated an additional \$300,000 for charitable giving in anticipation of the increased need.

During this unprecedented and scary time of COVID-19, the IFS has successfully navigated the maze of the Paycheck Protection Plan (PPP) helping nearly 300 businesses secure the much-needed funding to keep their doors open.

The fact that some are at odds with the Bank’s desire to build its addition, an addition that has been modified several times at the request of the abutters, is what is truly at the heart of the matter here. The IFS has taken all the appropriate steps in acquiring the proper planning, permits, and testing

required to enhance the existing structure of the Bank's signature location which has stood in that very spot since 1820. Any of the renovations and new branches are done thoughtfully and with tremendous regard for the neighbors and neighborhoods which the Bank serves.

If it is "single-minded" to have a positive affect on every business, every organization, every individual that you come in contact with, then I say let me share in that same single-mindedness! I am proud to work with and for the Institution for Savings and am looking forward to many more years of conscientious banking.

Kevin Gasiorowski, OD
Appleton Eye Associates

Cindy M. Johnson
99 Lime Street
Newburyport, MA 01950

April 24, 2020

Bonnie Sontag, Chairwoman
Newburyport Planning Board
City Hall
60 Pleasant Street
Newburyport, MA 01950
Email: planning@cityofnewburyport.com

Re: Institution for Savings Expansion Project

Dear Chair Sontag and Members of the Planning Board:

I am writing in support of the Institution for Savings (IFS) building expansion at their State Street location.

From the beginning, the IFS has adhered to the City's planning process and zoning ordinances, including height limits and setbacks. After meeting with abutters and in response to their concerns, considerable time and expense have been devoted to revising plans to meet the Bank's needs while addressing neighbor concerns. I believe the Bank's proposed expansion has benefitted from the public process, and the result will reflect the Bank's track record of tasteful and high-quality construction.

As a long-time resident of the South End and the owner of a tiny antique home dwarfed on both sides by Victorian and Italianate multi-family buildings less than a driveway-width from my home, I know about density. I also appreciate that changes impact neighbors. As a resident of Lime St, I watched my neighbor across the street build a two-car garage that disrupts the streetscape and with a driveway that extends to the street. When we applied for a permit to pave our driveway, we were not allowed to pave to the street; the sidewalk had to be maintained. Drive down Lime Street and see how many driveways go to the street. No sidewalk permits were pulled for those projects, I learned. When my neighbor took down 13 trees to the south of us, my 30 years of shade gardening took an immediate about-face and I am slowly re-landscaping my yard. Should I sue the City for not protecting me? Call my neighbors names in the paper? Or recognize that things change, and my neighbors were only trying to improve their homes?

My point is this: zoning height restrictions and setbacks exist to define what is acceptable. The City should enforce those restrictions and when a resident homeowner or business needs to make changes to their property, they should be able to move forward with confidence that they can act within those constraints. Vague guidelines such as "neighborhood fit" serve no one well, but if we have that requirement, then we should be honest about the neighborhood we are taking about.

Buildings downtown come and go, but if we wish to retain a downtown, we should remember that it *is a downtown*. Yes, a residential area abuts it, but the height and setbacks for the property in question are zoned commercial. Prospect Street has been lined with buildings over the course of Newburyport's history, and nearby buildings were significantly larger than the addition proposed by the IFS. Nothing in this expansion is out of character with the downtown or the historical streetscape. Proximity to residential neighbors is a fact of life in our dense little City and should not be an impediment to improvements being made by downtown businesses.

We are so fortunate to have a downtown with strong businesses that give back to our community. If you support smart growth, please recognize that this expansion is smarter than taking open land outside of town. If your passion is climate change, isn't keeping a bank within walking distance of so many residents a good thing? And if you care about the preservation of our downtown, don't you want to help the IFS stay in our community where it can provide the kind of support for local projects that it has demonstrated from the outset?

Banks today face a host of challenges and growing to support the ever-increasing demands from technology and regulation is a matter of survival for smaller banks. The IFS has worked in good faith with the City to propose an expansion in keeping with current zoning guidelines and it continues to revise its plans to address concerns. I respectfully ask that you review the revised proposal against the criteria set by law and recognize that changes will affect some neighbors, but the greater good is served by applying the standards for the business district, where the expansion is proposed.

Sincerely,
Cindy M. Johnson
Trustee, IFS

John F. Leary
23 Broad Street
Newburyport, MA 01950

April 24, 2020

Bonnie Sontag, Chairwoman
Newburyport Planning Board
City Hall
60 Pleasant Street
Newburyport, MA 01950
Email: planning@cityofnewburyport.com

Re: Institution for Savings

Dear Chair Sontag and Members of the Planning Board:

I was disappointed with Colleen Turner Secino's letter to the editor on April 23, 2020. I am a Trustee of the Bank as well as long time Newburyport resident. I have been involved with the Bank since 1998.

It seems like now that the Bank has met its parking requirements as well as all setbacks and height restrictions the narrative changes to "greed". To assert that the Bank is greedy could not be further from the truth. The Bank's record of community support both monetarily and through its leadership speaks for itself.

As to Ms. Secino's assertion that the Bank is "as far from being a community bank as is humanly possible" is laughable. Its recent response to its customers in addressing their needs during the COVID-19 crises along with their charitable foundation donation to local food pantries this past month are just a recent example of its involvement in the community.

The Bank consistently displays its willingness to be a great corporate citizen and has done so and will continue to do so throughout this process. The Bank has made numerous design revisions based upon comments from the Historical Commission, Planning Board, and neighbors.

The fact of the matter is the Bank is located in a commercially zoned area. Successful businesses in highly regulated industries need to grow and expand to survive and stay independent. In fact, during the seventies there were at least five community owned banks on State Street. As of today, there are only two.

The downtown was built on keeping institutional businesses in the downtown - insurance companies, banks, the post office, city hall, as a mechanism to draw patrons to other more transient businesses like retail and restaurants. They provide local job opportunities, offer loans

and services to local businesses so they in turn can grow and succeed and, more importantly, contribute significantly to the local tax base.

Change is hard. I do not expect the abutters to ever be satisfied with an addition to the building. However, Newburyport needs to support local businesses to succeed and expand in Newburyport while maintaining the historic character of the surrounding neighborhood. The revised plans will accomplish this.

