

MILLTOWN ZONING BOARD OF ADJUSTMENT

39 Washington Avenue

Milltown, New Jersey

August 2, 2006

In Re:

Valley National Bank

Block 51, Lot 3

BOARD MEMBERS

Chairman Richard Ryan

Michael Olesinski

Anne Harto

Chuck Bianco

Andrew Hippeli

Patricia Healey

Frank Amato

Robert May

Lois Bitalla, Board Secretary

Carl Branciforte, Board Attorney

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Brian K. Johnson, Board Engineer

AZRAK & ASSOCIATES, LLC

627 Turnpike

Pompton Plains, New Jersey 07444

BY: FREDERIC A. AZRAK, ESQ.

I N D E X

WITNESS

EXAMINATION

Michael Ghabrial 14

Salvatore Corvino 25

Joseph Hanrahan 62

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<p>1 CHAIRMAN RYAN: Ladies and gentlemen, 2 welcome to the August 2nd meeting of the Milltown Zoning 3 Boards of Adjustment. Roll call, please. 4 MS. BITALLA: Mr. Ryan? 5 CHAIRMAN RYAN: Here. 6 MS. BITALLA: Mr. Amato? 7 MR. AMATO: Here. 8 MS. BITALLA: Mr. Bianco? 9 MR. BIANCO: Here. 10 MS. BITALLA: Ms. Harto? 11 MS. HARTO: Here. 12 MS. BITALLA: Ms. Healey? 13 MS. HEALEY: Here. 14 MS. BITALLA: Mr. Hippeli? 15 MR. HIPPELI: Here. 16 MS. BITALLA: Mr. May? 17 MR. MAY: Here. 18 (Discussion was held off the record.) 19 (Board member Michael Olesinski arrives.) 20 CHAIRMAN RYAN: Thank you. The only 21 application on the agenda this evening is Valley 22 National Bank. I just want to point out we will hear as 23 much professional testimony as we can tonight. Before 24 we go home we will give the public an opportunity to 25 question your witnesses, so proceed.</p>	<p>1 bit of the history of this building only because I think 2 we need to get that right up front because there is 3 concern that this may be a historical site and we need 4 to deal with that and our professionals will be dealing 5 with it through the course of their testimony. But just 6 some background if I may. 7 The structure as we see it dates back to 8 approximately 1900 from what we can see. Presently in a 9 state of disrepair in a 10 Lot of areas, but prior to considering this 11 site Valley National Bank hired a historical consultant 12 who actually did a study and we have shared that study 13 with the board and the town as soon as we had received 14 it early on. And although the site may have had a 15 structure that was connected to the Honorable John Evans 16 who was the first Mayor of Milltown, when you look at it 17 it was really Dr. Forney around 1907 as far as we can 18 determine that came into town, started practicing 19 medicine and he added a clinic wing on the right-hand 20 side as we're looking at the building and around the 21 1920s his son came into practice with him. And around 22 1949 is probably where the building stopped being 23 renovated or added onto or changed and probably the 24 present building that we're looking at and fairly 25 similar in nature.</p>
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<p>1 MR. AZRAK: I thank you very much, Mr. 2 Chairman. Good evening, Fredric F. Azrak, Azrak & 3 Associates representing Valley National Bank. Just for 4 house cleaning what time, Mr. Chairman, if we were 5 unable to complete the application do you think that it 6 would be open to the public just so I have some sense of 7 that? 8 CHAIRMAN RYAN: I don't really want to hear 9 any new testimony past 10:00 p.m. 10 MR. AZRAK: I understand that's board policy 11 and we'll comply with whatever your requirements are. 12 CHAIRMAN RYAN: Thank you. 13 MR. AZRAK: Just as an overview, prior to 14 calling our first witness I'd like to tell you that 15 Valley National Bank is proposing at this location as 16 you have seen in the documents submitted a location of a 17 branch at 94 North Main Street which is the County Road 18 606. It's Block 51 for the record, Lot 3 and we're 19 between Cottage Street closer to Cottage Street more 20 than we are West Church Street, but we're in between 21 those two, those two streets. 22 Presently the premises is owned by Dr. 23 Sharma. It's a two-and-a-half story dwelling, 24 residential, medical office, detached garage. I'd like 25 to with your permission just quickly go over a little</p>	<p>1 But why is this background important and why 2 am I belaboring this in the opening of this application? 3 Well, first of all you should know that Valley National 4 Bank because it's regulated by a federal agency which is 5 the controller's office mandates that there be a study 6 and a review of every property and that it comply with 7 the statutes of 1966 which talk about historic 8 designations because they're connected federally. More 9 importantly you should know that Valley National Bank 10 has a commitment to every community that they enter into 11 and if they could have preserved the site if it were a 12 national historic site obviously that would be something 13 that we may not even have been here today in picking 14 this site and appearing before you for this application. 15 Sadly Milltown already had a county wide survey in 1978 16 and not only did the government through the county and 17 the state look at Milltown specifically and picked out 18 two of your sites for historic designation, but they 19 particularly looked at this site that we're talking 20 about, Dr. Sharma's house. And in 1978 they realized 21 that it could not be registered. It was not eligible, 22 it did not have the historic value that is needed in the 23 registry. And we then had that independent review as we 24 talked about right in the beginning and that concluded 25 the exact same thing, that it is not eligible and that</p>

<p style="text-align: right;">Page 6</p> <p>1 it does not stand for historic registration. Now 2 despite those conclusions, Valley National Bank met with 3 the historic society and had a meeting and discussed 4 this particular site and said, you know, here is our 5 conclusions and, you know, how do you feel? If you want 6 this house we're willing to give you this house to be 7 relocated if you feel and because we understand too that 8 the people in Milltown, you know, recognize this as 9 something that's been around for a very long time and as 10 a result of that we didn't want to march in and do 11 something that would take that away from them. So we 12 offered the house, we offered it to the historic 13 society. We also offered it to the town and the 14 conclusion was unfortunately that there were structural 15 problems from what I understand, that it does not make 16 economic sense to try to save it and that the town even 17 if they were to move it to a piece of property which 18 they didn't have there's not that in the budget in order 19 to accommodate and keep it up. 20 So all of that being said Valley then said 21 why don't you, you know, are there things in the house 22 that you feel that you would like to retain in order to 23 have that memory of this location and we have agreed and 24 as I'm stipulating on the record, once we have title to 25 the property we're allowing the historic society to come</p>	<p style="text-align: right;">Page 8</p> <p>1 you'll hear in testimony that the bank does not need a 2 loading zone, but if this board and this town wishes 3 that there be a loading zone we can possibly work out 4 something, but we don't need it. So we've applied for 5 the variance just so we have it and it's, you know, 6 formalized. And there are some various miscellaneous 7 sign variances that we are seeking. 8 As I said, Valley National Bank takes great 9 pride in coming into a community. We become part of the 10 community. Anywhere Valley has been and you will see 11 them in every stage and walk of life in activity through 12 the town that they're involved in. You'll hear Mr. 13 Ghabrial testify and he'll expound on that point. I 14 think you can see the commitment that we've already 15 given when you take a look at the exhibits and hear the 16 testimony that is going to be produced. First of all, 17 we've met with your professionals. We have spent a lot 18 of time trying to comply with any of their requests in 19 order to give you the view that I think this town has 20 and I think doing planning for 31 years I commend towns 21 when they have a view and you have to start someplace 22 and then after a number of years you finally see it 23 develop. And we're happy to be a part of that and we 24 also talked with the historical society regarding how 25 the bank should be. We've given it a colonial motif and</p>
<p style="text-align: right;">Page 7</p> <p>1 in, remove whatever they feel is important to this town 2 to recognize what they believe is part of the history 3 and it is, it's not what they believe, it is part of the 4 history of this town and we went one step further. 5 Valley National Bank through its vice president, Mr. 6 Ghabrial, will bring testimony to you as well as the 7 architects that we have offered in the lobby to have a 8 -- and you will see that tonight in the exhibits -- a 9 wall specifically set forth just for a display of these 10 items that are picked by the historical society. And 11 that's a permanent display. That isn't something that 12 we're just putting out there so we can tell you we've 13 helped you out. We believe for part of the community if 14 you approve this application we would like those 15 pictures and/or artifacts that you believe are important 16 for people to recognize to be located in our lobby and 17 we'd be proud of that. 18 Getting back to the property, it's 31,680 19 square feet. Valley National proposes to build a bank 20 of 3,740 square feet, three drive-thru's and a pass-by 21 service lane. We're located in a B-1 zone. It allows 22 banks, but obviously we're seeking a use variance and we 23 will have complete testimony regarding that use variance 24 as we proceed tonight. We're seeking a bulk variance 25 for a loading zone and again, that's something that</p>	<p style="text-align: right;">Page 9</p> <p>1 one of the things that you should know, another thing is 2 that Valley National Bank is a branded bank and if you 3 were to look at other banks that Valley has and that 4 they're putting up now they're absolutely totally 5 different from what is being proposed here tonight. 6 They're very modernistic, different colors, definitely 7 not a colonial motif and the brick that's being proposed 8 here. But the commitment was and Valley told their 9 professionals, particularly their architects and 10 construction managers make sure that you give this town 11 what they want in terms of how they want it to look. 12 Because we're going to be here for a long time and we 13 want everybody to be on the same page. And as a result 14 of that the architects developed what you're going to 15 see tonight and I think you'll agree after you see it 16 through the renderings and pictures that we're going to 17 produce that it's a really great looking site for the 18 town and particularly North Main Street. 19 I have walked your town a number of times 20 over a period of months. I have looked at things so I 21 would have a feel when I was dealing with our 22 professionals and your professionals and this is an 23 opportunity that you have on this particular piece of 24 property to have a view, to start that redevelopment as 25 it goes down Main Street and everyone starts doing more</p>

3 (Pages 6 to 9)

1 than what they already have done, to have that view and
2 that look that you would like to have. And it will
3 comply with your master plans. We've read your master
4 plans. Every one of them talks about put commercial on
5 Main Street. You'll hear testimony to that effect.
6 Your zoning code encourages that as well. So we're
7 trying to comply and trying to give you that view and
8 look.

9 Your zoning code requires 38 parking spaces,
10 1 per 100 and you'll hear testimony tonight regarding
11 that as well that we believe that that is an older
12 standard. You'll hear traffic experts, you'll hear the
13 site engineer as well as a representative from Valley
14 National Bank, Mr. Ghabrial who will tell you really
15 what the needs are of the bank in terms of spaces. But
16 we're here and we've presented that we have the ability
17 to give you 38 spaces if you require that. We've banked
18 based on your professionals and comments as well, we
19 banked 13 spaces and we will have 25 available. If you
20 deem it not necessary after hearing the testimony that
21 those extra 13 spaces are not needed then we can do even
22 more plantings than we have done in our revised site
23 plan that we've submitted. So it gives you an
24 opportunity to do whatever you would like to in as far
25 as the landscaping is concerned in making sure that

1 the board on board fence so it covers not only the
2 residential side yard, but it also covered the back
3 portion where the school property starts. We've done
4 screening in the back. Again, if you determine you
5 don't need banked parking spaces and your planner in his
6 recommendations in his last letter of July 27th seems to
7 indicate that it's sufficient the way it is without the
8 banked spaces, then wouldn't it be nice to put in more
9 landscaping? We're open to do that so you have to just
10 give us some direction and your feeling and we're able
11 to accommodate you in either direction.

12 Lastly I'd just like to do a quick highlight
13 of another minute of the things that when and if you
14 approve this project that will be in addition and
15 something that will improve that particular piece of
16 property.

17 First of all you should know that Dr. Sharma
18 has parking on the street and that's going to be
19 eliminated. His parking for his patients historically
20 all of the time that's where they parked. And when I
21 visited the site there has been parking, again, in that
22 location. That's going to be removed. You're not going
23 to have that on Main Street anymore. That will now be
24 accommodated on the site.

25 Secondly, the structure is deteriorating

1 you're satisfied with how it's going to be and how it
2 will look.

3 You'll hear testimony tonight about the
4 number of employees. You will also hear testimony
5 tonight about the spaces and the need for the drive-in.
6 We have radically changed the submission from the first
7 submission based on your engineering and your planning
8 comments in order to accommodate those comments so we
9 have altered the flow of the circulation. There will be
10 a one-way in as you can see on the site plan circulating
11 around the back of the building and a one-way out,
12 radically changed. We had to do a tremendous amount of
13 work in order to accomplish that, but again Valley said
14 to their professionals, do that. If that's what they
15 want we're going to try to accommodate you as much as we
16 can.

17 And as a result of that we will also so you
18 know and it's in the file, we've received county
19 approval. We've also received an LOL. You're going to
20 hear that testimony. So those things were done. The
21 county approval is conditional on six conditions which
22 we're going to meet and those things are like
23 maintenance agreements and whatnot, the standard. The
24 standard county requirements. We have provided a host
25 of landscaping to screen the back area. We've extended

1 and that's something that you can see visually just from
2 standing outside. We've also looked at the interior of
3 the house as well and there are problems. So with that
4 if the application is approved you're now going to have
5 a brand new structure, aesthetically pleasing and we
6 think you're going to agree once you see the renderings
7 and pictures and the amount of commitment that Valley
8 did is they wanted you to see actually the bank not on a
9 piece of paper from the site plan, but they wanted you
10 to see how it would be superimposed on the site as it
11 exists today.

12 So we've gone the mark on that so you can
13 actually visually see what it would look like. You will
14 also have greater setbacks than what presently is on the
15 site with the present home and office. Very important
16 part which I believe is a real positive thing for the
17 town is you're going to have stormwater management. Now
18 walking around the town and taking a look at the uses
19 that are here and seeing what has occurred is a natural
20 phenomena. When the town was built they obviously built
21 it and made sure that the sheet flow went to the river
22 and that's where all the water goes. And in this
23 particular case you have the opportunity to have
24 stormwater management on this property. Not only to
25 detain retained water and let it flow off at a better

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1 rate so it's not flowing, sheet flowing, but you also
 2 are going to have infiltration which is going to help
 3 and that's environmentally something that the new acts
 4 are proposing and demanding that if you can do it, do
 5 it. And we are looking at some water quality that's
 6 going to happen as well and so for all those reasons I
 7 think that's a very important reason to look at our
 8 application in a positive light.

9 Two more things. One, you're removing a
 10 residential portion and putting what your master plan
 11 and reexamination commission of the master plan is and
 12 that is make it commercial because that's the way we
 13 want the look of our town.

14 Lastly, you'll have Valley's commitment to
 15 the community and I thank you for your patience and with
 16 that I'd like to with your permission call the first
 17 witness.

18 CHAIRMAN RYAN: Absolutely.

19 MR. AZRAK: Thank you. My first witness
 20 will be Mr. Ghabrial.

21 CHAIRMAN RYAN: Please just take a moment
 22 and raise your hand and be sworn.

23 MICHAEL GHABRIAL, 1720 Route 23 North,
 24 Wayne, New Jersey, having been duly sworn, testified as
 25 follows:

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1 DIRECT EXAMINATION BY MR. AZRAK:
 2 Q. Mr. Ghabrial, could you spell your name for the
 3 record and also give us your position at Valley National
 4 Bank, please.

5 A. My last name is Michael G-h-a-b-r-i-a-l and I'm a
 6 senior vice president and director of real estate for
 7 Valley National Bank.

8 MR. AMATO: Can you speak up, please?

9 A. I'm the senior vice president and director of
 10 real estate for Valley National Bank.

11 MR. AZRAK: I should ask you another
 12 housekeeping question. Would you like us to stand while
 13 we're making our presentation?

14 CHAIRMAN RYAN: That's not necessary.

15 MR. AZRAK: I thank you for that.

16 Q. Mr. Ghabrial, could you please tell us your
 17 duties at Valley National Bank.

18 A. As a director of real estate I locate branches in
 19 towns that are desirable to Valley that Valley wants to
 20 be part of, communities that Valley can contribute to
 21 and communities that can contribute to Valley. Valley
 22 National Bank is the largest at the same time smallest
 23 community bank in New Jersey. We are located in Wayne.
 24 We're active in every community that we are in. We are
 25 in 106 communities that we have a great track record

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1 with.

2 Q. And although the board is familiar with this
 3 property, just for the record can you briefly describe
 4 it, this site?

5 A. This site, 94 Main Street is the existing white,
 6 two-story building currently occupied by Dr. Sharma.

7 Q. And from the beginning of this application were
 8 you part of the meeting with the historic society?

9 A. Yes.

10 Q. And can you please give us a description of what
 11 Valley is willing to do after that meeting and what
 12 commitment you have made?

13 A. Well, we've given them the choice. Our first
 14 meeting was with the Mayor and town professionals and
 15 that's when the concern and the historical society was
 16 mentioned. I offered to meet and we did meet with the
 17 members of the historical society. We offered to pay to
 18 move the building if they wished and the town did not
 19 have the funds with the way the building is, the
 20 maintenance has not been done on the building for so
 21 long that it was pretty expensive to bring it up to the
 22 standards of for other people to go in there and enjoy
 23 the site.

24 Second, I offered once we have title if the
 25 historical society can go into the building and take

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1 whatever they want out, anything they want out of the
 2 building they can have.

3 And lastly I offered to have a town wall or
 4 historical wall that describes the site, describes what
 5 used to be here and with whatever the historical society
 6 wants to put on that wall we're going to pay for it, for
 7 the plaques. They can come in and change it, whatever
 8 they want. It will be the Milltown wall display,
 9 whatever they want.

10 Q. And during the course of your meetings and review
 11 for this site did Valley look at this house in terms of
 12 being able to renovate it to put the bank in its
 13 structure?

14 A. Originally we did, but it is the size and the run
 15 down of the building that prevented us from doing that.

16 Q. And are there federal regulations as well making
 17 the restrictions on the buildings?

18 A. Yes.

19 Q. And this building would not comply would it be
 20 correct in saying?

21 A. No.

22 Q. And could you give the board just a quick
 23 overview of the -- other professionals will be doing
 24 that, but can you give them an overview of why you
 25 wanted to locate here in Milltown and what you would

<p style="text-align: right;">Page 18</p> <p>1 like to do in terms of the site?</p> <p>2 A. Milltown is a great community. I was raised in</p> <p>3 Middlesex, in Perth Amboy, lived in Woodbridge and I</p> <p>4 like the area, I like the town. I like to be a part of</p> <p>5 Milltown. Valley wants to be part of Milltown and I</p> <p>6 think we can as a community bank, we hire from the town.</p> <p>7 We work with the town. We get involved with the</p> <p>8 community. We want to be part of Milltown. Milltown is</p> <p>9 a great community to be in and to live in.</p> <p>10 Q. Mr. Ghabrial, I show you what's been marked as</p> <p>11 A-1. Is this the historical research data that was</p> <p>12 given to the town?</p> <p>13 A. Yes.</p> <p>14 Q. And this is the Hunter Group; is that correct?</p> <p>15 A. Yes.</p> <p>16 Q. Thank you. And how many employees for this size</p> <p>17 branch do you anticipate to be located on the site?</p> <p>18 A. Between six to seven employees.</p> <p>19 Q. And could you also describe the nature of the</p> <p>20 drive-thru and why you believe the drive-thru is part of</p> <p>21 the bank, was put in the bank?</p> <p>22 A. The drive-thru has been standard in the industry</p> <p>23 for the past quite a few years actually. You can never</p> <p>24 pass a bank without seeing three or four lane drive-ups.</p> <p>25 There are other competitors of ours that they do the</p>	<p style="text-align: right;">Page 20</p> <p>1 exceed the regulations and we work with the town</p> <p>2 professionals to see what they want and what kind of</p> <p>3 look they want and how much lighting they need or they</p> <p>4 want.</p> <p>5 Q. When you were choosing this particular site or I</p> <p>6 should say Valley was choosing the particular site was</p> <p>7 it chosen as a result of seeing a need for your type of</p> <p>8 bank in this community?</p> <p>9 A. Yes. We run demographics. We run a host of</p> <p>10 research on the towns and locations and basically</p> <p>11 Milltown is a good place to be for Valley. Might not</p> <p>12 see it, but the town could use another commercial bank</p> <p>13 that would work with the small businesses.</p> <p>14 Q. In terms of deliveries, can you tell the board do</p> <p>15 you have deliveries and if so, what are they?</p> <p>16 A. The only delivery that we have and we have</p> <p>17 probably once every two weeks totally off the peak hour</p> <p>18 is the cash deliveries. Believe it or not banks don't</p> <p>19 keep as much cash as they used to because of direct</p> <p>20 deposit, because of the debt cards, because of the ATM</p> <p>21 cards. So we probably get a cash delivery once every</p> <p>22 two weeks. The hours are changed obviously and the</p> <p>23 days, changed for security, but they're not -- they're</p> <p>24 off hours, off hour peak times.</p> <p>25 Q. So those are electronic transactions that I have</p>
<p style="text-align: right;">Page 19</p> <p>1 bulk of their transactions on the drive-up. People want</p> <p>2 to be in and out. Banking has changed in the last few</p> <p>3 years between direct deposit, between on-line banking,</p> <p>4 between telephone banking, between ATMs, the foot</p> <p>5 traffic has not been as heavy as it used to. Most of</p> <p>6 the banking is done -- people want to come in, make a</p> <p>7 deposit and leave. We have families with children in</p> <p>8 the car that do not want to get out of the car and it's</p> <p>9 convenient. People want -- it's raining, it's snowing,</p> <p>10 they don't want to be out.</p> <p>11 Q. What are your anticipated hours of operation?</p> <p>12 A. We're looking to open 8 to 6 and one night a week</p> <p>13 probably until about 7 or so. Saturday from 10 to 1 and</p> <p>14 if the need be and demand is there we might open Sunday,</p> <p>15 but Sunday is so up in the air we do not make the</p> <p>16 decision on Sunday until we're operational and then we</p> <p>17 see what kind of -- if the town, if the customers demand</p> <p>18 Sunday hours we do open, but if they do not we do not</p> <p>19 open on Sunday.</p> <p>20 Q. Can you describe the security measures generally</p> <p>21 not specifically that you will have in place for the</p> <p>22 bank in terms of lighting?</p> <p>23 A. The lighting around the entrances, the drive-up,</p> <p>24 the ATMs and on the other hand in the parking lots</p> <p>25 there's regulations that we have to meet, but we usually</p>	<p style="text-align: right;">Page 21</p> <p>1 not moved into the new world with.</p> <p>2 A. Well, other people do have direct deposits and</p> <p>3 ATM cards other than you.</p> <p>4 Q. Can you tell the board how you handle trash and</p> <p>5 also the paper and recyclables?</p> <p>6 A. 90 percent of the trash for the branch is</p> <p>7 recycled and is shredded. We do not throw anything out.</p> <p>8 The only thing that the cleaning people take with them</p> <p>9 is the kitchen trash from five or six people. The</p> <p>10 recycling, the cleaning people also takes that. We try</p> <p>11 because of the security aspect of it we want to make</p> <p>12 sure that the garbage or the trash is in one center that</p> <p>13 we can take a look at it and make sure that there isn't</p> <p>14 any private information being thrown there and that's</p> <p>15 why we collect it in one location and dispose of it that</p> <p>16 way.</p> <p>17 Q. Cleaning people come at what frequency?</p> <p>18 A. Three times a week.</p> <p>19 MR. AZRAK: I have no further questions of</p> <p>20 this witness and is it your procedure for me to continue</p> <p>21 with my witnesses?</p> <p>22 CHAIRMAN RYAN: I think for the moment if</p> <p>23 the board has any questions of this particular witness</p> <p>24 we'll deal with that.</p> <p>25 MR. BLANCO: I have a question. Mr.</p>

1 Ghabrial, what is different about your bank between the
2 other banks that we have in town?

3 MR. GHABRIAL: Well, a lot of the banks that
4 you have in town are headquartered out of state. Make a
5 decision or getting involved in the community is you
6 have to go through layers before you get the support or
7 the commitment from the bank itself. I think the bank
8 right across from us which is Provident Savings Bank and
9 even that they went through a couple of acquisitions and
10 actually I'm very close to the chairman of the board,
11 but we are local. We pride ourselves on being part of
12 the community.

13 MR. AZRAK: And if you could just expand on
14 that, the CEO and president of the bank.

15 MR. GHABRIAL: Jerry Lipkin, the chairman of
16 the bank is at his office every day by 7:15. He very
17 rarely has a secretary answer and anybody can call him
18 from 7:30 in the morning until probably about 5 or 5:30
19 and he will answer the phone eight out of ten times.

20 MR. MAY: I have a question I think for the
21 lawyer, you said something about a historical overview,
22 copies?

23 MR. AZRAK: Yes.

24 MR. MAY: I didn't get any of them.

25 MR. AZRAK: We submitted it to the town

1 out of the building.

2 MR. AZRAK: You will note on the plans that
3 there is no trash receptacle. We are not opposed to
4 putting one on the site, we're just saying that there's
5 really not a need for it. But if the town requires it
6 we'll find a space and we'll put it there. That's the
7 reason for it.

8 MR. GHABRIAL: The reason we remove the
9 trash is confidentiality is a big issue now and if we
10 take the trash out of there we kind of have them scan
11 through it and make sure there's only kitchen garbage in
12 there before we throw it out and then the items that
13 need shredding get shredded.

14 CHAIRMAN RYAN: Anything else from the
15 board?

16 MR. BRANCIFORTE: One question, Mr.
17 Ghabrial. You talk about the deliveries. The
18 application doesn't contain a loading dock so I'm
19 assuming that the trucks that come don't need a loading
20 dock?

21 MR. GHABRIAL: The only truck that comes is
22 an armored car and they park right in the front and they
23 come in at random hours at the low peak time because we
24 have to accept the cash and verify it. So that is the
25 slowest time that the bank gives them. That's the time

1 right in the beginning. I marked it as an exhibit and I
2 will hand it up to you if you would like me to.

3 MR. MAY: Well, maybe I can get it after,
4 after the meeting.

5 MR. AZRAK: I can certainly make copies if
6 they haven't been provided for you.

7 MR. MAY: Now the other thing I have is I've
8 got two packets. One is the recent one and one is the
9 old one. Now are these intermingled or can we just
10 throw one out?

11 MR. AZRAK: You can remove the old one
12 because we've changed everything and now your new
13 package is your new package.

14 MR. MAY: That's fine.

15 MS. HEALEY: When you talk about you said
16 the cleaning people come in three times a week and take
17 the trash, meaning that they're removing it or you still
18 need to have the dumpster?

19 MR. GHABRIAL: They remove it out of the
20 building, yes.

21 MS. HEALEY: They remove it from the
22 building and take it out?

23 MR. GHABRIAL: Taking it out to a central
24 location and then they take the -- we have a box that's
25 only for shredding and they also remove that and take it

1 they come in and out of there. And other than that we
2 really don't have any other deliveries.

3 CHAIRMAN RYAN: That's it for the moment.
4 You can move to your next witness.

5 MR. AZRAK: Thank you.

6 MR. GHABRIAL: Thank you.

7 MR. AZRAK: I'd like to call Mr. Corvino who
8 is sitting up here already. He's anticipating it.

9 SALVATORE CORVINO, 139 Chestnut Street,
10 Nutley, New Jersey 07110, was duly sworn by the Notary,
11 and testified as follows:

12 DIRECT EXAMINATION BY MR. AZRAK:

13 Q. Mr. Corvino, can you spell your name for the
14 record?

15 A. Sure. Salvatore Corvino, C-o-r-v-i-n-o.

16 Q. And would you please tell the board your work
17 history.

18 A. Yes. Registered architect in New Jersey and in
19 New York. Registered in New Jersey since 1987.

20 MR. AMATO: Mr. Corvino, can you speak
21 louder? I cannot hear you. Acoustics are not the best.

22 A. Registered as an architect since 1987. I've
23 worked in New Jersey and New York for the last 28 years
24 and I've testified in front of numerous boards. Not
25 this board in particular, but boards like Freehold and

1 boards in New Brunswick and northern part of New Jersey
2 for the most part.

3 Q. Can you tell us your educational experience and
4 the licenses that you hold?

5 A. Sure. I was educated at Pratt Institute and
6 received a bachelors of architecture degree in 1982.
7 I'm licensed in New York, license number 018126,
8 licensed in New Jersey 09815. I'm also a registered
9 licensed planner in New Jersey, license number 4536
10 since 1990.

11 Q. And can you tell the board your professional
12 affiliations, please?

13 A. I'm a member of the American Institute of
14 Architects, the Newark Suburban League and the State
15 Board of Architects for New York and New Jersey, the
16 State Architectural Division of New York and New Jersey.

17 Q. The times that you have mentioned that you
18 testified in front of boards have you been certified and
19 proffered and accepted as an architect and a planner?

20 A. Yes, I have.

21 Q. And have you testified in any courts?

22 A. Yes, New York.

23 Q. Again, certified and accepted as an expert?

24 A. Yes.

25 MR. AZRAK: At this time, Mr. Chairman, I

1 how did they -- did you present your building and the
2 architectural design of it?

3 A. Yes. We prepared a binder, submitted it to the
4 society. We had brought some boards with us and
5 discussed the project with them and proposed site and
6 heard their concerns and addressed some of them as Mr.
7 Ghabrial had indicated and I offered to personally do
8 the site visit with members of the society to select
9 photographs and salvage some of the items as they seem
10 to agree with it knowing that there were no other
11 options in terms of taking the building over or trying
12 to salvage the building themselves or giving it to the
13 town.

14 Q. I understand. Could you now tell the board what
15 you have done and if you have exhibits would you please
16 present them and Mr. Chairman, just for the record I had
17 spoken with your attorney prior to starting this
18 meeting. He was kind enough to allow us to pre-mark it
19 so it will make it a little bit easier tonight. So if
20 Mr. Corvino as you're going through your exhibits would
21 you please for the record tell us what exhibit you're
22 looking at and what it was marked as?

23 A. Might be here because in terms of distance I
24 brought some handouts that are copies of what is in the
25 exhibits.

1 would offer Mr. Corvino as an architect and a planner,
2 please.