Sincerely,

John F. Leary

Dianne Boisvert

From: Drew Marc'Aurele <marcaureledrew@gmail.com>
Sent: April 24, 2020 4:11 PM
To: Dianne Boisvert
Subject: [Ext]Letter re IFS addition

external e-mail use caution opening

Drew Marc-Aurele
7 Perriwinkle Lane
Ipswich, MA 01938

April 24, 2020

Bonnie Sontag, Chairwoman
Newburyport Planning Board
City Hall
60 Pleasant Street
Newburyport, MA 01950
Email: planning@cityofnewburyport.com

Re: Newburyport Daily News, Letter to the Editor

Dear Chair Sontag and Members of the Planning Board:

Unfortunately, the letter published on 4/23/20 by Colleen Turner Secino is not only untrue but misleading.

As a Trustee of the Institution for Savings (IFS) for many years, I have witnessed first-hand the generosity of this Bank.

Ms. Secino's comment regarding the Bank's Team "being as far from a community bank as is humanly possible" is as far from the truth as possible. IFS is committed to the City of Newburyport as a mutual bank and will continue to do so.

Anyone with knowledge, or anyone who has taken the time to review the history of IFS, knows that Mike Jones, Kim Rock and their team have brought this Bank continued success. As such, we have enjoyed being named TOP PLACES TO WORK, according to the Boston Globe, for 11 consecutive years.

Does the following characterize "greed" and "single-minded selfishness?"

The IFS is the largest contributor to the City of Newburyport's schools, athletic fields, AJH Impatient Care Unit, just to name a few. The IFS Charitable Foundation has contributed more than \$10,000,000 just to Newburyport alone. The Boston Business Journal has named IFS one of the top 30 charitable givers in Massachusetts for three straight years.

IFS is a first-class operation and this new addition at 93 State Street will be of highest quality.

The Bank has made several design revisions at the request of the Historic Commission, Planning Board and neighbors which will be seen in its final application.

Sincerely,

Drew Marc-Aurele

Sent from my iPhone

Jane P. McNally
13 Argilla Road
Ipswich, MA 01938

April 24, 2020

Bonnie Sontag, Chair
Newburyport Planning Board
City Hall
60 Pleasant Street
Newburyport, MA 01950

Dear All,

I am writing in support of the Institution for Savings' proposed expansion project at its 93 State Street location. State Street has been home to the bank for over 150 years and has been a good neighbor to those whose homes abut the bank.

It is crucial, to the success and growth of the bank, to update its infrastructure. If you look at all the sites where the Institution for Savings has banks, you will see very tasteful and well-designed buildings. They can be found in many local towns. At County Street in Ipswich at the Powder House Village complex, the bank is built into the complex. The bank on Bay Road in Hamilton reflects the architecture of the stately homes in the area, and the bank on Main Street in Topsfield is similar in look to the beautiful homes and buildings on the street. Each of these buildings fit perfectly into their 'neighborhoods' and do not overwhelm the area.

This same attention to detail, design and maintaining a good relationship with their neighbors, will be exhibited in the State Street project. The bank is taking time to make revisions based on input from the neighbors, the Historical Commission, and the Planning Board. In addition, at a time when we are all turned upside down with concerns regarding the COVID19 virus, the bank is dealing with ways to help and bring back to work, their employees as well as helping local businesses survive. This attention to detail and concern for other is the backbone of this bank.

Finally, drawing from my own professional experience, I would like to share a story. I work for a special needs school in Beverly which is in a heavily populated neighborhood off Elliott Street. Over a year ago, we began construction on an 8,000 sq.ft. addition at one end of the school. The neighbors were not thrilled; they were opposed to the noise of construction, the size of the project and the disruption to their lives. In less than a year, the project was done; the lights were on, the driveway was paved, and students and teachers were working. The building looks like a house, the landscaping is pristine, and everyone is proud to have the building as part of

the neighborhood. Yes, it took a lot of time to talk to neighbors, to explain the plan and to be available to listen but it was worth the effort.

I have been affiliated with the Institution for Savings for many years and I know they will do all of this and more. Every project they embark upon is well thought out and first class. This is a project that will benefit not only the bank, its employees, and customers but the neighbors, the neighborhood, and the surrounding businesses.

Thank you.

Sincerely,
Jane P. McNally
IFS Corporator and proud IFS customer

**ELLEN GALANIS NICH
18 MEADOWVIEW LANE
IPSWICH MA 01938**

April 24, 2020

Bonnie Sontag, Chairwoman
Newburyport Planning Board
City Hall
60 Pleasant Street
Newburyport, MA 01950
Email: planning@cityofnewburyport.com

Dear Chair Sontag and Members of the Planning Board:

I am a Trustee of the Institution for Savings and I'm writing in response to a letter to the editor published on April 23, 2020 written by Colleen Turner Secino.

The vision statement of the Institution for Savings states, "The Institution for Savings will positively affect the lives of every person, business and organization within the communities it serves". These are not just words, this vision is implemented daily through extensive charitable giving to non-profit organizations in Newburyport and the surrounding communities, supporting our local schools, hospitals, libraries, food pantries, senior services, and conservation organizations just to name a few. A complete list of charitable donations can be found on the Institution for Savings website. When the impact of Covid-19 hit our communities hard the Institution for Savings immediately stepped up by setting aside \$300,000 to assist local food pantries and other non-profits struggling to keep up with needs of our communities.

As to the expansion of the main office on State Street, it is important to keep in mind that our ability to continue our philanthropic efforts is dependent on the continued success and growth of the Bank. This at times requires updating and expansion of our infrastructure. We make every effort to be as unobtrusive as possible by building and maintaining facilities that reflect the character of the community. To this end the Bank has made several revisions to the original plan to accommodate requests from the community and City boards.

We hope the community understands our struggle to balance the success of the Bank with the needs of the community as a whole.

Respectfully submitted,

Ellen Galanis Nich

Ellen Rose
8 Pitcairn Way
Ipswich, MA 01938

April 24, 2020

Bonnie Sontag, Chairwoman
Newburyport Planning Board
City Hall
60 Pleasant Street
Newburyport, MA 01950
Email: planning@cityofnewburyport.com

Dear Chair Sontag and Members of the Planning Board:

Wikipedia defines a community bank as a depository institution that is typically locally owned and operated. Community banks tend to focus on the needs of the businesses and families where the bank holds branches and offices. Lending decisions are made by people who understand the local needs of families, businesses and farmers. Employees often reside within the communities they serve. This definition perfectly describes the Institution for Savings.

I am so very proud to be a trustee of the Institution for Savings. Every item that comes before our board is reviewed in the context of our vision, which is to positively affect the lives of every person, business and organization within the communities we serve. The Bank has an excellent history of providing essential banking services and in the charitable support provided to schools, libraries and many important organizations that serve the needs of the Newburyport community.

The proposed addition/renovation to our State Street headquarters is an important decision that we did not undertake lightly. Although we are located in a commercial zone, great care was given to design a project that would also fit well with the abutting residential neighborhood.