3 CHAIRMAN RYAN: Absolutely.

4 MR. AZRAK: Thank you.

5 Q. Mr. Corvino, could you please tell the board what
6 you did in terms of your preparation prior to getting
7 into the substance of your material?

8 A. Sure. I formed after meeting with the bank and
9 being contracted to do this work we did a site visit
10 together with bank representatives, the engineer, civil
11 engineer, the environmentalists and yourself, the
12 attorney, and we spent a long day examining the area,
13 the site, the building, the neighborhood and examining
14 the structures of the building as well.

15 Q. Subsequent to that visit were you part of the
16 group that met with the historical society?

17 A. Yes. We met once with the Mayor and some
18 professionals and then had a second meeting which
19 included the historical society, members of the
20 historical society.

21 Q. And Mr. Ghabrial's testimony as to what the
22 commitment from Valley is, that's an accurate
23 representation you would concur?

24 A. Yes, sir.

25 Q. And as a result of the meeting with the society,

1 MR. AZRAK: Mr. Chairman, with your
2 permission we have pamphlets.

3 A. These are not marked into evidence.

4 Q. Just for the record what is contained in these
5 pamphlets are --

6 A. Reduced copies of some of the exhibits.

7 Q. That you're going to be presenting?

8 A. The only thing is specification on light
9 fixtures, it's not showing the lights. Should I go
10 through all the exhibits as I talk or maybe --

11 Q. Just wait for one second. We'll make sure
12 everybody has got copies.

13 MS. SHIFFMAN: Excuse me, do you have
14 another copy?

15 MR. McARTHUR: Oh, I'm sorry.

16 MR. CORVINO: The handouts are
17 self-explanatory. They've got their existing site
18 photos which I have on a larger scale on the boards,
19 proposed renderings, the floor plans and elevations and
20 signage and lighting.

21 MR. AZRAK: Thank you.

22 Q. Would you please keep your voice up because I
23 know you're going to the other side of the room and I'll
24 yell at you and you yell back.

25 A. First exhibit is my drawing. It's exhibit number

<p style="text-align: right;">Page 30</p> <p>1 A-2 and it's the architectural site plan building floor 2 plan and building elevations. Shall I go through all 3 the exhibits first? 4 Q. If you would incorporate the exhibits within your 5 testimony we'd appreciate that and then I'll ask 6 questions in between. 7 A. Exhibit A-3 is a larger version of the floor 8 plan. It's exactly the same floor plan that you see on 9 the smaller version here. Again as you look at it the 10 bank, 3,740 square foot white two-story structure with a 11 two-story tower at the entrance and a canopy over the 12 drive-thru, three lane drive-thru. 13 Q. Mr. Corvino, you're looking at exhibit what now? 14 A. That's exhibit A-2, my floor plan elevations and 15 architectural site plan. I'm also referring to the 16 larger floor plan that's easier to read, that's all. 17 Q. Thank you. And one other question. These 18 exhibits that you're now showing on these mounted boards 19 have already been submitted with the -- 20 A. This drawing is part of the exhibit. This is 21 just a blow-up of the plan. This particular drawing was 22 submitted to the board along with signage drawings. 23 Q. You may continue. 24 A. There's also depicted on here four building 25 elevations. I've reoriented the description of the</p>	<p style="text-align: right;">Page 32</p> <p>1 A-4 is a view, existing site view from the 2 northeast side of North Main Street looking south across 3 the road towards the property. 4 A-5 again, these are in your handouts. A-5 is 5 the existing site, the view from the northeast side of 6 the North Main Street looking west across the road 7 towards the property. 8 Q. Mr. Corvino, I walked up there because it's 9 pretty far away, but I noted there were vehicles parked 10 in the front? 11 A. Correct. 12 Q. They are parked vehicles, right? 13 A. That's correct. 14 Q. Thank you. 15 A. One vehicle, two vehicles in front of the 16 property. In the photograph you see the apartment 17 building towards the west side and in the A-4 exhibit 18 and the A-5 exhibit you see the entrance driveway to the 19 parking lot that Provident Bank owns to the east side of 20 our property. 21 Q. In exhibit A-4 I see a masonry wall. Is that on 22 the subject property? 23 A. Yes. On A-4 there is a three-and-a-half foot 24 masonry wall that runs along the property line on the 25 easterly side.</p>
<p style="text-align: right;">Page 31</p> <p>1 elevations to match what my engineer had so there is a 2 little difference between the first submittal and the 3 second submittal, but I'm referring to the facade facing 4 North Main Street is the north facade. That's this 5 elevation up in the upper right-hand corner. The south 6 facade facing the school is in the middle of the drawing 7 just above the site plan. The west facade which faces 8 the apartment building is considered the west elevation 9 and east elevation is the facade facing the parking lot 10 for Provident Savings Bank. 11 Q. Okay. 12 A. Also depicted on the drawing is a decorative wall 13 light or colonial motif and a detail of the canopy entry 14 with the column and the signage band on the second level 15 of the canopy. There's a site plan which depicts the 16 position of the building on-site and the parking with 17 the proposed parking and the banked spaces and also 18 shows the circulation. This site plan is based on the 19 civil engineer's site plan drawing. 20 Moving onto the next exhibits which are existing 21 photographs, P-1 and P-2 which are exhibits A-4 and A-5. 22 These two photographs depict the site with some foliage 23 that was taken during the spring and early summer, 24 depicting the building and some of the existing 25 landscaping on-site.</p>	<p style="text-align: right;">Page 33</p> <p>1 Q. Thank you. 2 A. The next four exhibits, A-6, A-7, A-8 and A-9 are 3 renderings. A-6 is a rendering of the proposed bank and 4 site improvements superimposed on the photograph of the 5 site. So it's a rendering of the building in the 6 existing photograph that I showed you earlier in A-4. 7 That view is again from the north side, North Main 8 Street looking south across the road at the property and 9 we've shown the bank lighting, some of the signage and 10 its position on the site. 11 A-7 is that view from the other direction looking 12 up northerly, westerly and it shows the bank 13 superimposed on the existing site and it shows some of 14 the features of the proposed bank. That's A-7. 15 A-8 is a complete rendering showing pretty 16 accurately the landscaping that we proposed, the 17 existing signage. It's a little larger in scale so it's 18 easier to read, existing lighting and views again 19 looking southerly and looking westerly and that's 20 exhibit A-8 and A-9. 21 So the next exhibits are the material boards for 22 the bank and again, I'll get into testimony about the 23 features, but in a nutshell we've got some reference to 24 the type of columns we're going to use, limestone 25 materials are going to be used as the base of the</p>

9 (Pages 30 to 33)

<p style="text-align: right;">Page 34</p> <p>1 buildings, base of the columns, limestone lentils and 2 sills.</p> <p>3 This is Exhibit A-10 and then the windows that 4 are being used from Pella. These are traditional 5 windows from Pella with simulated divide light panels 6 that simulate colonial style, traditional style window.</p> <p>7 A-11 is the roof which is a simulated plate. 8 Normally this bank would have had a metal standing seam 9 roof, but as trying to keep with some historic value, 10 give it some historic features, traditional features we 11 went with the single style slate roof and the brick 12 walls which are above the base.</p> <p>13 Q. Now as an architect doing other sites for Valley 14 National Bank the statements that I made about this bank 15 being different from the existing banks that are being 16 branded is an accurate statement, sir?</p> <p>17 A. Yes. Modern banks are in malls, much more modern 18 motif. Some of these are much more modern finishes such 19 as stucco, metal roof. We steered away from that in 20 this particular area, a number of neighboring towns 21 because there are some issues regarding maintaining 22 historical colonial look and keeping some of those and 23 trying to add to the aesthetics of the building and 24 blend into the neighborhoods.</p> <p>25 Q. And please continue, please.</p>	<p style="text-align: right;">Page 36</p> <p>1 feet and depth a little over 153 linear feet. Existing 2 use, vacated doctor's office dwelling, two-and-a-half 3 story frame. Medical office with a detached garage.</p> <p>4 The adjacent properties to the rear is the Joyce Polymer 5 School noted as south on our drawings, but described in 6 the plan as westerly. To the right is a three-story 7 brick apartment building and northerly on the planner 8 rendering just to be clear. The left side is the paved 9 parking lot of the bank, Provident Bank. The properties 10 across the street on North Main Street are the Provident 11 Bank itself, similar size and layout to our bank with 12 three drive-thru lanes and a two-and-a-half story house 13 that is converted to commercial use directly across the 14 street. Proposed site is a one-story 3,740-square foot 15 Colonial style bank with three drive-thru lanes, one 16 bypass lane, 38 parking spaces, 13 which of which will 17 be banked and pictures on the site plan that you'll see. 18 Included in the three is the one ATM drive-thru. 19 There's also a walk-up ATM at the entrance to the bank. 20 This bank itself is an allowed use, but the drive-thru 21 of course is what we're going for as the use variance. 22 They're not allowed in this zone.</p> <p>23 The other variances briefly include -- there are 24 no bulk variances for setback or height of the building. 25 We meet all of the requirements there. Again,</p>
<p style="text-align: right;">Page 35</p> <p>1 A. Last exhibit is a signage, that's A-12 and 13, I 2 believe. A-12 are site plans showing the ground sign 3 and the site plan showing the directional sign. Those 4 are also submitted as part of the package and then my 5 drawing AS-2 which is exhibit A-13 depicts the floor 6 elevations with the building signs. And they're 7 colorized for clarity. Those are also in your handouts 8 and I'll get back to the desk. Those are all the 9 exhibits.</p> <p>10 Q. Thank you. While you're getting settled there, 11 one question I have is you're familiar with the Hunter 12 Research A-1 exhibit?</p> <p>13 A. Yes, I am.</p> <p>14 Q. Thank you. And you concur as an architect that's 15 licensed in New Jersey and New York?</p> <p>16 A. Yes.</p> <p>17 Q. Thank you.</p> <p>18 A. I shall continue?</p> <p>19 Q. Yes, please.</p> <p>20 A. Again, I know that attorneys went over some of 21 this, but briefly existing site at 94 North Main Street 22 Block 51, Lot 3, tax map 16 zone B1 commercial. It's in 23 zone C, a flood zone which means outside the 500-year 24 flood plan based on FEMA maps. The lot area of the site 25 is 31,680 square feet with frontage a little over 206</p>	<p style="text-align: right;">Page 37</p> <p>1 drive-thru is a use variance. There's a loading 2 variance in terms of not having one based on previous 3 comments from the vice president of the bank and there 4 are some variances regarding signage which I'll be 5 getting to.</p> <p>6 I'd first like to speak about aesthetics and 7 those issues. The building proposed is a colonial style 8 itself, trying to keep in keeping with some of the 9 buildings, historic buildings in the neighborhood 10 including the building which is being demolished. We've 11 taken some painstaking care to come up with some really 12 nice materials. These materials are not cheap, they are 13 thought out materials. We're using brick and stone. 14 We're using a high-end architectural series window. We 15 are setting the building back further than the original 16 building is. It's pushed back from the road which makes 17 its access and visibility a little safer.</p> <p>18 Historically and again, based on meetings with 19 the historic committee and township officials and the 20 report from Hunter, the building does not have an 21 historic significance regarding being registered, being 22 incapable of being registered with the state or county. 23 As the attorney had stated before, 1978, the county wide 24 historic architectural survey had confirmed that this 25 building was not eligible for historic value. Now it</p>

<p style="text-align: right;">Page 38</p> <p>1 doesn't mean that it's not valuable to some people in 2 town in terms of the history of the ownership of the 3 building and that's why we had gone through the steps we 4 did to meet with and offer some of these options to the 5 town and the historical society. 6 We have also examined the building in terms of 7 its structure and there is a lot of structural damage in 8 the basement. There is water damage, there's a lot of 9 damage onto the exterior of the building in terms of it 10 not being -- upkeep was not there and there was a lot of 11 repair that needed to be done on the building. The 12 building also does not lend itself to the bank based on 13 the requirements that the bank has in terms of standards 14 that banks have to meet, the size, the materials used. 15 The building is a wood frame building. It's got 16 problems in terms of being secure for the bank. Area 17 and the shape of the building does not lend itself to 18 the functions of the bank, a modern bank as needed 19 because of difficulty putting even the drive-thru onto 20 the existing building. 21 Q. Regarding the drive-thru's, you're familiar and 22 have you designed other banks besides Valley National 23 Bank? 24 A. Yes, I have. 25 Q. And during the course of your more recent in the</p>	<p style="text-align: right;">Page 40</p> <p>1 A. Yes, it is. 2 Q. Okay. You may continue. 3 A. The other issues I'd like to get into are the 4 signage variances and as indicated in the planner's 5 letter there are a number of variances and I could go 6 through them step by step. The freestanding sign if you 7 don't mind I'd like to just pull them out. You can see 8 A-12 is the exhibit where I have the two site plans. 9 One showing the ground sign which is a prohibited sign 10 so there's a variance regarding that and the lower 11 drawing is the directional signs. Previous submission 12 did have more directional signs. There were involved 13 circulation patterns. In this new presentation, this 14 new submission we've reduced the number of directional 15 signs and we've reduced the size of them to come into 16 conformance and eliminated those. We do have less 17 directional signs than originally anticipated based on 18 the original configuration. The freestanding sign which 19 the bank across the street has one, it's on the pole, we 20 are proposing one that's a ground sign set on a stone 21 base that's much shorter. The height of that sign is 22 eight feet. Again, as depicted in the planner's letter 23 he calls out the four variances. The sign itself, the 24 area setback and the height and I hope you get one 25 variance because the sign itself isn't even allowed. So</p>
<p style="text-align: right;">Page 39</p> <p>1 last five-year period do you have an opinion as an 2 architect and planner as to the definition or the use of 3 the bank vis-a-vis drive-thru's? 4 A. Well, today banking again, as Mr. Ghabrial said 5 has changed a great deal over the years. When I first 6 started designing banks back in the late '80s and early 7 '90s there were less drive-thru's or no drive-thru's. 8 Of course some of the banks have been designed where 9 there isn't allowed to be a drive-thru in a mall 10 setting, an internal mall setting where drive-thru's 11 weren't allowed, but there were less drive-thru's. ATMs 12 were just coming out. A lot of that wasn't around back 13 then. As it progressed drive-thru's became more 14 prominent. Two and now three is a very common 15 drive-thru count, one of them being an ATM drive-thru. 16 Because of that changes in banking, on-line banking, the 17 call-in banking, ATMs, direct deposit and drive-thru 18 there is less traffic into the bank. So although we 19 need to provide those facilities, again, as a 20 convenience, we try to provide all of the facilities or 21 the bank tries to provide all of its options to the 22 customers. The drive-thru becomes more prominent and 23 necessary. 24 Q. Do you have an opinion whether this is an 25 industry standard from an architectural standpoint?</p>	<p style="text-align: right;">Page 41</p> <p>1 in terms of the variance I guess that sign doesn't meet 2 any of the requirements. The front facade sign again, 3 the directional signs are all within the size. There is 4 one area sign on the building that's six square feet 5 which is an hours of operation sign. These signs were 6 also not allowed to be illuminated. The one side is 7 illuminated, however the ground signs are not. The A-13 8 depicts the wall signs labeled on my drawing as the 9 north side which is the front of the building. That 10 would be this facade. We have a wall sign on the bank 11 as does the other banks in the town. That sign is a 12 good end to allow area limits so there's no variance 13 regarding that, however the height of the sign is 14 27-and-a-half feet high from the street level where 15 15 is required. The sign does project more than 16 one-and-a-half inches where six inches is allowed and it 17 is allowed to be illuminated which it is. 18 Q. So other than the difference in height that's the 19 variance that we're seeking, is that correct? 20 A. Correct. 21 Q. Thank you. Can you tell us about the other sign 22 variances, please? 23 A. Yes. On the labeled west side which is this 24 elevation we have another exactly similar sign on the 25 west side of the tower. That sign is a variance for</p>

11 (Pages 38 to 41)

<p style="text-align: right;">Page 42</p> <p>1 area limited to -- that sign faces this direction 2 because it's not allowed to face towards the residential 3 apartment building, so we placed it only on this side, 4 not on the other side so that it -- but the area is a 5 variance sign. We're over 10 square feet, under 6 24 square feet again, because the sign is limited in the 7 area. It's also not allowed to be illuminated. We're 8 asking for a variance to be illuminated just as the 9 front sign is. Again, the rear signs, there are no rear 10 signs on the tower. The rear of the building being this 11 elevation. There is a 6 square foot area sign which is 12 within the limits of 10 is allowed and it is not 13 illuminated so this rear sign, this is facing the 14 school, the signage on this facade meets the 15 requirements.</p> <p>16 And the last item again, the directional signs 17 which are on the other drawing I discussed earlier, 18 three of the signs are 2 square feet and the only 19 directional sign that is larger is the sign that's on 20 the wall that's 12 square feet. Again, it's a 21 directional sign and the heights of the sign have also 22 been lowered to meet the requirements of 3 feet.</p> <p>23 Q. I would apologize in advance if you've already 24 discussed the three signs, the smaller signs that go 25 over each one of the lanes. Did you do that?</p>	<p style="text-align: right;">Page 44</p> <p>1 MR. AZRAK: Just for the record, Mr. 2 Chairman, what we've done and it may be easier for the 3 members to follow, is there is a planner's letter of 4 July 27th which is the most recent one after reviewing 5 the second submission and on July 21st Schoor DePalma 6 under their letterhead has not only the engineer's 7 comments of May 31st, the questions and comments, but we 8 have then answered it underneath so it would be easier 9 to follow it that way instead of flipping back and 10 forth.</p> <p>11 Q. So Mr. Corvino, you're now talking about the 12 July 21st response to the engineer's letter; is that 13 correct?</p> <p>14 A. Yes. I was reminded I didn't go through the 15 floor plan, if that's something you'd like me to do 16 first.</p> <p>17 Q. Well, let's go through what you started to and 18 then we can back up on that.</p> <p>19 A. Yes. I'm referring to the July letter from the 20 engineer and I'm discussing item -- let me find my place 21 here. It was an item referring to the dumpster and Mr. 22 Ghabrial answered that, so I will leave it at that.</p> <p>23 There isn't a need for the dumpster because everything 24 is shredded and garbage is removed from the site.</p> <p>25 Item number eight regarding the delivery truck,</p>
<p style="text-align: right;">Page 43</p> <p>1 A. Those are the other -- go back, Vito. On the 2 east elevation which is facing the Provident parking 3 lot, I'm sorry, the west elevation facing the parking 4 building there is a sign over each drive-thru lane, a 5 lit sign that tells you the lane is open or not. It's 6 more of a directional sign, but it's got the Valley name 7 on it and it lights up when the lane is open.</p> <p>8 Q. Now with regard to the signs, from a professional 9 planner as well as an architectural standpoint what are 10 the reasons why you're seeking the variances for the 11 signs?</p> <p>12 A. The signs are obviously necessary for direction 13 and instruction to the customers and are standard for 14 most drive-thru's. Usually it's a light or a sign 15 that's placed over the drive-thru lane and rather than a 16 red/green light we're using a Valley sign which is a 17 little more subdued and it's mainly necessary for 18 direction instruction to the drive-thru customers.</p> <p>19 Q. I understand. Do you want to continue?</p> <p>20 A. Yes. There are a few items in the planner and 21 engineer's letter that sort of seem directed towards the 22 architect, so I'm just going to go through them by one 23 item and I guess Mr. Hanrahan from the civil engineer's 24 office will handle most of those questions, but some of 25 these were related to -- in the engineer's letter item.</p>	<p style="text-align: right;">Page 45</p> <p>1 again, the truck that delivers the cash would pull up in 2 front of the building off peak hours and it's there for 3 about ten minutes or so.</p> <p>4 The item part C, item number 5 in the report 5 regarding the roof drains and connection to the drainage 6 system, there are four roof drains on the building. The 7 plan, the roof drains are located in the building above 8 the central part of the building. They converge to a 9 six-inch drain that goes underground and then ties into 10 a manhole as designated by the civil engineering 11 department, the canopy has two drains on top of it. The 12 canopy being here and those two drains converge and tie 13 into the same drain line and they open into one storm 14 drain.</p> <p>15 The item D, utilities and recycling, there was an 16 issue regarding fire suppression. The building is not 17 required to be fire suppression, not required to have 18 sprinklers due to the size and use based on the IBC of 19 New Jersey International Building Code 2000 version. 20 However, there is an irrigation system that has been 21 included in the demand compilations for water and that 22 irrigation system has a control panel that's mechanical.</p> <p>23 There is no sprinkler system in the building.</p> <p>24 The building item nine of section D discusses the 25 retaining wall that runs along the westerly part of the</p>

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1 site and there's some concern about visibility. Two
 2 things, we originally had the building ground, grass
 3 line on the western side of the ground sign. We moved
 4 that to the eastern side closer to the building to allow
 5 better visibility and we do depict in our rendering that
 6 that wall is reduced by two courses to create more
 7 visibility from someone viewing the traffic coming out
 8 of the car. So we improved that condition.

9 Q. I'm sorry, are you finished? Just for the
 10 record, he identified it as E or D, rather it's E,
 11 number 9.

12 A. It's E? I apologize. Yes, it is, E. Item 13 of
 13 the -- let me make sure I've got the right section.
 14 Block 5, Lot 3. Item 138 discussing time of the phase
 15 of construction and proposed improvements. I can let my
 16 associate from my office respond to some of those
 17 questions. We can get into that, but we do have a
 18 construction schedule. We also have set aside concerns
 19 regarding safety on-site during construction and they're
 20 being addressed by Mr. Acquafredda from my office who
 21 will be supervising in the matters of construction on
 22 this site.

23 The item F, item I and item F we will meet all
 24 the ADA requirements in terms of accessibility to the
 25 building. As a result of having to reorganize the

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1 building we did have to raise the building slightly so
 2 we are including an accessible ramp on the eastern side
 3 of the building to the main entrance. The drive-thru
 4 window meets the ADA accessibility. All the interior
 5 building in terms of access and clear access of doorways
 6 and the bathrooms all meet ADA requirements. So the
 7 building is fully compliant with ADA. And those items
 8 will be addressed during the construction permitting
 9 phase. We'll also be providing warning strips where
 10 necessary as requested by the engineer. We also have
 11 curb cuts which the engineer will get into on the site
 12 plan. The light of the landscaping we have provided.

13 Q. Just for the record, that is Page 11, item number
 14 7?

15 A. Correct. Canopy, Mr. Ghabrial had touched on
 16 this. You have to provide a certain degree of
 17 illumination along the ATM drive-thru and the ATM
 18 covered canopy. That lighting under a canopy, it's
 19 controlled and the site lighting is shielded and can be
 20 shielded from the neighboring properties. That
 21 particular lighting is direct right at the ATM.

22 MR. AMATO: Can you speak louder, please so
 23 I can hear you? I'm having a hard time here.

24 A. And I believe that is the content of that and I
 25 could go through the interior plan if you wish.

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1 MR. AZRAK: Mr. Chairman, we have submitted
 2 the floor plans, but if there are questions maybe just
 3 to move this along we could do that or if your pleasure
 4 is to go through it in detail we can do that as well.

5 CHAIRMAN RYAN: Do any of the board members
 6 at the moment have questions? Move forward.

7 MR. AZRAK: I just have a few more questions
 8 of Mr. Corvino.

9 Q. Mr. Corvino, does this application from an
 10 architectural standpoint satisfy the ordinance
 11 requirements for preliminary and site plan approval?

12 A. Yes, it does.

13 Q. And does the proposed site promote safety from an
 14 architectural standpoint?

15 A. Yes, it does.

16 Q. And from an aesthetics standpoint do you have a
 17 professional opinion as to the proposed application
 18 versus what presently exists?

19 A. I believe it does.

20 Q. And what is proposed, is this a better zoning
 21 alternative than what exists?

22 A. Yes, it is.

23 Q. With regard to your review as a planner of the
 24 code sections and master plan, what is proposed, does
 25 this advance the MLUL requirements?

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1 A. Yes. I believe it encourages commercial
 2 development which is planned for this street and this
 3 neighborhood. We're also removing a residential portion
 4 on the first floor which is a nonconforming condition in
 5 the existing building and that of course is an allowed
 6 use itself.

7 Q. And will the purposes of the MLU be advanced with
 8 regard to the variances that you have now testified to,
 9 specifically the sign variances?

10 A. Yes. I believe that we keep our signage modest
 11 and as small as possible. Signage in some of the banks
 12 in town, the bank across the street is much larger, much
 13 taller. Our ground sign although prohibited is a
 14 smaller area. It is kept to a modest height and
 15 building signs are also considerably smaller than most
 16 signage on other structures.

17 Q. And with regard to the safety issue is it correct
 18 and do you have an opinion that if the variances are
 19 granted that it will not create a substantial detriment
 20 to the public good or deviate from the zoning plan?

21 A. I believe it would be a much safer condition.
 22 We've gone through some revisions and alternatives which
 23 make it much safer. I think the traffic engineer will
 24 certainly reiterate that in his testimony and I believe
 25 that circulation in and out of this bank is safer. It

<p style="text-align: right;">Page 50</p> <p>1 is active parking. The building structure is a new 2 structure. The building is safer than the building that 3 exists now.</p> <p>4 MR. AZRAK: I have no further questions of 5 this witness.</p> <p>6 CHAIRMAN RYAN: Any questions?</p> <p>7 MR. BIANCO: I have one question. The site 8 lights are they going to be on all night long because of 9 it being a 24-hour ATM?</p> <p>10 MR. CORVINO: Not the site lighting, the 11 parking lighting. I think that whatever lighting is 12 left on that light is shielded from the neighbors. 13 There is going to be some site lighting in the parking 14 lot. I believe that lighting may be on a timer or be 15 reduced in illumination during certain hours, but it is 16 shielded from the neighbors and whatever lighting is 17 remaining on and some of that will remain on 24 hours.</p> <p>18 MR. BIANCO: But there's no requirement for 19 them to be on all night long?</p> <p>20 MR. CORVINO: I believe the bank requirement 21 is to have some site lighting.</p> <p>22 MR. GHABRIAL: It will have an ATM drive-up 23 and walk-up.</p> <p>24 MR. BIANCO: What about pole lights?</p> <p>25 MR. GHABRIAL: We use shielded lights that</p>	<p style="text-align: right;">Page 52</p> <p>1 MR. MAY: The two sides.</p> <p>2 MR. CORVINO: What side faces the property?</p> <p>3 MR. GHABRIAL: The one facing the street 4 that's on -- the one that faces the back, the 5 residential area, that will be left off. It could be 6 put on a timer.</p> <p>7 MR. CORVINO: That's the one facing east.</p> <p>8 MS. HEALEY: Facing east.</p> <p>9 MR. CORVINO: East, the east sign on the 10 building will be on a timer that would go off. The one 11 facing on the street itself will be left on.</p> <p>12 MS. HEALEY: And what about the one, the 13 freestanding one, the eight-foot by six foot one?</p> <p>14 MR. CORVINO: I believe that would be left 15 on.</p> <p>16 MR. GHABRIAL: That will be left on.</p> <p>17 MR. CORVINO: That will be left on.</p> <p>18 MR. GHABRIAL: But we are not talking about 19 the brightest lights.</p> <p>20 MR. CORVINO: That's our intention.</p> <p>21 However, certainly we're open to your suggestions on 22 that.</p> <p>23 CHAIRMAN RYAN: Board members, any other 24 questions of this witness? Professionals?</p> <p>25 MS. SHIFFMAN: Mr. Chairman, is this the</p>
<p style="text-align: right;">Page 51</p> <p>1 does not spread. It comes right down.</p> <p>2 MR. CORVINO: Since there is a lot of 3 parking traffic we could circulate the lighting so that 4 maybe one or two poles near the lighting might be left 5 on and the main lights will be turned off.</p> <p>6 MR. BIANCO: Thank you.</p> <p>7 MR. HIPPELI: Excuse me, real quick just the 8 illuminated light on top of the peak of the building, 9 that will be off after hours; is that correct? This 10 would be the building here?</p> <p>11 MR. CORVINO: Yes, that light is allowed to 12 be illuminated, though. The one facing the street?</p> <p>13 MR. HIPPELI: Right. After hours that will 14 be off or that will be lit all night?</p> <p>15 MR. CORVINO: Would that be left on?</p> <p>16 MR. GHABRIAL: Right.</p> <p>17 MR. CORVINO: The building light, the sign 18 on the building?</p> <p>19 MR. GHABRIAL: Yes.</p> <p>20 MR. CORVINO: The one facing the road will 21 be left on.</p> <p>22 MS. HEALEY: What about the one facing the 23 bakery?</p> <p>24 MR. HIPPELI: If you're looking at the 25 building from the left.</p>	<p style="text-align: right;">Page 53</p> <p>1 time to offer planning questions?</p> <p>2 CHAIRMAN RYAN: Well, I thought just of this 3 witness because we're going to have to take a quick 4 5-minute break at some point.</p> <p>5 MS. SHIFFMAN: I have a few questions. Some 6 deal with just questions, other deal with I would like 7 it to be explained a little better. How is your air 8 conditioning being handled, your air conditioning and 9 other items like that being handled because it doesn't 10 show on your architectural plan on the site.</p> <p>11 MR. CORVINO: The air handler is on a roof 12 top unit. The roof of this building is a mansard roof 13 over a parapet which extends approximately four, 14 four-and-a-half feet above the lot, central part. So 15 what you see is a shed, sloped roof is actually a 16 parapet with a mansard roof on it and that air 17 conditioning unit would be behind that.</p> <p>18 MS. SHIFFMAN: Will it be visible at all?</p> <p>19 MR. CORVINO: It will not be visible.</p> <p>20 MS. SHIFFMAN: Off site?</p> <p>21 MR. CORVINO: The unit itself is 22 approximately three feet sitting on the curb and four 23 feet. That mansard roof is approximately four, 24 four-and-a-half feet.</p> <p>25 MR. AZRAK: Mr. Corvino, if I may, I know</p>

1 the planner is asking questions and you're naturally
2 facing her, but you're going to have to keep your voice
3 up. It's not being amplified by that mike so you're
4 going to have to be louder.