The Bank has hired architects with expertise in historical matters. Our By-Laws require that the Bank's headquarters remain on the State Street location in perpetuity. We are very proud of the recent renovation of the exterior brownstone, and our proposed addition will also be tasteful. The proposed addition is absolutely necessary. We have simply outgrown our facility.

Newburyport is a beautiful city. The Institution for Savings is a proud supporter of the City and many local organizations. The history of the Bank has been closely intertwined with the City's history for the past two hundred years. We would appreciate your support of the plans to modify our headquarters so that we can continue to be play an important role as a community bank.

Sincerely,

Ellen Rose, CPA, CFP

Richard J. Silverman
1 Old Manchester Road
Essex, MA 01929

April 24, 2020

Bonnie Sontag, Chairwoman
Newburyport Planning Board
City Hall
60 Pleasant Street
Newburyport, MA 01950
Email: planning@cityofnewburyport.com

Re: Institution for Savings

Dear Chair Sontag and Members of the Planning Board:

I have been a member of the Board of Trustees of the Institution for Savings for over 15 years. Additionally, I've had the privilege to serve on the Bank's charitable foundation. I am quite proud of this Bank for many reasons but most particularly its consistent willingness to be a great corporate citizen. The Bank's expansion in Newburyport is a necessary and reasonable endeavor.

The history of the Institution for Savings is well known as the Bank has been a very important part of the fabric of Newburyport for 200 years. A few years ago, our Trustees made a commitment, via a corporate bylaw change, to maintain our mutual savings bank charter that was granted in 1820 and to keep our headquarters on State Street. To that end, and in order for the Bank to grow and be competitive, executive management designed a well thought out expansion plan utilizing the Bank's existing landmass. The proposed building has been reviewed by many individuals including our Board of Trustees. We feel collectively that the design is appropriate for both the community as well as the needs of the Bank. I believe the proposed structure is functional for the Bank yet visually attractive for the community and neighborhood.

There have been concerns from some abutters who indicated that the structure is inappropriate. As I understand it, the Bank is a conforming use in a business district whereby it is quite appropriate to expand. I am also aware that this section of State Street shares a residential neighborhood and as a result the Bank has designed its addition to tastefully blend into the surrounding homes. The proposed building appears appropriate in all forms and the Bank has addressed its parking requirements to conformed with the City's ordinance.

One more issue of importance to me is the consideration of what the Bank has contributed to the City of Newburyport. I have been fortunate to serve on the Bank's charitable foundation board which has provided me with a close pulse on the specific charitable donations that have been given to the schools, food pantries, elderly, hospitals, YMCA's, and general community needs. The gradual increase in charitable donations over the past 15 years in conjunction with the Bank's growth requires an obvious

expansion of its infrastructure. The charitable giving of more than \$10 million over the past five years clearly shows the commitment this Bank has to the communities it serves, especially Newburyport. And yes, this is relevant because it displays the Bank's continued leadership and great corporate citizenship.

Please consider these thoughts and facts when making your decision; and support this institution because it has supported this City for over 200 years.

Respectfully,

Richard J Silverman
Board of Trustees Institution for Savings

Newburyport News
Editorial Department

April 24, 2020

To whom it may concern,

April 23rd a letter from Colleen Turner Secino was published detailing her displeasure with the Institution for Saving's expansion and their "greediness".

I have served as a Trustee for the bank over 7 years. In that time, I have personally witnessed the Institution's continued growth and continued generosity to many north shore communities.

Newburyport has been a recipient of these gifts of generosity which include a new stadium field at the High School, Hundreds of thousands of dollars to Anna Jaques Hospital, substantial money gifts to the Newburyport Greenbelt, numerous scholarships to Newburyport High School Seniors and I could go on!

With this new expansion the bank has met all the town's requirements. Located in a commercial zone and abutting a residential zone President Mike Jones has endeavored to meld all the concerns into a fine project. This project will not only help the bank but will alleviate parking needs in the downtown area.

It has been my privilege to serve on the Board and believe the community will be well served by this project and continued collaboration with the town.

Sincerely,

Stuart E Winfrey

Trustee



Zampell Refractories, Inc.

Engineering and Administration

3 Stanley Tucker Drive, Newburyport, MA 01950

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True Craftsmanship Endures®

April 24, 2020

ATTN: Chair Bonnie Sontag
Newburyport Planning Board
City Hall
60 Pleasant Street
Newburyport, MA 01950

RE: Institution for Savings Main Office Expansion

Dear Chair Bonnie Sontag and the Newburyport Planning Board,

I am a proud resident and business operator in the City of Newburyport and we have actively been a part of the Newburyport community since moving our family business here in 1987. I believe any thriving community should be proud to have continuous reinvestment in maintaining employers and businesses while staying dedicated to its community values and aesthetics.

I have closely followed the developments surrounding the Institution for Savings Main Office Expansion and the criticisms led by Ms. Colleen Turner Secino. I am disappointed in the Newburyport Planning Board for lending any credibility to Ms. Turner Secino's ongoing complaints. My opinion is that such subjective attacks are unfair against a committed and valuable community business that is planning an expansion well within the local codes and regulations.

On a personal level, I believe the aesthetics of the expansion will diminish the 1980 bank addition design and enhance the historic atmosphere that makes our downtown so unique and valuable to the city. It will also signal to fellow business operators like myself that Newburyport is committed to growth and maintaining an environment conducive to commercial sustainability.

In these uncertain times of COVID-19, as a resident, I believe any business that can afford to reinvest in our city is a business to support, not discourage.

Thank you,

Brian J. Zampell
President & CEO

CC: Mayor Donna Holaday

Saira Naseer-Ghiasuddin
235 Storey Avenue
Newburyport, MA 01950

April 26, 2020

Bonnie Sontag, Chairwoman
Newburyport Planning Board
City Hall
60 Pleasant Street
Newburyport, MA 01950

Re: Institution for Savings

Dear Chair Sontag and Members of the Planning Board:

I am a Newburyport resident, a physician, a business owner and someone who has been involved in multiple construction projects in Newburyport. I am also a Trustee at the Institution for Savings and chair its Building Committee. Representing all of these roles, I write in enthusiastic support of the Bank's proposed main office expansion project.

As the principal of North Shore Internal Medicine, I oversaw the meticulous renovation of our Green Street location ten years ago, a colonial home turned into a professional building. Called the Nicholas Brady house at the time, the renovation received a Newburyport Preservation Trust Award in 2013. Through my personal experiences in restorative projects, I am confident that the Bank's building project is appropriate. Like community medical practices, the Bank needs to expand so that it can continue to grow and serve the needs of its customers. Like medical offices, insurances agencies, and attorney offices, the Institution for Savings has been a year-round economic catalyst for our downtown, and to our city as a whole. To be able to remain successful and viable they must be encouraged to grow and thrive in our city.