5 MR. CORVINO: I'll repeat myself. The air
6 conditioning unit is a rooftop unit set on a curb.
7 There are actually three units. In doing that I've
8 reduced the size of those units. The tallest unit is
9 about three feet tall, the other units are taller. I've
10 reduced the size. They're not as tall. There's one
11 larger area and it will not be as loud and those units
12 are not visible from the street because I have a mansard
13 roof over a parapet that is about approximately four
14 feet above the flat roof that the unit is on.

15 MS. SHIFFMAN: Okay, thank you. And in your
16 presentation you talked about how you had evaluated and
17 designed the building to be compatible with the
18 character of the area and you talked about it being a
19 colonial style compatible with the building that's being
20 replaced and I just wanted you to speak a little bit
21 more about that because just looking at your exhibits
22 and this one which shows the building in relationship to
23 the three-story apartment building next door and then we
24 have this rendering which shows the existing building
25 which is this considered a colonial-type architecture?

1 MR. CORVINO: It's got a colonial motif to
2 it. Really it's a front -- it's got a front porch. It
3 has some colonial character to it. It also has some
4 Victorian detailing on it which is one particular style
5 as well. But the building I'm putting up that we're
6 showing does show some roof, some mansard roof, some
7 material roof, brick, slate roof and with grooves in the
8 tower and the classic facade and columns to make the
9 colonial motif.

10 MS. SHIFFMAN: I guess the reason why I'm
11 asking is there's a certain height and character to many
12 of the old buildings along Main Street. And there are
13 two-and-a-half stories. They have a certain height and
14 a certain stature along the street and it struck me
15 looking at this building that you're proposing in
16 relationship to the apartment that it's very short and
17 it's basically a one-story building. And I wondered if
18 there was any thought of changing maybe the roof or the
19 roof so that it becomes a more better fit, better fits
20 the nature of some of these other existing buildings on
21 Main Street.

22 MR. CORVINO: We actually created the
23 tower to give it some height. But actually our concern
24 was not making the building too tall. Actually the
25 apartment building is the oddity on this lot. Most of

1 the buildings are two, two-and-a-half story colonial or
2 colonial-style. The bank across the street is actually
3 shorter than our building in terms of height, but I
4 don't have any problem changing the proportion of the
5 roof to raise it a little. It isn't an issue for us.

6 MS. SHIFFMAN: I just wanted to raise that
7 with the board because I think it's an important
8 building and an important site and I did look at the
9 building across the street and it seems really out of
10 scale with the nature of the much older historic nature
11 of Milltown's downtown. And I think you've attempted to
12 pick some elements like the columns and the tower that
13 help give some emphasis to that corner of the building,
14 but I don't think it goes far enough in terms of meeting
15 some of the goals that you had stated and that your
16 attorney had stated in terms of sort of meeting the
17 master plan goal and being compatible with the character
18 of the town. So it would be something I would just
19 raise with the board for your consideration.

20 The other concern I had with the building
21 and I know the building has been flipped because you put
22 the canopies in the back which is if you're going to
23 have a canopy, that's certainly the much better place to
24 have it. But the front of the building just looking at
25 one of your other renderings, this was one -- there's

1 really -- you have the nice tower at a corner which I
2 think adds emphasis, but there's only one window and
3 it's basically a building that's facing the parking lot
4 as opposed to facing the Main Street. And I think one
5 of the important things when you have a downtown like
6 Milltown where you have people that do walk, it's not
7 just a driving town that you want to have the front of
8 the building be more of a front of the building, you
9 know, more windows. So I just ask you and the board to
10 consider that when you're evaluating the building and
11 the aesthetics you had talked about.

12 MR. CORVINO: Before the building was
13 flipped we had more windows. That isn't a problem. We
14 may have to modify the position of the display wall
15 because that's the wall the display wall is on, but it
16 shouldn't be a problem to allow for a large window or
17 more windows.

18 MS. SHIFFMAN: I think it does need
19 something to really face the street or give its best
20 side to the street.

21 In the testimony there was mention of the
22 Hunter report and I don't see it mentioned or cited in
23 Mr. Liotta's report or his documentation and I think
24 it's probably a very important part of the board's
25 evaluation of this application. So someone needs to

1 present the report and what's within it or maybe the
2 writer of the report should be here to testify.

3 MR. CORVINO: I don't have a problem reading
4 it. It's about two-and-a-half pages. I could read it
5 out to the board. I believe everyone has a copy of it.

6 MS. SHIFFMAN: I didn't find it in the file.

7 MR. AZRAK: Just to clarify, when I opened
8 and gave an overview I actually went through the
9 highlights of the Hunter report. I would be happy to
10 have Mr. Corvino expand on that, but that's basically
11 what it is. We'll make copies to the board if you don't
12 already have them. We did provide them to the town
13 right up front as I said before, so it's not something
14 that is unknown. But why you don't have it in your
15 hands is a question I have, but it was presented. But
16 the bottom line of that report is that they confirm that
17 1978, the survey was correct and unfortunately and sadly
18 it's not able to be registered. And I think everyone in
19 the town agrees, I think the meetings that we've had
20 with professionals and the town and the historical
21 society confirm this same thing and that's why we're
22 here today or else we wouldn't be here, but we'd be
23 happy to give more on it. But it really doesn't contain
24 anything more than what I've highlighted.

25 MS. SHIFFMAN: Well, it would be up to the

1 board how they would like to deal with that.

2 MR. AZRAK: I understand.

3 MS. SHIFFMAN: In terms of the lighting, Mr.
4 Liotta had requested additional information in his
5 report because it was unclear the spillover of the
6 lighting onto the residential property so I think that's
7 still what we need to have provided.

8 MR. AZRAK: With regard to that if I may,
9 Mr. Corvino has testified but there's going to be the
10 site engineer who's developed that as well who will
11 specifically address that issue.

12 MS. SHIFFMAN: Okay. Thank you. And there
13 was testimony on signage and I guess looking at it I
14 don't think the board and there are a number of sign
15 variances and some of them are very substantial and I
16 think it's important to in addition to being
17 illuminated, there's some signs that are being
18 illuminated so I think you need to identify why they
19 need to be illuminated or else how the signs can be
20 better designed so that it's more historically, more
21 compatible with let's call it the historic character of
22 the town or the character of the town the borough is
23 attempting to maintain. For example, the signs on the
24 tower basically that is becoming a sign. You have signs
25 along the top of the tower on both sides and they're

1 being illuminated so I would just ask that you look at
2 how it can better be less of a sign and better serve the
3 purpose of identifying the bank with a much less intense
4 scale.

5 MR. CORVINO: Well, the sign facing the
6 street on the building is illuminated and that is the
7 only sign that is allowed to be illuminated so that
8 isn't an issue regarding the ordinance. However, the
9 ground sign is the one that we have a variance for and
10 the sign facing east which is similar to the sign, the
11 building sign facing north on the street, again that one
12 requires a variance for illumination. We'll probably
13 keep the signs similar.

14 MS. SHIFFMAN: Do you need both the ground
15 sign and a wall sign because the wall sign, I mean, the
16 ground sign is a prohibited sign. I know you had
17 mentioned there was a sign across the street, but that
18 may not be a good example of what the borough wants to
19 do, to use or have constructed in terms of their
20 signage.

21 MR. CORVINO: I can elaborate on that. I
22 mean --

23 MR. AZRAK: If I could just interject for
24 one second and answer your question directly. Yes,
25 there is going to be additional testimony both from the

1 traffic engineer and the site engineer with regard to
2 why those signs are necessary and why we believe they
3 are a safety concern as well as a directional so I don't
4 know if Mr. Corvino can give more than he has, but
5 you're going to get additional testimony. We will
6 provide that.

7 MS. SHIFFMAN: Because he did appear to be
8 giving the testimony to support the variances for the
9 signs.

10 MR. AZRAK: Yes. Each expert will testify
11 in their own discipline.

12 MS. SHIFFMAN: Okay, well, all right.

13 MR. AZRAK: If that satisfies you.

14 MS. SHIFFMAN: If it will be discussed in
15 further length because I think that it is important
16 especially given the level of variances being requested
17 for signage. Thank you very much. That's it at this
18 point.

19 CHAIRMAN RYAN: I just want to point out
20 that I don't think it's necessary at this point to have
21 the report that you were speaking of a few moments ago.
22 It's important that we have it before we render any
23 decision, obviously. I don't know what happened to it
24 or why we didn't get it in our agenda.

25 MR. BRANCIFORTE: You're right. I agree.

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1 MR. AZRAK: I will provide copies to the
2 board so you will have each individual copies.
3 CHAIRMAN RYAN: Okay. So then I believe for
4 the moment we're done with this witness.
5 MR. AZRAK: Yes, we are.
6 CHAIRMAN RYAN: Let's take five quick
7 minutes.
8 MR. AZRAK: Thank you.
9 (Brief recess was taken.)
10 CHAIRMAN RYAN: I just want to point out at
11 this moment if you're prepared to move to this next
12 witness I don't know how quickly you will move through
13 that because we can begin to hear that testimony for a
14 few moments, but again I have to have the public have an
15 opportunity to question the witnesses who have already
16 testified.
17 MR. AZRAK: At this point I probably would
18 think it would be good to at least start the testimony.
19 We are going to return, I can see that looking at the
20 clock myself and we'll provide the witness and so if
21 there are other questions we'll be available for that.
22 CHAIRMAN RYAN: Okay.
23 MR. AZRAK: Is that fine?
24 CHAIRMAN RYAN: Yes, it is.
25 JOSEPH HANRAHAN, 200 State Highway Nine,

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1 P.O. Box 900, Manalapan, New Jersey 07726, was duly
2 sworn by the Notary, and testified as follows:
3 DIRECT EXAMINATION BY MR. AZRAK:
4 Q. Mr. Hanrahan, would you please spell your name
5 for the record.
6 A. H-a-n-r-a-h-a-n.
7 Q. And could you tell the board your educational
8 experience?
9 A. I have a civil engineer degree from New Jersey
10 Institute of Technology in 1992. I'm a licensed
11 professional engineer in the state of New Jersey. I
12 received a license in 1997. I am currently employed by
13 Schoor DePalma where I'm an associate with the firm.
14 I've been with the firm for 12 years. I've been working
15 in this field of land development engineering for over
16 14 years. I've testified dozens of times throughout the
17 state including in Middlesex County, South Brunswick,
18 Piscataway and Highland Park.
19 Q. And in each of those occasions that you have
20 testified whether it was in county or out of county have
21 you been qualified as a civil engineer?
22 A. Yes, I have.
23 Q. And do you have any professional affiliations?
24 A. I am a member of the American Society of Civil
25 Engineers.

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1 MR. AZRAK: Okay. With that I'd proffer Mr.
2 Hanrahan as an expert in civil engineering.
3 CHAIRMAN RYAN: Absolutely.
4 MR. AZRAK: Thank you.
5 Q. Mr. Hanrahan, would you tell the board, normally
6 you would go through the site and describe the site but
7 I think we've done that a couple of times tonight so if
8 you would start your testimony as to the substance of
9 the engineering portion.
10 A. Yes. I can jump right into the site plan itself
11 since I believe the board is familiar where the site is.
12 MR. AZRAK: And Mr. Chairman, just again a
13 question that we have for you would you like us to go
14 through the engineer's reports in detail or would you
15 like us to incorporate that into the testimony? We can
16 do either, whatever is your pleasure.
17 MR. JOHNSON: Well, things always go quicker
18 if they can summarize the most important points and skip
19 over the ones that they agree to comply with or already
20 have complied with.
21 MR. AZRAK: That's a good suggestion. I
22 thank you very much, Mr. Johnson.
23 Q. What you can do during the course of your
24 testimony if you would, at some point we will go through
25 the engineering letter and you can decide which ones we

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1 have complied with and that you have testified to the
2 ones that we need testimony on.
3 A. Okay.
4 Q. Please continue.
5 A. I rendered a plan. It's a rendered plan of the
6 landscape plan that's part of the site plan set that was
7 submitted to the borough. It's labeled as exhibit A-14
8 that I'll be making reference to. I don't have any
9 handouts of this rendering. Would the board prefer that
10 I bring this closer to the board?
11 CHAIRMAN RYAN: It's all right like that.
12 MR. AMATO: We can see it.
13 A. For purposes of discussion I'd like to just first
14 orientate ourselves as to north and so we can describe
15 the site. We've oriented the site whereas north will be
16 down on the page. Really north is at a 45, however
17 we've oriented the site with the Main Street as an east
18 west corridor therefore north will be down on the page.
19 As was described, the site is -- I believe the
20 board realizes where the site is and I'd like to just
21 jump into the site plan itself. The project proposes to
22 demolish the existing two-and-a-half story framed
23 dwelling and construct a 3,740 square foot Valley
24 National Bank building. The building will have a
25 three-lane drive-thru at the rear of the property to the

<p style="text-align: right;">Page 66</p> <p>1 south and will have associated parking and access drives 2 around the building. The project proposes the building 3 at the center of the property. There will be a one-way 4 circulation around the building with the westerly drive 5 being the entrance drive and looping around the building 6 to the bulk of the parking which will be at the easterly 7 side of the building which is also the exit drive. The 8 reason the parking is on the easterly side is that as 9 you know the entrance, the customer entrance, the main 10 entrance is at the northeasterly corner of the building. 11 With regard to the parking which was brought up 12 in both the planner's and your engineer's letter, the 13 project proposes 25 parking stalls with 13 banked stalls 14 for a total of 38 spaces. That is in conformance with 15 the borough code. The parking stalls are proposed at 9 16 by 18-foot stalls with a 25-foot aisle again in 17 accordance with the borough code. 18 Getting into the zoning of the site, the property 19 is located in the B-1 zone. Banks are permitted in the 20 B-1 zone, however the drive-thru is not a permitted use 21 therefore a use variance is required as part of this 22 application. The project does meet all of the bulk 23 standards of the code with the exception of the loading 24 space requirement which was testified to earlier and 25 also a parking setback requirement of 5 feet to the</p>	<p style="text-align: right;">Page 68</p> <p>1 actually proposing without the banked. 2 Q. And with regard to those banked spots, the 3 planner in his July 27th correspondence has also 4 recommended that if the banked parking was not to be 5 used that additional screening and trees and shrubs 6 could be placed on those locations; is that correct? 7 A. That's correct. We can increase the amount of 8 landscaping that we propose on the plan today if we 9 remove those banked spaces. 10 Q. And when Mr. Liotta made his statement that he 11 felt that the spaces were adequate he was using the old 12 design with the 19 spaces and we have increased that to 13 25 spaces; is that correct? 14 A. That's correct. We've added six additional 15 spaces to go from 19 to 25 as part of the realignment of 16 the whole site where we moved the canopy from the east 17 side to the south side to the rear of the property. 18 Just getting back to that parking setback, another way 19 we can meet the code with the banked parking is we can 20 make those five stalls into parallel stalls and we would 21 easily meet the 5 feet setback requirement in that way. 22 So there's a number of ways we can meet the variance, I 23 mean, the code and not require the variance. There are 24 a number of sign variances that were testified to that 25 I'll get into in a minute. I would like to point out</p>
<p style="text-align: right;">Page 67</p> <p>1 banked parking. As testified to the loading stall we 2 can provide a loading stall should the board be of the 3 opinion that they would prefer one, however as with many 4 banks you don't see the loading stalls. There's not 5 many deliveries that come into a banking facility. The 6 armored trucks come I think as was testified to once 7 every two weeks and there will be very minimal 8 deliveries in the way of like a step van, Fed Ex truck 9 or UPS truck where it's basically where they pull up and 10 jump out. They pick something up and jump back in. So 11 there's really not a need for the loading stall for the 12 facility, but one can be provided should it be of the 13 board's direction. 14 The parking, with regard to the parking setback 15 variance for the banked parking, if you look at the site 16 plans we have four banked parking stalls and an 17 additional single banked parking stall at the southerly 18 end of the project. Those stalls are about 3 feet from 19 the property line. The requirement is 5 feet. We can 20 make some adjustments to the site plan to conform to the 21 5 feet, however, and we'll get into this a little bit 22 later as to we don't feel that the banked parking will 23 ever be constructed. The Valley National Bank and 24 historical data does not support more spaces than is 25 showing here. Actually it's much less than we're</p>	<p style="text-align: right;">Page 69</p> <p>1 that the project proposes a lot coverage of 12 percent 2 which is substantially less than the lot coverage 3 permitted by the township of 75 percent. Also the 4 project proposes an impervious coverage of 74 percent 5 which is considerably less than the 90 percent allowable 6 by the code. So as far as development goes, from an 7 improvement standpoint impervious coverage and lot 8 coverage we're well below the code requirements. 9 Q. Mr. Hanrahan, what would be the percentage, is it 10 less obviously if the banked parking spaces were not 11 part of that equation? 12 A. Yeah. That number I gave you of 74 percent 13 includes the banked. If you remove the banked you come 14 down to 67 percent for the impervious versus the 90 15 percent which is allowed. 16 Getting back to the signage very quickly, I'm 17 just going to go through I guess the variances. The 18 variances were described just as far as the 19 justifications, there were five sign variances with some 20 miscellaneous variances that are attached to those sign 21 variances. Three of those five sign variances are 22 related to -- let me just go through them. I'm sorry. 23 The freestanding sign that is prohibited along the front 24 property line there is not allowed, it's prohibited so 25 therefore the variance, the planner's report calls out a</p>

1 variance for each item of the sign in addition to it
 2 just being prohibited, that's the area, the height and
 3 the setback. It's proposed in an area of 30 square
 4 feet. It's similar to a ground monument sign that's 8
 5 feet high and it is set 5 feet back from the property
 6 line, the right-of-way of Main Street. As far as the
 7 justifications, the sign itself is needed, this
 8 freestanding sign because the building sign does not --
 9 we're not allowed to have a building sign on that side
 10 of the property facing the residential use. So without
 11 a building sign on that side facing the eastbound
 12 traffic you need the freestanding monument sign to allow
 13 visibility, safety for the vehicles traveling in an
 14 eastbound direction to locate the site and properly
 15 brake and get into the site and for a safe movement.
 16 As far as the front tower sign, there's a
 17 variance required for that for the height. 15 feet is
 18 permitted by the town, the borough code. The project
 19 proposes 24-and-a-half feet to the top of the front
 20 facade sign. This sign is illuminated and is allowed to
 21 be illuminated so the only variance there is the height.
 22 Again, we're looking at a branding, this bank and its
 23 recognition and visibility and safety as to getting to
 24 the bank and properly making your turn into the bank.
 25 So that's the reason for that sign also.

1 Again, the same reason applies for the east
 2 facade sign. That sign is permitted on that sign, on
 3 the east side because there is no residential use on the
 4 east side. There's a parking lot adjacent to the
 5 property. The variance that's required on the east
 6 facade is for area. We're proposing 34 square feet
 7 where 10 square feet is permitted. And also this sign
 8 is illuminated which is you're not allowed to have the
 9 -- the code does not allow illuminated signs on the
 10 sides of the building so there's a variance for area and
 11 illumination. Again, the justification for the area is
 12 to allow visibility for traffic in this case heading in
 13 a westbound direction on North Main Street and properly
 14 locating the site.
 15 As far as illumination goes as it was testified
 16 to that sign will be on a timer and that illumination
 17 can be set off after hours.
 18 The other two sign variances are related to
 19 directional signs. The west facade sign is related to
 20 there's three drive-thru signs on top of the canopy at
 21 the back of the property. These signs are prohibited
 22 because they face the residential use, however the signs
 23 are located approximately over 100 feet away from that
 24 three-story residence located on the west side of the
 25 property. Those signs are over here in this area and

1 they'll only be illuminated during the operation of the
 2 bank. There's no reason for the bank to illuminate
 3 these signs. They're drive-thru signs just labeling an
 4 area as a drive-thru canopy and those signs will not be
 5 illuminated after hours and again, they're just for
 6 directional purposes to help with on-site circulation
 7 and safety.
 8 And the same justification applies for the last
 9 sign variance which is the directional sign at the front
 10 facade of the building. This again is just a
 11 directional sign identifying where the lobby is, where
 12 the drive-thru is, where the ATM is. Again, that sign
 13 is needed for on-site circulation and safety. From a
 14 stormwater standpoint, the project presently drains in
 15 two directions. A portion of the project drains to the
 16 south towards the Joyce Kilmer School and a portion of
 17 the project drains towards the north onto North Main
 18 Street. Due to the minimal size of the property there's
 19 very minimal flow related to the drainage into these two
 20 areas. However, the project does propose two
 21 underground detention basins to reduce the flows of the
 22 2 and the 10-year storm and meet the flows for the
 23 25-year storm. This will be done through the use of
 24 these underground detention basins will be 24-inch pipes
 25 stacked in rows horizontally. They will store the water

1 and with that volume they will be able to reduce the
 2 peak flows. In addition these detention basins will
 3 allow infiltration into the ground so while they're also
 4 detaining through the use of the volume they will also
 5 be infiltrating into the ground.
 6 In addition to the underground stormwater
 7 detention system the project proposes the extension of
 8 the storm sewer system within North Main Street.
 9 Currently the storm system within North Main Street ends
 10 about 200 feet to the east of the site. There are no
 11 inlets from there up, up to the high point of the road
 12 so all the water is coming down North Main Street and
 13 not being picked up until 200 feet beyond the site. So
 14 we're extending that storm system up to the site
 15 frontage and allowing that stormwater to be picked up at
 16 an earlier point.
 17 From a utility standpoint the project will be
 18 fully served through sanitary water, gas and electric
 19 with the existing utilities on North Main Street so
 20 there's no problems with the utility service.
 21 From a landscaping perspective the project does
 22 propose a significant landscape package that will
 23 enhance the site. There's a buffer of deciduous
 24 evergreen trees that will be proposed along the west and
 25 south property lines to buffer the existing residential

<p style="text-align: right;">Page 74</p> <p>1 use and also the school to the south. In addition to 2 the buffer there will be a 6-foot high board or board 3 fence to further screen those areas from the bed itself. 4 In addition to those buffers the project proposes a 5 number of shadetrees throughout the property and 6 foundation plantings along the building to just 7 compliment the aesthetics of the building itself. 8 From a lighting perspective the project proposes 9 ten acorn-style light fixtures, ornamental fixtures. 10 These fixtures will be 17-feet high and they will 11 provide a minimum of half a foot candle through the 12 parking areas of the property. 13 And just in summary, the project I see as an 14 engineer this project can be a very positive project. I 15 think some of these issues were already testified to, 16 but the project will be removing the residential use and 17 bringing it into more conformance with the master plan. 18 The project will be removing a structure which is in 19 need of some maintenance and in addition the project 20 will also be addressing the historic nature on the site 21 itself within the building as what was testified by the 22 project architect. We will be removing parking along 23 the street itself so making it for a safer streetscape 24 there. The project only proposes one-way circulation 25 around the property so you only have one entrance and</p>	<p style="text-align: right;">Page 76</p> <p>1 going to have a double line, 9-foot line, 9-foot which 2 means you're going to have a lot of dings on cars 3 because you're talking about a spot, a parking spot a 4 little wider than that one panel right there. 5 MR. HANRAHAN: Just the parking, the 9 feet 6 will be measured from the center of the hairpin 7 striping. There's like an imaginary line. 8 MR. AMATO: So you're talking about what, 9 6-inch line? 10 MR. HANRAHAN: 4-inch striping, yes. 11 MR. AMATO: So 6-inch so you're going to 12 have 9, 9 feet, 6 inches? 13 MR. HANRAHAN: No, no. It will be 9-feet. 14 MR. AMATO: So I'm concerned about, you 15 know, cars opening doors and hitting each other because 16 I'm used to having a double line which approximately is 17 approximately 18 to 20 inches between lines and then a 18 9-foot stall like that panel there. 19 MR. HANRAHAN: That's not what the town -- 20 MR. AMATO: You're talking about minimal 21 parking stalls here. You're talking about damage to 22 cars. That's the reason why I asked you if it was a 23 minimum or maximum stall. 24 MR. HANRAHAN: It's really it's a minimum 25 but it's a standard. That's the standard that's used</p>
<p style="text-align: right;">Page 75</p> <p>1 one exit to limit the movements to and from North Main 2 Street. The project will comply with the tree removal 3 and preservation ordinance of the township. The project 4 will reduce the peak runoffs for the 2 and the 10-year 5 storms. It will enhance the aesthetics and improve the 6 streetscape of North Main Street. 7 MR. AZRAK: Mr. Chairman, I'm looking at my 8 watch and you have been very patient in allowing us to 9 go over the 10:00 time. 10 MR. AMATO: I have a question going back to 11 parking stalls. 12 MR. HANRAHAN: Yes. 13 MR. AMATO: 9 feet is what, the maximum or 14 the minimum? 15 MR. HANRAHAN: That's the standard. It's 16 the minimum, yes. 17 MR. AMATO: The minimum, thank you. So 18 you're talking about a parking stall a little wider than 19 that one panel right there. Now do they have double 20 lines or single lines between parking stalls? 21 MR. HANRAHAN: I think the town design 22 ordinance requires hairpin striping I believe so double 23 lines. 24 Mr. AMATO: So you're going to have a double 25 line and then 9-foot, double line, 9-foot or you're</p>	<p style="text-align: right;">Page 77</p> <p>1 throughout the state, Residential Site Improvement 2 Standards. 3 MR. AMATO: For the stall, but the space in 4 between the lines you're not going to have which is now 5 going to cause problems and this is my concern. Thank 6 you. 7 CHAIRMAN RYAN: Thank you. Board members 8 have any other questions? 9 MS. HARTO: Can you clarify, the 10 illumination on the drive-thru you said that they were 11 going to be off, but isn't the ATM drive-thru lighting 12 going to be on 24 hours? 13 MR. HANRAHAN: Yes, but that will be facing 14 the residential use. That will be on the south facade 15 facing -- that won't be -- 16 MS. HARTO: You had just stated that they 17 would be off. I just wanted to make it clear that that 18 one particular - 19 MR. HANRAHAN: The ATM light will be on. 20 It's just the drive-thru sign that will be off. 21 MS. HARTO: The directionals though, right? 22 There's three of them. One for each regular drive-thru 23 and one for the regular ATM drive-thru, correct on the 24 canopy? 25 MR. HANRAHAN: Yes.</p>

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1 MS. HARTO: On the canopy?

2 MR. HANRAHAN: Yes.

3 MS. HARTO: That will be on, right?

4 MR. HANRAHAN: You're correct. The ATM will

5 be on. That's correct.

6 MS. HEALEY: I have one question. You keep

7 saying about how nobody will be parking on Main Street.

8 Is the borough making an ordinance that nobody will be

9 parking on the street?

10 AN UNIDENTIFIED VOICE: It's a county road.

11 MS. HEALEY: So the parking is going to stay

12 because there are people parking there now.

13 MR. BRANCIFORTE: I think what the applicant

14 is suggesting is that by putting parking on the site

15 people will be encouraged to park off the street.

16 There's no guarantee that they're not going to be

17 parking on the street.

18 MR. AZRAK: And if I may, we're taking it

19 off the street and saying we don't want it on the

20 street, so we would support and encourage any

21 application to the county to say that it should be

22 restricted if that's what you're looking for. We're

23 giving that ability to you to do and we'll support that.

24 MR. HIPPELI: That will take away from the

25 buffer that goes up to the back of the school because

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1 then there will be more spaces in the back, right?

2 MR. AZRAK: No, the testimony up to this

3 point and we'll continue the testimony at the next

4 meeting is that the 25 spaces that we have now proposed

5 is in excess of what we'll ever use. So we don't need

6 the banked spaces. Those can be removed. I think your

7 planner recognized that. We're in agreement with it and

8 we're willing to give you more plantings, more buffer

9 space, even larger caliber trees if that's what you're

10 looking for.

11 MR. AMATO: Wider?

12 MR. AZRAK: I'm sorry?

13 MR. AMATO: Possibly a wider or double space

14 in between?

15 MR. AZRAK: I heard your concern and I wrote

16 it down and when I leave here tonight we're going to

17 talk about it so we'll come back next meeting and try to

18 see what we can do for your concern.

19 CHAIRMAN RYAN: Any other questions?

20 MR. BIANCO: Yeah, I have a question for

21 Carl. The east tower sign is I guess that's 21 feet.

22 Why don't we have a variance for that? The east tower

23 is about 21 feet too.

24 MR. BRANCIFORTE: Let me double check. Yes,

25 the east tower is -- the sign on the east tower faces

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1 Shanahan's Bakery.

2 MR. BIANCO: Right.

3 MR. BRANCIFORTE: Right.

4 MS. HEALEY: That's residential. People

5 live in that building.

6 MR. BRANCIFORTE: What's your question?

7 MR. BIANCO: I understand the north tower

8 requires a variance for 21 feet and I don't understand

9 why the east tower doesn't require the same variance.

10 MR. BRANCIFORTE: I'm looking at -- Mrs.

11 Shiffman, do you have -- I'm trying to read --

12 MS. SHIFFMAN: I'm looking through the

13 ordinances and it's not something Mr. Liotta in his

14 report had pointed out as requiring a variance, but he

15 indicated it was just the north tower needed a height

16 above sidewalk protection, but I just wanted to review

17 the ordinance myself. The ordinance states that it

18 appears in my reading of it it would require a height

19 variance because it limits the -- it allows a fascia

20 sign on an exterior wall, one sign. One fascia sign to

21 an exterior wall not more than 6 inches. Maximum

22 permitted facade sign height which is wall sign shall be

23 15 feet above sidewalk entrance. The area of one side

24 shall not exceed an area equal to five percent of the

25 ground floor building facade area. So that's the

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1 section that talks about the sign height. There is

2 another section under permitted signs in the B-1 zone

3 that says one wall sign shall be permitted on any side

4 or rear wall not facing or adjoining a residential use

5 or zone which would be the east, the east wall. Such

6 wall sign shall not exceed 10 square feet and may not be

7 lit, lighted. So you have two regulations. One deals

8 with a facade line and establishes a height and the

9 other set specifically talks about a wall sign which

10 would be a facade sign. It's just a different term. I

11 think it's really a question of interpreting,

12 interpretation how Mr. Liotta -- he did not call it out

13 as requiring a variance specifically for the eastern

14 side of height in his interpretation.