As chair of its Building Committee I know firsthand the amount of time, effort, thought and financial resources Bank leaders have put into ensuring that this project meets the needs of customers, employees, and yes, neighbors. Based on feedback from abutters, and members of the Historic Commission and Planning Board, they are working diligently on revisions to the original plan. They have hired additional architects to assist in finding ways to reduce the expansion's massing and are exploring creative parking alternatives. They have changed the

windows to a more residential style and have added more green space to the Otis Place side. They have added new architectural features to the plan, such as quoins and brownstone to add character. And, you can be sure that like every building project it has undertaken in the last decade in other communities, this addition will be done tastefully. Bank management and trustees would not allow anything less.

I couldn't be any prouder to be a trustee of this Institution. It gives back to Newburyport and the other communities it serves. In 2010 the Bank donated an unprecedented \$1.5 million for a new single patient wing at Anna Jacques Hospital and several years later donated \$500,000 for a cutting edge 3-D mammography machine. The latest example is the additional charitable funds it has provided to local food pantries and shelters during the current pandemic to ensure that those in need have the resources they need during this difficult time. There is no bank of any size that has donated as much money as the Institution for Savings over the years to non-profits of all types and sizes. I cannot imagine where Newburyport would be today without the support and generosity of this incredible institution.

Now it is time for the City to show that same faith and support. I urge you to approve the Bank's proposed expansion plans and thank you in advance for your consideration.

Sincerely,

Saira Naseer-Ghiasuddin, MD/FACP

April 27, 2020

Chair Bonnie Sontag &
Newburyport Planning Board
Newburyport City Hall
60 Pleasant Street
Newburyport, MA 01950

Dear Ms. Sontag and Members of the Planning Board:

As an abutter owning 70-80 State Street and a longtime resident of Newburyport, I write this letter supporting the Institution for Savings' proposed expansion. The Bank has renovated and built multiple branches in Massachusetts, while keeping in mind the unique character of each community. Their expansion on State Street will reflect Newburyport's best interest as well.

I also own two restaurants on State Street in Newburyport and can speak to the need to maintain business downtown. Over the years, patronage and foot traffic have dropped off dramatically, keeping people employed in our downtown is vital to the ability to keep shops and restaurants open. These businesses are a key factor that gives Newburyport its unique appeal.

As I am sure you are aware, the Institution for Savings has been a key partner in charitable and local donations. Their dedication to the community is second to none. To share an example, during the existing Covid-19 crises the establishment of the PPP Loan Program was in total disarray. I bank with another bank primarily, when they failed to process my initial loan, the Institution for Savings accepted my application and processed it for funding. They did this during the height of the loan process. I would hate for a vocal minority to be the only people being heard.

Sincerely,



Jeffrey Caswell

**PETER G. KELLY
163 STATE STREET
NEWBURYPORT, MA 01950
978-239-6383**

April 27, 2020

Dear Ms. Sontag,

My attention was drawn late last week by a Letter to the Editor in the Daily News. The Institution for Savings bank came under heavy unfair commentary regarding its greed and position as a non-community bank. I feel compelled to comment. I've been a Newburyporter and business man for many years and have had close associations in the community and particularly with the IFS bank.

I feel the attitude toward its most recent proposed expansion is being unfairly attacked. No organization in our community has done more for its customers, employees, and community needs than the IFS bank. For many years it has prospered and always given back to the greater good of everyone that it touches. I want to say how strongly I feel they should be moving ahead with this plan which is important for all of us. This bank and its success is paramount for the people of Newburyport and should be supported and implemented.

There is nothing better for our combined benefit than allowing the greater citizenry and businesses to come together to build strong and productive relationships. I can only say it is time to move on and allow this expansion to get underway in this wonderful city.

Thank you,

Pete Kelly

JUST IMAGINE.....

Imagine that just 15 steps from your front door is a 25 foot brick wall. This wall is higher than the second story of your house. Imagine that wall is 110 feet wide obliterating the sense of openness and overwhelming your neighbors' beautiful homes too. From your front door, visualize that within those 15 steps to the massive brick wall is a narrow, one way street. That would be Prospect Street, a busy street already congested with parked cars and traffic. Prospect Street would then feel like a tunnel from the South End to State Street.

This is the end result if the Institution For Savings builds their proposed 16,000 sq. ft. two story parking garage & office building.

Consider Otis Place & Garden Street with their beautiful, historic Victorian, Greek Revival and Italianate homes that will be dramatically dwarfed by the proposed Institution For Savings oversized structure. A new brick building is designed to house only 7 more bank employees and 8 LESS parking spots than the current open parking lot. Neighbors of Otis Place and pedestrians will also see a massive 25 ft brick wall instead of the Public Library and the bank's American flag and beautiful clock tower. Garden Street neighbors will have the current 5 ft fence replaced with a structure 35 ft higher than their backyards blocking all sunlight except at noon. Welcome to the destruction of the charming entrance to the former historic Newburyport South End neighborhood we all call home.

As citizens wishing to maintain the unique charm and character of Newburyport, let's not allow this poorly conceived construction project to happen. I am thankful that we have a Newburyport Historical Commission that cares about this. I'm also thankful that we have a town Planning Board that considers the views of the citizens, as well as, the businesses. The Planning group members understand the planning policies are guidelines for good judgment and proper decision-making and not written to the letter of the law to cover every specific situation. I applaud their desire to hear all the facts and everyone's point of view.

Peter Mackin
Newburyport

DONOHOE SURVEY, INC.
LAND SURVEYING AND MAPPING

363 Boston Street
Topsfield, MA 01983

Telephone: (978) 887-6161
www.donohoesurvey.com

May 4, 2020

City of Newburyport
Office of Planning and Development
60 Pleasant Street
P.O. Box 550
Newburyport, MA 01950

Via email: planning@cityofnewburyport.com

RE: Application by the Institution for Savings

Members of the Board:


I am writing to express my support for the expansion project proposed by the Institution for Savings at 93 State Street, Newburyport. Although I am not a resident of Newburyport, my company conducts business in the City and I am a long time customer of the Bank.

I have personal knowledge of several of the building and renovation projects the Bank has completed in other cities and towns. I am certain that this proposed expansion in Newburyport will be of the same high quality design and craftsmanship.

The expansion project will enable the Institution for Savings to maintain its headquarters in this central downtown area. This will be a positive outcome for the citizens and businesses of Newburyport and for all of the local organizations and programs the Bank supports.

Thank you for your consideration.