15 MR. AZRAK: We'll be happy to look at that

16 and reply at the next meeting as well.

17 MR. BIANCO: Okay.

18 MS. SHIFFMAN: You may want to talk to the

19 zoning officer and see how he interprets it.

20 MR. AZRAK: I understand.

21 MR. BRANCIFORTE: Mr. Azrak, I have one

22 question with regard to the signs. You have the sign in

23 the east facade of the tower for people coming from

24 Borough Hall, let's say this direction to the site. You

25 have the freestanding sign proposed to take care of

1 everybody coming down from Main Street from Route 1.
2 Why would you need that sign right above the door on the
3 north side because really it won't be -- there's no one
4 coming from that direction?

5 MR. AZRAK: I'll defer to and I'd like to
6 answer it directly, I'll defer to the traffic engineer
7 as well. It's a recognition, driver recognition and as
8 you're coming, the tower signs actually help out to make
9 that driver recognition thought immediately as they're
10 coming up and then as they approach they actually see
11 the freestanding sign. But I'll have him testify to
12 that in more detail.

13 CHAIRMAN RYAN: Anything else? Okay. At
14 this point I will open the meeting to the public. I
15 want to point out that it's for questions only of the
16 witnesses. When we're done hearing the application
17 there will be another public portion where we'll be able
18 to hear general comments on the application. If anybody
19 from the public would like to come forward at this
20 point? Please do.

21 MR. GREGUS: Steve Gregus, 25 Lincoln
22 Avenue, and also president of the historical society. I
23 met with these gentlemen I guess it was at the first
24 meeting and among some of the things we discussed and
25 actually I'd like to address this to the engineer, we

1 talked about using the existing building. I had
2 mentioned that I had seen other buildings in other towns
3 being used and I'd just like to ask you exactly what
4 specifics of the building made you decide that you
5 couldn't use it in your planning. I'd like to hear in
6 more detail as far as structural, why exactly is the
7 boarding house -- why exactly can't you use it for your
8 bank?

9 MR. HANRAHAN: I think the project architect
10 is best suited to answer that question.

11 MR. GREGUS: Yeah, if you could.

12 MR. CORVINO: The layout of the interior of
13 the space. First of all the building is in pretty bad
14 shape so part of the problem is repairs, both
15 structurally and cosmetically would be extensive. Part
16 of the other problem is that the interior layout and the
17 configuration of the building and the size of it does
18 not lend itself to the bank, the layout of the bank and
19 again, I didn't get a chance to discuss the layout of
20 the bank which I can certainly do, but in terms of
21 teller space and visibility from the manager's office to
22 portions of the bank which are required it would be very
23 difficult to support all these walls and maintain the
24 interior of the bank or the interior of the space with
25 the visibility that the managers need, the space

1 requirements from the public within the bank and the
2 teller spaces. The bank's structure, it's a wood frame
3 structure with the bank's security issues come into play
4 here. Banks prefer to have a little more security in
5 terms of fortitude of the structure, the brick
6 structural lends itself better. We have issues with
7 access to the front door and visibility issues. There
8 were a number of different issues that came into play
9 with the existing building.

10 MR. AZRAK: If I may, now that you've had
11 the architectural version of it, the legal version is
12 federal regulations will not permit that type of
13 structure to be used for a bank.

14 MR. GREGUS: Really? I mean, I've seen it
15 in older towns. It just seems kind of --

16 MR. AZRAK: There are certain regulations
17 that have to be followed. If you get something that
18 it's right on point and by the way, the regulations were
19 older in a lot of those other establishments but the
20 legal thing and in answer to this is we can't use it.
21 It's just not permitted.

22 MR. GREGUS: Okay. One other question I
23 wanted to ask you. Along the property I guess this is
24 regarding the buffers that you're proposing, being a
25 member of the Shadetree, would the bank have any

1 objections with meeting with us before you decided to
2 clearcut the property, clear it? There's some large,
3 mature trees that I think should and can remain there.
4 And again, would the bank officials have any objection
5 meeting with the Shadetree before you decided to
6 clearcut the property?

7 MR. AZRAK: I'll leave that to Mr. Ghabrial
8 and also Mr. Hanrahan, the engineer.

9 MR. GHABRIAL: I don't have a problem with
10 that. We've met once before.

11 MR. GREGUS: Yes. Just so because again,
12 along the perimeter there's some rather large, mature
13 trees and it would be nice if we could try to keep them.
14 So if we could meet and then just, very good.

15 MR. AZRAK: I would also think that in part
16 of our dilemma that you see in the tree removal program
17 is that if the board requires those extra spaces that
18 are banked then those trees will come out. But if they
19 don't require it then those trees may be able to stay in
20 and we may be able to add to it. So I mean, I think we
21 need to have the horse before the cart and then we can
22 make that determination but we're amenable to doing
23 either.

24 MR. GREGUS: Okay. One final question I
25 want to ask you, correct me if I'm wrong but you're also

<p style="text-align: right;">Page 86</p> <p>1 building a facility in North Brunswick on Livingston 2 Avenue where the old Grogan Cadillac is? 3 MR. GHABRIAL: Yes. 4 MR. GREGUS: The bank you proposed in 5 Milltown, is it going to be comparable in size to this 6 because the only thing I'm concerned with is that is a 7 big property so I'm assuming it's going to be a smaller 8 scale building in the main town as opposed to North 9 Brunswick? 10 MR. GHABRIAL: North Brunswick the 11 requirement for the town was totally different than what 12 Milltown requires. 13 MR. GREGUS: Okay. 14 MR. GHABRIAL: It was the size, the shape, 15 the look. They're going to be developed totally 16 different. 17 MR. GREGUS: Okay, thank you very much. 18 CHAIRMAN RYAN: Thank you. 19 MR. GODVER: Mr. Alan Godver, G-o-d-v-e-r. 20 Chair of the Environmental Commission in Milltown. I 21 have a lot of questions to ask, but we'll restrict it to 22 about two this evening, if I may. 23 CHAIRMAN RYAN: Thank you. 24 MR. GODVER: The first one there was a 25 mention at one point about the building coming to be</p>	<p style="text-align: right;">Page 88</p> <p>1 please tell me what on this project is going to use some 2 multi-technology to save water, to save electric, to 3 save energy? Anything of that sort things like 4 recycling, building materials? 5 MR. CORVINO: Building codes use a lot of 6 natural material and recycled plastic for the roof 7 shingle. It's made from a recycled compound plastic. 8 The brick and stone is a natural material. Actually the 9 stone isn't really limestone, it's a composition stone 10 that isn't depleting the natural resources. The air 11 conditioning system will meet the requirements for 12 energy efficiency as well as the lawn sprinkler system 13 will be on a timer and meet the requirements for water 14 conservation. 15 MR. GODVER: Could I ask a question about 16 that? You said it will be on a timer. I see many times 17 people have their own sprinklers on timers at 4 in the 18 morning during a rain storm. Is there a way to make 19 sure that that doesn't happen by having some kind of 20 sensor that says don't sprinkle when it's raining? 21 MR. CORVINO: Most lawn irrigation systems 22 have an override, a turn off. But of course if there's 23 a drought and there's a requirement not to sprinkle, we 24 certainly won't sprinkle. There are a lot of 25 evergreens that don't need as much water. We do</p>
<p style="text-align: right;">Page 87</p> <p>1 raised slightly and as a result find an accessible ramp 2 which would go up to get into the building. Could you 3 please explain as to why it is necessary for the 4 building to be raised? 5 MR. HANRAHAN: To meet the infiltration 6 requirements the building needs to be raised to get the 7 stormwater pipes that I was describing above the 8 seasonal high water table. So because of that the site 9 has to be raised somewhat above where it is today. 10 MR. GODVER: That sounds like a good reason. 11 The reason I expressed that concern is because I don't 12 think it's a good practice to do what you're doing in 13 terms of infiltration, either raising the development. 14 Everything I hear at the moment I guess -- not a 15 question, I'm sorry, but everything I hear from a 16 planning perspective in the past four or five years 17 tells me you should have everything at street level if 18 at all possible so you don't have to climb up into 19 things. Everything I see people say don't do that, 20 don't do that. Do it the way Princeton does it because 21 that's what I like. Anyway, there's obviously a problem 22 with that. Nobody said anything about doing anything in 23 a sustainable manner on this project. Sustainability is 24 a very important matter in these types. The town just 25 got a grant to study some issues to do that. Would you</p>	<p style="text-align: right;">Page 89</p> <p>1 landscape architecture such as the engineer has provided 2 sufficient plantings in that regard. 3 MR. GODVER: Okay. 4 MR. AZRAK: One other thing that I may 5 suggest to you is that we have an environmental expert 6 who will be testifying that we're removing environmental 7 problems that are presently on the site. So that will 8 add to I think what you want as an enhancement. 9 MR. GODVER: Sure, but I think you were able 10 to answer my questions about what you've put into the 11 design of the building to deal with sustainability. 12 MR. AZRAK: It was well thought out. 13 MR. JOHNSTONE: I'm Carl Johnstone. I live 14 on Van Liew Avenue. I was raised in Milltown and I used 15 to cut the lawn when the Forney's were there. I went to 16 Dr. Forney for many years. My family went to Dr. 17 DiAngelis and my father for many years saw Dr. Sharma 18 and that use on that property has contributed to me and 19 my family a lot, to have it in town. And I look at 20 having another bank, I'm not sure that we get that kind 21 of contribution to the town. 22 CHAIRMAN RYAN: Can I interrupt you for a 23 moment, please because if you have a question of the 24 witnesses -- 25 MR. JOHNSTONE: The question is really to</p>

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1 the planner, Mr. Corvino.

2 MR. CORVINO: I'm the architect.

3 MR. JOHNSTONE: Are you also a planner?

4 MR. CORVINO: Yes.

5 MR. JOHNSTONE: Are you a planner?

6 MR. CORVINO: Yes.

7 MR. JOHNSTONE: You're a licensed planner in

8 New Jersey?

9 MR. CORVINO: Yes.

10 MR. JOHNSTONE: So you're familiar with

11 zoning and zoning districts and having different uses

12 available to the public?

13 MR. CORVINO: Sure.

14 MR. JOHNSTONE: That's part of the purpose

15 of it and how many banks in your opinion does a town

16 like Milltown need?

17 MR. CORVINO: I'm not qualified to respond

18 to the requirements for whether a bank will work in an

19 area. I think the bank has performed their surveys and

20 their demographics and maybe the bank vice president

21 could answer that more directly.

22 MR. AZRAK: One of the comments that I would

23 make to you, sir, is that a bank would not spend this

24 type of effort and dollars if there wasn't a need. They

25 just don't locate because people aren't going to come to

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1 them. So just from a practical aspect it's not a

2 self-serving thing that we're putting a bank there for

3 no reason. It's because business is going to be

4 conducted.

5 MR. JOHNSTONE: Planners will determine how

6 many tennis courts you need in a town and how many golf

7 courses in a county and --

8 CHAIRMAN RYAN: Excuse me.

9 MR. JOHNSTONE: I'll make it a question.

10 CHAIRMAN RYAN: But the questions need to be

11 in direct relation to the testimony that's been given

12 and at the next meeting, most likely at the end of the

13 next meeting there will be a point in time where the

14 public will be free to come up and share comments.

15 MR. JOHNSTONE: Okay. On the front of the

16 building where the entranceway is you had testified that

17 it's clearly a colonial motif. That doorway is a steel

18 glass door. It doesn't look like a colonial to me.

19 There's no trim around it. Would the applicant consider

20 a more stronger colonial motif for that front entrance?

21 MR. CORVINO: The front entrance there is a

22 requirement that the bank have clear visibility in that

23 front entrance, as much glass as possible. It's a

24 safety issue. I do have a lentil over that doorway.

25 It's a store front system but it's the only portion of

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1 the building that utilizes that system. The rest of the

2 windows are in the colonial style, are high-end

3 architectural series from Pella windows. The entrance

4 needs to have a lot more glass. However, I'm open to

5 any, you know, adding some more detail around it. There

6 is a column, a pier adjacent to the entrance, four

7 columns. That entrance is recessed and the four columns

8 around the entranceway sort of create a foyer. That

9 door isn't directly facing the street. It actually is

10 recessed enough to not be imposing onto the street.

11 MR. JOHNSTONE: But it could be added?

12 MR. CORVINO: We could add some trim.

13 MR. JOHNSTONE: The comment was made and

14 there was more discussion about some more windows in the

15 front what I believe you called the west side. That's

16 quite visible from the presentation you showed. The

17 fact that it had windows I think it would aesthetically

18 make that blend in more.

19 MR. CORVINO: We certainly can add windows

20 on both facades. It's not a problem.

21 MR. JOHNSTONE: I have a question for the

22 engineer. I'm not sure, is there a traffic expert going

23 to testify?

24 MR. AZRAK: Yes, there will be.

25 MR. JOHNSTONE: Including the internal

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1 circulation on the plan?

2 MR. AZRAK: Absolutely.

3 MR. JOHNSTONE: I'll wait until then, but

4 for the testimony that you gave how do you do

5 maintenance on that detention system that you have?

6 MR. HANRAHAN: There will be an operation

7 maintenance manual that we submit to the borough

8 engineer for his approval, but basically it's jetted out

9 whether it's six months or on a yearly basis and

10 whatever debris comes out is taken to an approved site.

11 MR. JOHNSTONE: Power washed out?

12 MR. HANRAHAN: Pretty much, yes.

13 MR. JOHNSTONE: And there's no walkway on

14 the west side. Is that more appropriate to wait for

15 your traffic person or --

16 MR. AZRAK: Where the engineer, Mr. Hanrahan

17 can discuss it and also you can ask the same questions

18 of the traffic engineer.

19 MR. JOHNSTONE: On the side there, the wall

20 next to the building there's parking spaces on that

21 side, side yard but there's no sidewalk for people who

22 have to walk with the car.