Sincerely,



Paul J. Donohoe

To: NBPT Planning Board 5/4/2020

Subject: Objection to IFS planned expansion – Peter Mackin. 13 Prospect Street

No one disputes that the Institution For Savings has been a generous benefactor to many Newburyport organizations. The local neighborhood's objection is to the overall massive size, building height, architecture and parking aspects of the bank's expansion plans.

The lack of transparency by the bank is unconscionable considering the enormity of their project. Only a few families were informed in January. Most were blindsided and shocked by the massive scale of the plan. We have been playing catch up to the bank's objectives ever since. The affected neighborhood now looks forward to seeing the long awaited "revised" bank construction plans in May.

We thank the Planning Board for not conducting any planning meetings remotely via internet technology. We appreciate having an in person meeting where all parties (especially the 70 plus residents, many seniors) impacted can again have the ability to attend, participate, and provide their perspective on the IFS plan.

Several facts:

Despite the recommendation of the Planning Board, the Institution For Savings has not once reached out to have a dialogue with their neighbors / abutters.

To make space for their museum in the bank headquarters, IFS never provided the Planning Board with their requested details on how the inside space of this construction was to be used. (offices, conference rooms, lunch room, gym, etc)

IFS said the huge construction would accommodate only 7 more employees.

IFS never commented if it was possible to house the employees in that department at another IFS location or have construction for those employees at a location other than the State Street / Prospect Street location.

IFS said they would take steps to secure the required employee parking needed without impact of current on-street parking.

SUMMARY:

Although IFS has actively advertised their many contributions to Newburyport, reached out to organizations that they have funded in the past, and asked their trustees to support their position in the Daily News, it does not change their obligation to provide full transparency, incorporate and abide by the input of the Historical Committee & Planning Board. We are confident that the Planning Board will continue to listen to both parties and only approve any construction when that construction adheres to all city policies, Historical Committee guidelines and does not negatively impact our local neighborhood.

Dianne Boisvert

From: ESTHER SAYER <emsayer@comcast.net>
Sent: May 05, 2020 9:30 PM
To: Dianne Boisvert
Subject: [Ext]Bank expansion

external e-mail use caution opening

Dear Chairwoman Sontag,

I am sending this email in support of the Institution for Savings expansion plan.

I've personally have been a client of the bank since 1996, I've been involved with their Charitable Foundation work for many years and while I can sympathize with the residents feelings, the bank is located in a commercial zone and has been for nearly 150 years.

I feel the bank is trying its best to be respectful to both the commercial & residential neighborhoods.

I've seen many changes in Newburyport as I'm sure this board has.

I believe the Institution will be very methodical and kind to its surrounding neighbors.

I ask that you support this expansion also.

Thank you,
Esther M Sayer
Newburyport , Ma

Sent from Xfinity Connect App

May 12, 2020

Bonnie Sontag, Planning Board Chair
Office of Planning and Development
Newburyport City Hall
60 Pleasant St.
Newburyport, Ma. 01950

Reference: 05/20/2020, Public Hearing for Special Permit(s) made by the Institution for Savings in Newburyport for property located at 93 State Street/ Assessor's Map and parcel 14-40. 1. Site Plan Review (2020-SPR-02), 2. ITIF Special Permit (2020-SP-01), 3. DOD Special Permit (2020-SP-09)

To the Newburyport Planning Board:

This letter is being written in response to the Institution for Savings (IfS) special permit and site plan. I am a former abutter, having lived on Otis Place, and currently a city resident living nearby on 10 Spring Street.

The Institution for Savings is a valued member of our community. They have been generous in their charitable giving and a strong supporter of many Newburyport non-profits and activities. To that, as a community member, I am grateful. I feel a special connection to the IfS, since Thomas March Clark was the son-in-law of the original owner of my home: Abraham Wheelwright. Mr. Clark was the IfS's second president, and Mr. Wheelwright was a trustee, and both were founding members of the bank.

I am convinced, though, that Mr. Clark and Wheelwright would be aghast at both the proposal, and the bank's handling of its public relations, due to the complaints of the abutters. They would NOT have been supporters. Especially given the alternatives that the bank has.

The concerns of the neighbors focus on the mass of the proposed structure, the mechanicals that would border neighbor properties, parking, and the general approach by the bank in its disdain for neighborhood input; there is a lot to worry about in this proposal.

Putting aside for a moment abutter issues, the role of the planning board is very specific; even though the property that will be built on is deemed commercially zoned, the planning board, and the city of Newburyport, is well within its right to consider its **impact on the streetscape**. For me, and many other Newburyport citizens, it's the streetscape that has attracted us to Newburyport. It's the streetscape that has to be the overriding concern when deciding the IfS's right to proceed with its plans.

It's clear that in proposing a large office like structure surrounded (on one side within less than 10 feet, wall to wall) by shorter wood frame residential properties, this building would cause

irreparable harm to the street scape of the neighborhood defined by Prospect, Otis Place, and Garden street. It should not be approved.

It is an especially egregious proposal, given the impact and alternatives, which I have outlined in figures 1-4 (attached). It is not the role of the planning board to direct the bank on how or why it builds its addition – only whether its addition is compatible with the street scape and community character. It's clear that it isn't, and that ON THE SAME PARCEL OF LAND, there are options to build an addition that is compatible –historically and by precedent - and would contribute to Newburyport's streetscape, not detract from it as this proposal does.

The attached figure 1 highlights what is commonly meant by "streetscape". State street is an excellent example. Buildings are tightly sited, the look of adjacent buildings is complimentary while varied, it is predominantly brick, and most usage is commercial, typically storefronts, with some residential. All buildings are bounded on three sides by commercial buildings.

That streetscape, for 250 years, has extended no further than approximately one parcel, or less than 150 feet, back from State Street.

Figure 2 shows that there are only three incursions beyond the State Street commercial streetscape (note I am not referring to zoning, but specifically what is in the purview of the planning board – the impact on streetscape). Out of those three incursions, two are quite small, with the third incursion the largest - being the banks' 1980 addition. That addition worked because it was set back significantly from the residential streetscape of Prospect Street. Note also that along much of State Street, most of the transitional space from the commercial streetscape to the South End's residential streetscape is parking.

Figure 3 outlines the proposed building. Larger, by far, than the 1980 addition, not only does it extend much deeper into the residential streetscape, but it is more tightly sighted to the property lines – greatly magnifying its streetscape impact. The building as proposed, does not blend with the wood frame building streetscape, reflecting commercial use only by its look. Incredulously, it is almost entirely built on the site of former residential homes, that has only relatively recently been rezoned commercial.

At this point, if you agree that the streetscape is irrevocably damaged by the current proposal, possible remedies include: building with more wood (to reflect the nature of the streetscape) and including street facing features on the Prospect Street and Otis Place sides that speak "residential, but in commercial use" rather than "commercial use only."

There is one more streetscape factor that bears mentioning. The IFS's lot on State Street is the ONLY OPEN LOT directly bordering the southeast side of State Street between Market Square and High. In fact, it is one of only two open lots on State Street, from Market Square to High - the second being the City's parking lot on the corner of Harris Street, across from the IfS and the library. That, you may remember, was the location of the much beloved Wolfe's tavern prior to 1951.

Figure 4 shows a possible alternative that would mitigate the proposed expansion's negative impact on Newburyport's streetscape. Infill development of the IfS's last undeveloped lot on that side of State Street would not only be consistent with the State Street streetscape, but would be a better alternative than the impact of the current proposal to the Prospect/Otis Place/Garden streetscape. Note well the photo of the prior building that existed on the corner of Prospect and State streets well into the 20th century. It was made of similar material as both the bank and other buildings on the State Street streetscape.

The massing, type of material (brick) and relationship to other structures of the current proposal is totally inconsistent with the three bordering properties; an alternative directly on State Street would be bordered on three sides by similarly looking commercial properties, and provide for a smoother transition to a residential area.

Denying this proposal would fall within the well-established purpose of the Planning Board for site plan review, as defined in Section XV-B of the City of Newburyport Code of Ordinances (current as of April 16, 2020) that states it is in within the purview of the Planning board to rule on aspects of the proposal that impact Community Character (pertinent sentences highlighted):

Community character: To protect the city's distinct community character and historic and scenic qualities. To revitalize targeted areas for reinvestment and new economic development as well as protect existing investments and property values of the city. To provide for smooth transition between industrial, commercial, and residential areas, to preserve the character of individual city neighborhoods, and to reinforce natural topography by controlling features of development.

There is no doubt that the proposal, as currently designed and sited would, in particular, severely impact the "character of individual city neighborhoods" – in this case the well-established Prospect/Otis Place/Garden neighborhood that has been in existence since the 1890s.

Based on the concept of community character, the established legal precedents of planning board decisions that account for streetscapes, and the alternatives that the Institution for Savings has to mitigate the impact on the abutters, I strongly urge that you deny this proposal.