23 MR. HANRAHAN: These are designated for

24 employee parking only, these six stalls here and their

25 main entrance will be here so there is that small

<p style="text-align: right;">Page 94</p> <p>1 sidewalk just not the relationship that you're looking 2 for. That will be an employee entrance and should they 3 not be able to access that entrance the employees will 4 access the front entrance. 5 MR. JOHNSTONE: And that turn to that first 6 stall, is that easily maneuvered? 7 MR. HANRAHAN: This stall here? 8 MR. JOHNSTONE: Yes. 9 MR. HANRAHAN: No, that turn what will have 10 to happen should the stacking have to back up into that 11 aisle, that person will have to wait until the person in 12 the -- 13 MR. JOHNSTONE: I'm asking if a car can 14 negotiate that turn around the corner of the building. 15 MR. HANRAHAN: It can, but not -- 16 MR. JOHNSTONE: If the radius is accepted. 17 MR. HANRAHAN: It can, but not with another 18 car standing in the second lane in that area. He would 19 have to slope out to the right slightly to make that 20 turn. That's something that we're going to prepare and 21 hand out an exhibit, an alternate exhibit as to address 22 the stacking of the bank. We haven't gotten that far 23 into addressing the planner's and the engineer's 24 comments, but that will be addressed further I guess at 25 the next meeting.</p>	<p style="text-align: right;">Page 96</p> <p>1 other than the old money dollar? Can you explain that? 2 CHAIRMAN RYAN: Again, I have to point out 3 the questions should remain consistent to the testimony. 4 Everybody is going to have a -- 5 MR. STRIMPLE: So explain the demographics 6 that indicates the need for another bank. 7 MR. AZRAK: I'm not sure which witness you 8 would like to ask that question. 9 MR. STRIMPLE: Whoever has the facts can 10 answer it, that's all. 11 MR. AZRAK: Mr. Ghabrial, would you like to 12 field this one? 13 MR. GHABRIAL: I can answer the reasons why 14 I want to be in Milltown, but I don't have the numbers 15 of demographic reports on hand with me. We are a 16 community bank, like I said. We get involved with the 17 community in towns like Milltown. Whether there is 18 other out of state banks here or not, most of them if 19 they're looking for the bigger customer or you have the 20 savings bank that will not offer what Valley does, I 21 like to think that Valley is the bank for the small, the 22 medium, the large depositor. The demographics that we 23 ran is based on the households, the number of 24 households, the number of dollars generated in the town, 25 in the county and what other banks are doing, the future</p>
<p style="text-align: right;">Page 95</p> <p>1 MR. JOHNSTONE: And how much impervious 2 cover do you have if you go with 38 spaces? 3 MR. HANRAHAN: 74 percent. 4 MR. JOHNSTONE: With all 38 spaces? 5 MR. HANRAHAN: Yes. 6 MR. HANRAHAN: And how does the number of 7 bank employees impact the number of spaces you're 8 required to have? How is that factored into the more 9 spaces? 10 MR. HANRAHAN: Well, the employees are not 11 -- they're part of the calculation. They're factored 12 into the 1 per 100 square feet of the bank itself, but 13 there's no direct statement that you need 1 per employee 14 or something, you know? It's factored into the 15 calculation of 1 per 100 square feet for the building. 16 MR. JOHNSTONE: Thank you very much. 17 MR. HANRAHAN: Thank you. 18 MR. STRIMPLE: Jim Strimple, 3388 North 19 Main, S-t-r-i-m-p-l-e. A rather dumb individual, I have 20 to ask a dumb question. Apparently you made a 21 statement, demographic study indicated a need for 22 another bank here in town. We count ten banks within 23 the one mile radius of the center of Milltown. Now what 24 is the great need for another bank in Milltown right 25 directly across the street from another existing bank</p>	<p style="text-align: right;">Page 97</p> <p>1 potential of the area and the growth of the area. 2 MR. STRIMPLE: Milltown cannot grow. 3 MR. GHABRIAL: I'm sorry? 4 MR. STRIMPLE: Milltown cannot grow. It's 5 built up to the limits so I don't understand frankly the 6 demographic study that was made. I feel that possibly 7 they're not quite correct. Thank you. 8 MS. PIETANZA: My name is Barbara 9 P-i-e-t-a-n-z-a and I'm the president of the Board of 10 Education. And I just need to clarify questions, a few 11 answers. The buffer zone right now is how wide? 12 MR. HANRAHAN: The buffer zone within the 13 property itself? 14 MS. PIETANZA: Just specifically back wall 15 to the school. 16 MR. AZRAK: Well, if I may I'd like you to 17 qualify that question because I'm a little confused as 18 well. 19 MS. PIETANZA: Okay. You have the extra 20 spaces. 21 MR. AZRAK: You're talking about the site 22 plan that we're looking at that's on the board right 23 now? 24 MS. PIETANZA: You have the extra spaces and 25 you have some area already set aside for landscaping and</p>

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1 a six foot fence.

2 MR. AZRAK: Yes.

3 MS. PIETANZA: How wide is that?

4 MR. HANRAHAN: That area is approximately

5 from the back of the parking without the back of the

6 parking to the property line about 21 feet.

7 MS. PIETANZA: 21 feet, okay. Now if we are

8 allowed to give up those spaces which I would imagine

9 would be a permanent situation, right?

10 MR. AZRAK: If the board permits that we're

11 in agreement with it because we don't need the spaces.

12 MS. PIETANZA: Okay, that would be

13 permanent, right? It wouldn't be five years down the

14 road there would be more spaces and they would get that

15 space back?

16 CHAIRMAN RYAN: It could theoretically be

17 made part of the resolution.

18 MS. PIETANZA: How big is the buffer space

19 then?

20 MR. HANRAHAN: That's without the bank it's

21 21 feet.

22 MS. PIETANZA: With the bank?

23 MR. HANRAHAN: With the bank this plan shows

24 three, but we're going to revise it to five to be in

25 compliance with the borough code.

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1 MS. PIETANZA: Now you also mentioned that

2 you're going to put a fence back there, a six foot

3 fence?

4 MR. HANRAHAN: Yes.

5 MS. PIETANZA: Most houses use eight-foot

6 fences. I'm not sure why you would only put a six foot

7 fence to block off a school.

8 MR. AZRAK: The recommendation of the town

9 planner indicated a six foot fence.

10 MR. OLESINSKI: The old fence is seven foot.

11 MS. PIETANZA: I'd just like to see it as

12 high as possible. Also, a lot of my questions I'm going

13 to have to come back for because I have some real

14 concerns about the traffic study because this is a

15 walking district and we do have a lot of children that

16 go to that school.

17 MR. AZRAK: I can assure you that the

18 traffic expert will testify to pedestrian traffic as

19 well.

20 MS. PIETANZA: And I'll come back and I'll

21 speak about that because that wasn't brought up tonight,

22 but I do have a question about your hours of operation

23 and I was wondering if it's an industry standard that

24 you open at 8:00 or just your bank opens at 8:00 because

25 8:00 a lot of our children are walking to school and as

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1 Mr. Ghabrial and Mr. Corvino said that banking has

2 changed so much over the years that most people are

3 using ATM cards and bank by computer and direct deposit,

4 I wonder if it's really necessary to open that bank at

5 8:00 when children are walking to school.

6 MR. GHABRIAL: Let me clarify the 8:00 is

7 only the drive-up from 8 to 9, only the drive-up. We do

8 not have a lobby. That's not until 9:00.

9 MS. PIETANZA: But the drive-thru has moving

10 cars and children are walking across so that's my

11 concern, that the children would be walking across and

12 cars going to that bank at 8:00 in the morning.

13 MR. GHABRIAL: I think we will discuss that

14 with the traffic engineer and as I said, the hours are

15 not etched in stone.

16 MS. PIETANZA: Also you spoke and you spoke

17 about your trash and recycling and stuff like that and

18 that it gets picked up three times a week. I guess this

19 is just your recycling because you said your garbage you

20 have a little kitchen bag.

21 MR. GHABRIAL: Everything, the cleaning

22 people come in and they take it out.

23 MS. PIETANZA: So it would be in the evening

24 time that they would come and take all this garbage away

25 so it wouldn't be large trucks coming out through that

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1 lot?

2 MR. GHABRIAL: No, they come to take it -

3 they only take the garbage, the kitchen garbage and then

4 we have a van from a company called Shredder. They come

5 in and take all the documents to shred.

6 MS. PIETANZA: Okay. Another question I

7 have going back to your industry standards and the way

8 banking has changed over, you know, the last few years

9 is if in fact if that has happened and a lot more people

10 don't actually go to the bank to use a teller or

11 whatever, is it really necessary to have three lanes

12 then because that just makes more traffic, that just

13 makes more cars going in and out of that lot.

14 MR. AZRAK: Maybe I can respond to that two

15 ways. First of all, the traffic expert engineer will

16 testify as to the lanes and also the traffic coming onto

17 the site. The three lanes do not bring more traffic,

18 what happens is and he will testify that there's a

19 certain number of vehicles that will come onto the site

20 and the three lanes are an accommodation, but it's not

21 the reverse of that if you add a fourth lane you get

22 more traffic coming onto the site.

23 MS. PIETANZA: Well, I have to argue that

24 point a little bit.

25 MR. AZRAK: You don't have to, but you can

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1 argue it with him.

2 MS. PIETANZA: Only because there wouldn't

3 be any traffic at all on that site if there wasn't a

4 bank there. So therefore you're adding traffic to that

5 site whether it's two lanes, three lanes --

6 MR. AZRAK: And you're absolutely right a

7 use will bring traffic and a traffic engineer is going

8 to be very, very specific when he testifies and he's

9 going to tell you how and why the numbers that we're

10 saying are going to be located on that site. There are

11 formulas, there are ITE manuals, there are various

12 manuals that already codify your concern and he'll be

13 able to give that to you.

14 MS. PIETANZA: And I'll get back with you

15 guys because I am very, very concerned for the children

16 that walk down that street.

17 MR. AZRAK: Now when you come back to argue

18 with him, he's the guy with the mustache.

19 MS. PIETANZA: And my last question is, this

20 wall in this picture.

21 MR. AZRAK: That's the retaining wall.

22 MS. PIETANZA: Is this your wall?

23 MR. AZRAK: That is on our property.

24 MS. PIETANZA: It is?

25 MR. AZRAK: Yes.

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1 MS. PIETANZA: That's it. Okay, thank you.

2 CHAIRMAN RYAN: If we have anybody with five

3 minutes worth of questioning so we can wrap up and get

4 out of here, otherwise wait until next meeting. A

5 couple of quick questions?

6 MS. HARLEY: My name is Alexis Harley,

7 H-a-r-l-e-y. I'm also a member of the Milltown Board of

8 Education and I have two more questions in addition to

9 what Barbara was speaking about. The witnesses tonight

10 spent time discussing safety and security, but that was

11 in terms of the integrity of the facility and also I

12 guess lights in terms of lighting by the ATM machines,

13 but considering that the property abuts up to a school,

14 during demolition and during construction what safety

15 precautions will be taken considering that there's

16 children behind that and it's a walking district so that

17 on both sides of the property, five days a week there

18 will be issues concerning the children?

19 MR. AZRAK: That's an excellent question and

20 I'm glad you asked it because I was about to tell the

21 board one of the witnesses that will testify will

22 testify as to the construction. He is the construction

23 manager for the job and will be able to answer all of

24 your questions and he will satisfy any of your concerns.

25 I can guarantee that.

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1 MS. HARLEY: Okay, thanks.

2 CHAIRMAN RYAN: Thank you.

3 MR. BELLOFF: I'll be brief. Robert

4 Belloff, B-e-l-l-o-f-f. 245 Crestwood Drive. I've

5 heard some testimony tonight where part of Valley's

6 desire to come here has to do with their difference from

7 other banks and their desire to be a community bank and

8 be involved with the community. And what I would like

9 you to do is if you can give us some specific examples

10 as to what makes you different from other banks and

11 exactly the kind of community projects that you've been

12 involved in in other communities and the kind of things

13 that you hope to bring to Milltown.

14 MR. GHABRIAL: Well, we're involved in

15 communities with the Breast Cancer Awareness, the

16 Rotary, the Kiwanis, the street fairs. We're involved

17 -- we just opened a branch in Woodbridge and we're

18 involved with the Chamber of Commerce raising funds for

19 their downtown development. I personally was on the

20 Mayor's economic development for Middlesex County,

21 especially with them in Woodbridge. Our managers are

22 from -- we hire from the town so they'll get involved

23 with whatever the local needs are. We put in every

24 branch a conference room basically for the local

25 communities and for the managers to use whether it's for

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1 the Kiwanis, for the Rosary, for the Historical Society,

2 for the senior citizens. We cannot do without the

3 community and on the other hand, if we're going to be in

4 a community the community needs us as much as we need

5 them. For what every branch manager and every employee

6 does I don't have a major list, but I can tell you what

7 we have been doing in the last five or six branches that

8 I was involved in.

9 MR. BELLOFF: Go on, I'm sorry.

10 MR. GHABRIAL: I was the president of the

11 Chamber of Commerce. I was the president of the Rotary.

12 We raised funds for Polio, for the Aids medication in

13 Africa. I mean, we just find whatever cause we try to

14 help out with it. I don't know how else to answer the

15 questions. I gave you specifics. We're going to come

16 in Milltown and we're going to pick two or three

17 functions that the town is doing and that's what we're

18 going to focus on I can't tell you that, but we're going

19 to try to get involved across the boards.

20 MR. AZRAK: At as many functions and as many

21 things as we can.

22 MR. BELLOFF: One other question without any

23 specific demographics which I know you don't have here,

24 do you have an idea of what percentage of your customers

25 you feel are going to be Milltown residents and what

<p style="text-align: right;">Page 106</p> <p>1 percentages of the customers that use the bank are going 2 to come to the bank from out of town? 3 MR. AZRAK: If I could just interject that's 4 kind of a difficult question I think for this witness to 5 field. One of the things that -- 6 MR. BELLOFF: I'll address it to anyone who 7 feels -- 8 MR. AZRAK: Our traffic engineer next time 9 will be testifying as to the trips and the pass-bys and 10 that may answer some of your questions. 11 MR. BELLOFF: Okay, thank you. 12 MR. AZRAK: You're welcome. 13 CHAIRMAN RYAN: At this point we'll close 14 the public portion of the meeting. The application will 15 be continued to the next meeting in September. 16 MR. BRANCIFORTE: Let me just double check. 17 What is the next meeting, the first Wednesday? Isn't 18 that Labor Day week? Is everybody going to be here on 19 that Wednesday? 20 MR. AMATO: That's Labor Day weekend. You 21 may have to make it the second Wednesday. 22 MR. BRANCIFORTE: 9-6. Right now we'll 23 leave it as the first Wednesday of the month and if we 24 need to change it we'll change it. We'll talk about 25 changing it, but right now we'll leave it as the regular</p>	<p style="text-align: right;">Page 108</p> <p>1 CERTIFICATE 2 3 I, NADINE M. GAZIC, a Notary Public and Certified 4 Shorthand Reporter of the State of New Jersey, do hereby 5 certify that foregoing is a true and accurate transcript 6 of the testimony as taken stenographically by and before 7 me at the time, place and on the date hereinbefore set 8 forth. 9 I DO FURTHER CERTIFY that I am neither a relative nor 10 employee nor attorney nor counsel of any of the parties 11 to this action, and that I am neither a relative nor 12 employee of such attorney or counsel, and that I am not 13 financially interested in the action. 14 15 16 _____ 17 Notary Public of the State of New Jersey 18 19 20 Dated: August 9, 2006 21 22 23 24 25</p>
<p style="text-align: right;">Page 107</p> <p>1 board meeting. 2 MR. AZRAK: All of our experts can meet that 3 day. 4 CHAIRMAN RYAN: So for the moment Valley 5 National Application will be continued to the September 6 6th meeting. Thank you. There's no old business or new 7 business. Motion to adjourn. 8 (Proceeding concluded.) 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25</p>	

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