Sincerely yours,

Jack Santos
10 Spring Street, Newburyport, MA
iam@jacksantos.com
603.674.7454

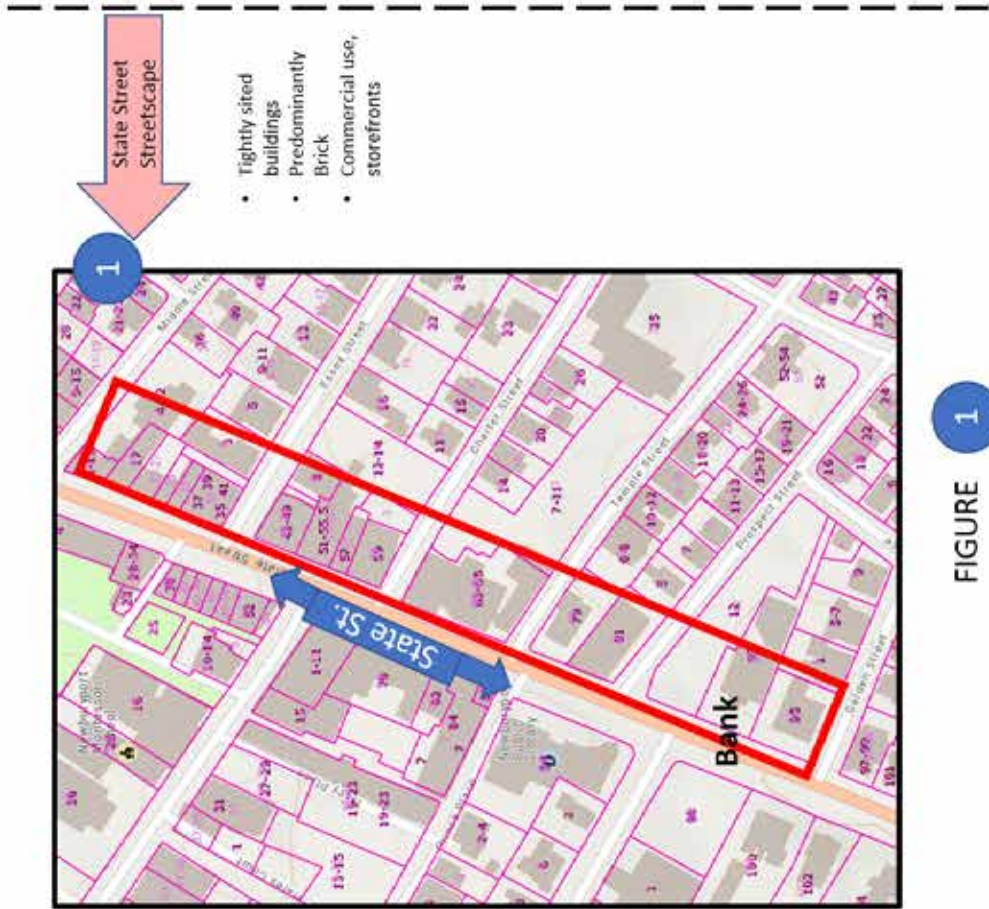


FIGURE 1

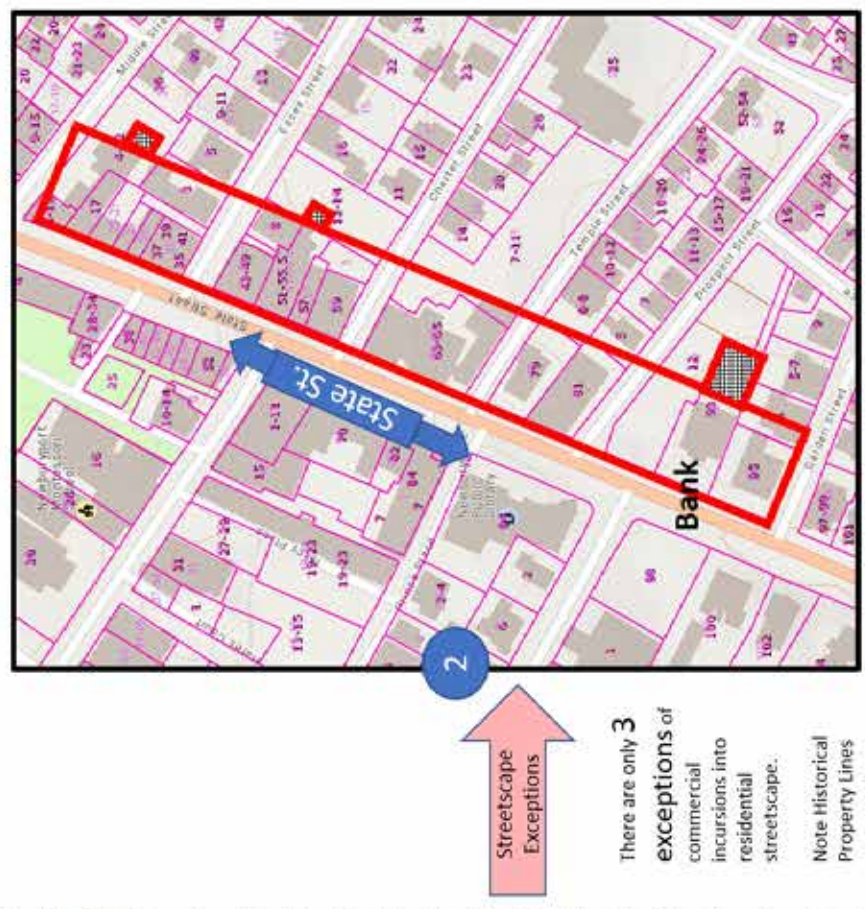
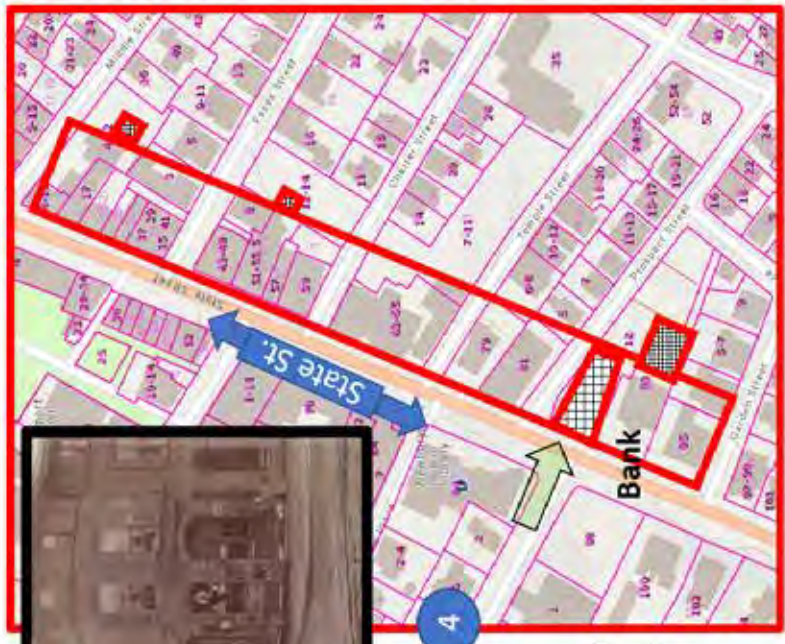


FIGURE 2



- Proposed building
- Bounded on three sides by residential streetscapes
 - Reflects commercial use only and brick façade and brick façade surrounding homes
 - Site of prior residential homes

FIGURE 3



- Open Lot (parking)
- The ONLY open lot on the SE side between Water Street and High St;
 - One of only two open lots on both sides of the street.
 - Lot does not reflect the historic State Street streetscape
 - Site of prior commercial activity (Grocery, Car dealership)

FIGURE 4

Bonnie Sontag, Planning Board Chair

Newburyport Office of Planning and Development

Reference: 2/05/2020, Public Hearing for Special Permit made by the Institution for Savings in Newburyport for property located at 93 State Street/ Assessor's Map and parcel 14-40.

Dear Bonnie Sontag and Planning Board Committee Members:

As a major abutter to the Bank as owner of 1,3,5,7 Garden St., We would like to voice the following concerns:

- 1) **Noise Pollution.** At present there is constant noise from the air conditioning system right at ground level beyond the fence of number 1 and 3 Garden St. from the bank's first addition. This noise makes it impossible to enjoy the space behind the house during the warm months and requires the windows in the back of the house to be closed. There is also a huge generator presently very close to the fence of 5 and 7 back yard that also contributes to the noise when running. This is less than 10 feet away from the lot line. This new proposed addition most likely will also have additional air conditioning system that will affect the 5 and 7 Garden St. We notice that the new proposal moves the generator along the fence line but does include any protection/ insulation to reduce the noise level.
- 2) **Views.** The images below are views of the air conditioner and generators as viewed from the 1,3,5,7 Garden Street. Notice the discrepancy in views from the bank street side and our side..



Above: Air conditioner on the fence line behind # 1 Garden St. **Below:** View of generator behind #5.





View of generator from the bank parking lot

- 3) **Natural Lighting.** Height of the structure will affect the natural lighting. The bank,s first addition has eliminated any chance of growing a decent lawn in the back of the house of 1 and 3 Garden St. Also the structure being so close to the lot line caused some of my original trees to fail because of the root systems were affected during foundation preparation. This new structure will eliminate the natural light to the back of the house and the present view as did the old . The new view proposed will be a brick wall and windows. There are some trees on the bank’s property that looks like they will be removed, further eliminating natural landscaping. If the bank moved the new structure further back from the property line there could an opportunity for some landscaping between the properties.
- 4) **Water drainage.** Since the structure seems to be covering the entire bank lot, my property will become the natural drainage for the bank.
- 5) **Character of the neighborhood.** The proposed bank structure does not fit with the historic Newburyport neighborhood. Because of the reduced setbacks and height this new structure which reduces the privacy, solar access, and character of the residential historic neighborhood. The set backs should be at least 10 feet for landscape buffer of trees and greens.
- 6) **Property Value.** This proposed structure will definitely have a negative effect on our property values and others in the neighborhood. There are nine families that live in our property that will be negatively affected by the view of a 2 story brick wall in addition to the above concerns.

Please confirm receipt.

Sincerely,

Richard and Mary Pollak

Owners of 1,3,5,7 Garden St., Newburyport

6 Ward St., Ipswich, Ma 01938

Phone 978-884-2995

Dianne Boisvert

From: Rick Pollak <rpollak2@yahoo.com>
Sent: May 18, 2020 10:57 AM
To: Dianne Boisvert; Dianne Boisvert; Katelyn E. Sullivan; Cc: Colleen Turner Secino
Subject: [Ext]Public Hearing, Institution for Savings, Newburyport Scheduled for May 20, 2020.

external e-mail use caution opening

Re: Request to postpone the May 20 Institution for Savings Bank meeting until a live (not internet) meeting can be held.:

Dear Planning Board Committee Members:

My name is Richard Pollak, and I am a direct abutter to the Institution for Savings. My property, 1,3,5,7 Garden St., borders on back side of the bank first expansion and parking lot. Since the bank's new expansion plan will have a significant impact on my property, I would like to understand the Bank's current, updated proposal presented at a live meeting where I, and the rest of the neighborhood and community can voice their opinions. I am not comfortable with Zoom and feel many other people will also be disadvantaged on such an important discussion. I think we are only talking about another month. Thank you for considering this request. Please call me if you have any questions.

Sincerely Richard and Mary Pollak
Phone 978-884-2995
5/18/2020

Dianne Boisvert

From: tim wacker <tiwack@comcast.net>
Sent: May 20, 2020 7:29 AM
To: Dianne Boisvert; Dianne Boisvert; Katelyn E. Sullivan
Cc: respectourhistoricneighborhood@gmail.com
Subject: [Ext]Public Hearing for IFS Special Permits
Attachments: 20200326_092024.jpg; 20200403_082740.jpg; 20200421_082227.jpg; 20200421_084420.jpg

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Dear Ms. Sontag and Newburyport Planning Board members,

In considering the special permits requested for the office space and parking garage sought by the Institution for Saving would you please review the attached images. (I've included a Dropbox link below as well.) We live at the intersection of Otis and Garden and experience at least once or twice a week the congestion captured in these images. Close examination makes clear there are often times when this congestion will restrict and even prevent emergency vehicle access to our neighborhood should such be needed at the same time. Granting IFS the significant relief it seeks can only significantly increase the likelihood of this happening. In emergencies, an extra minute can mean property and lives lost. More over, the honking, occasional raised voices and diesel engine rumblings right outside our living-room window are very disruptive to the otherwise wonderfully peaceful street setting we enjoy. We've been city residents since 2003 and marvel every day at what wonderful stewards your board, and possible even a few of you, have been in protecting the unique charm of the patchwork of amazing little neighborhoods that comprise this city, none more amazing than where we now call home, in my admittedly bias opinion. Granting IFS the relief it seeks will come at considerable cost to us, our neighborhood and the city as a whole as it will no doubt also tie up the south end of State Street. Given the size of the bank and the number of other options it must have to meeting its growing needs, I respectfully ask that you decline the bank's requests. Particularly considering there is a municipal parking garage literally 1,625 feet away with ample capacity to meet the banks present and future needs. Wouldn't it make much more sense to give IFS access to that lot? Perhaps in return, IFS would deed to the city the existing lot it seeks to develop. It would make a lovely little park, particularly with that magnificent historic structure in front. Just a thought. Here is that Dropbox link with more

images: <https://www.dropbox.com/sh/gzd23qhx8e1xblm/AADZIkFTkfwGqgMd-gjFRa45a?dl=0>

Re: Public Hearing for Special Permit(s) made by the Institution for Savings in Newburyport for property located at 93 State Street/ Assessor's Map and parcel 14-40. 1. Site Plan Review (2020-SPR-02), 2. ITIF Special Permit (2020-SP-01), 3. DOD Special Permit (2020-SP-09)

Warmest regards,

Tim Wacker

13 Otis Pl.

PO Box 1481

Newburyport, MA

01950

(631)-484-1130

tiwack@comcast.net

Skype: tim.wacker





NO PARKING
ANYTIME





ONE WAY

2 HOUR PERMIT EXCEPT BY PERMIT

53096

RAM 2500



At-South

MACH

NO PARKING
EXCEPT FOR
PERMITS







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Dianne Boisvert

From: Peter Mackin <petemackin@gmail.com>
Sent: May 26, 2020 1:56 PM
To: Dianne Boisvert; Dianne Boisvert; Katelyn E. Sullivan
Cc: Colleen Turner; Jared Eigerman
Subject: [Ext]Feedback on IFS Proposal of 5-20-20
Attachments: Response -Daily News 5-21-20.docx

external e-mail use caution opening

To Newburyport Planning Board Members,

In preparation for the 7pm 6/3/20 Zoom Audio Planning Meeting, I felt it necessary to summarize my input regarding the Institution For Savings bank 5/20/20 new construction proposal. Despite the Planning Board's recommendation that the bank meet with individuals from the neighborhood, they have not reached out to discuss this with us since the last Planning Board meeting. We continue to thank you for your attention to the details of their latest proposal.

Best Regards,
Pete

Peter Mackin
13 Prospect Street
petemackin@gmail.com

The Daily News 5/21/20 front page article: “Bank Files Revised Plans”. – Very Misleading!

The comments of Michael Jones, Institution For Savings President & CEO, that “*the new design meets requirements of the city, is compatible with the abutting neighborhood....*”, are incorrect. Neighbors do not share his assertion that it addresses “*all the concerns ...*” In fact, the new design is a “major step backward” in maintaining the integrity of Newburyport’s historic downtown.

The major concern from the start has been the size, scale and setting of the large, massive addition. This latest proposal is actually larger than the bank’s earlier plans. The proposed building height will now be 4.5 feet higher than their own Jan 22nd plan which was rejected by the Planning Board. The roof of the new structure is proposed to be the same height as the highest roof of the 1870’s Main building entrance on State Street! For scale, it is about 10 feet higher than the 1980’s drive-thru addition.

However, what makes this design a non-starter is the lack of setback. The existing State Street entrance has a large setback of 50 feet from the curb, yet the Prospect Street setback appears to be a mere 7 feet! The large width of State Street itself, in addition to the 50 foot setback provides an attractive, landmark perspective for all that pass the bank. But, their newly proposed addition, equal to the 1870’s building height, on the narrow width of Prospect Street, a one-way throughway from Downtown to the rest of the South End, will produce an unattractive “tunnel-like” feel for traffic and pedestrians alike.

Their architect’s 5/20/20 elevation renderings submitted by IFS are extremely misleading, give the appearance of a smaller building and fail to accurately depict the real dimensions of their proposed construction. We encourage the Planning Board, Historical Commission, Mayor and all Newburyport citizens to walk down Prospect Street & Otis Street and try to visualize a 29+ foot brick wall just 7 feet from the curb (sidewalk included) running the length of the current IFS parking lot.

While neighbors appreciate the IFS efforts in finally presenting a new proposal, this larger, higher brick building with two floors of private

bank parking is entirely unacceptable. The residents of Newburyport ask why the Institution for Savings can't simply put their entire private parking underground resulting in an attractive one story office building tastefully set back from both Prospect Street and Otis Street, retaining the character and charm of our historic neighborhood?

Peter Mackin, Newburyport