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JLL Research

A black and white photograph of a classical bank building facade, featuring a pediment with the word "BANK" in large, raised letters. The image is partially obscured by a large, diagonal, textured red graphic element that sweeps across the page from the top left towards the bottom right.

BANK

Rochelle Avenue and Central Avenue Redevelopment Study

**Township of Rochelle Park
Bergen County, New Jersey**

September 2018

Prepared by:



**236 Broad Street
Red Bank, NJ 07701
732-741-2900**

The original of this report was signed and
sealed in accordance with N.J.S.A. 45:14A-12.

A handwritten signature in black ink, appearing to read 'Susan S. Gruel', written over a horizontal line.

Susan S. Gruel, P.P. #1955

A handwritten signature in black ink, appearing to read 'Fred Heyer', written over a horizontal line.

Fred Heyer, AICP, P.P. #3581

A handwritten signature in black ink, appearing to read 'John Barree', written over a horizontal line.

John Barree, AICP, P.P. #6270

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Introduction

The purpose of this report is to determine whether a portion of the Township of Rochelle Park, shown on the Redevelopment Study Area Map (Figure 1), referred to herein as the "Study Area", qualifies as an "area in need of redevelopment" as defined in the Local Redevelopment and Housing Law (LRHL). This report is written pursuant to Section 6 of the LRHL, which provides the following:

- No area of a municipality shall be determined a redevelopment area unless the governing body of the municipality shall, by resolution, authorize the planning board to undertake a preliminary investigation to determine whether the proposed area is a redevelopment area according to the criteria set forth in Section 5 of P.L 1992/c.79 (C.40A:12A-5)... The governing body of a municipality shall assign the conduct of the investigation and hearing to the planning board of the municipality
- After completing its hearing on this matter, the planning board shall recommend that the delineated area, or any part thereof, be determined or not be determined, by the municipal governing body to be a redevelopment area. After receiving the recommendation of the planning board, the municipal governing body may adopt a resolution determining that the delineated area or any part thereof, is a redevelopment area.

The Rochelle Park Township Committee has directed the Planning Board, through resolution 2018-135 adopted on July 25th, 2018, to conduct an investigation to determine whether certain properties located within the Township are in need of redevelopment according to statutory criteria (see Appendix A – Council Resolution). The Resolution specified that the investigation shall be to determine if the Area is a "non-condemnation" area, which means that condemnation, or eminent domain, would not be an option for the properties under the LRHL. The properties identified for investigation are Lots 2.03 in Block 23 and Lots 1, 2, and 3 in Block 24.01 on the Township's Tax Maps. The properties are located at the intersection of Rochelle Avenue and Central Avenue in the south-central portion of the Township.

The Redevelopment Study Area Map (see Figure 1) constitutes a "map showing the boundaries of the proposed redevelopment area and the location of the various parcels of property included therein". This report serves as the "statement setting forth the basis for the investigation which is required by Section 6(b) of the LRHL" (N.J.S.A. 40A:12A-6).

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Figure 1- Study Area Map

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Criteria for Redevelopment Area Determination

The criteria contained in Section 5 of the LRHL that were considered in evaluating the Study Area are the following:

- a. The generality of buildings are substandard, unsafe, unsanitary, dilapidated, or obsolescent, or possess any of such characteristics, or are so lacking in light, air, or space, as to be conducive to unwholesome living or working conditions.
- b. The discontinuance of the use of buildings previously used for commercial, manufacturing, or industrial purposes; the abandonment of such buildings; or the same being allowed to fall into so great a state of disrepair as to be untenable.
- c. Land that is owned by the municipality, the county, a local housing authority, redevelopment agency or redevelopment entity, or unimproved vacant land that has remained so for a period of ten years prior to adoption of the resolution, and that by reason of its location, remoteness, lack of means of access to developed sections or portions of the municipality, or topography, or nature of the soil, is not likely to be developed through the instrumentality of private capital.
- d. Areas with buildings or improvements which, by reason of dilapidation, obsolescence, overcrowding, faulty arrangement or design, lack of ventilation, light and sanitary facilities, excessive land coverage, deleterious land use or obsolete layout, or any combination of these or other factors, are detrimental to the safety, health, morals, or welfare of the community.
- e. A growing lack or total lack of proper utilization of areas caused by the condition of the title, diverse ownership of the real properties therein or other similar conditions which impede land assemblage or discourage the undertaking of improvements, resulting in a stagnant and unproductive condition of land potentially useful and valuable for contributing to and serving the public health, safety and welfare, which condition is presumed to be having a negative social or economic impact or otherwise being detrimental to the safety, health, morals, or welfare of the surrounding area or the community in general.
- f. Areas, in excess of five contiguous acres, whereon buildings or improvements have been destroyed, consumed by fire, demolished or altered by the action of storm, fire, cyclone, tornado, earthquake or other casualty in such a way that the aggregate assessed value of the area has been materially depreciated.

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- g. In any municipality in which an enterprise zone has been designated pursuant to the "New Jersey Urban Enterprise Zones Act," P.L.1983, c.303 (C.52:27H-60 et seq.) the execution of the actions prescribed in that act for the adoption by the municipality and approval by the New Jersey Urban Enterprise Zone Authority of the zone development plan for the area of the enterprise zone shall be considered sufficient for the determination that the area is in need of redevelopment pursuant to sections 5 and 6 of P.L.1992, c.79 (C.40A:12A-5 and 40A:12A-6) for the purpose of granting tax exemptions within the enterprise zone district pursuant to the provisions of P.L.1991, c.431 (C.40A:20-1 et seq.) or the adoption of a tax abatement and exemption ordinance pursuant to the provisions of P.L.1991, c.441 (C.40A:21-1 et seq.). The municipality shall not utilize any other redevelopment powers within the urban enterprise zone unless the municipal governing body and planning board have also taken the actions and fulfilled the requirements prescribed in P.L.1992, c.79 (C.40A:12A-1 et al.) for determining that the area is in need of redevelopment or an area in need of rehabilitation and the municipal governing body has adopted a redevelopment plan ordinance including the area of the enterprise zone.
- h. The designation of the delineated area is consistent with smart growth planning principles adopted pursuant to law or regulation.

Furthermore, Section 3 of the LRHL permits the inclusion of parcels that do not meet the criteria if they are necessary for the effective redevelopment of the area, stating:

"A redevelopment area may include lands, buildings, or improvements which of themselves are not detrimental to the public health, safety or welfare, but the inclusion of which is found necessary, with or without change in their condition, for the effective redevelopment of the area in which they are a part."

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Study Area and Location

The Study Area is located in the south-central portion of the Township of Rochelle Park. Rochelle Avenue is one of the primary north-south thoroughfares through the Township and is also known as Bergen County Route 61. Central Avenue is one of three east-west arterial roads through the Township and is also known as Bergen County Route 44. The Township is roughly defined by the Saddle River and Garden State Parkway along the western edge, the Route 17 corridor along the eastern edge, Interstate 80 along the southern edge, and the Township of Paramus and the Garden State Plaza Mall along the northern edge.

The Study Area consists of four tax lots per the Resolution authorizing the redevelopment investigation. Lots 1, 2, and 3 in Block 24.01 have been merged into a single tax parcel known as Block 24.01, Lot 1, so functionally the study area consists of two parcels. The owner of record of the parcels is listed as Community Bank of Bergen County. The properties are used in common for two separate uses – the Rochelle Park Diner is located at the intersection of the roadways in the northern corner of the property and a single-story bank building is located at the southern end of Lot 1 in Block 24.01. Lot 2.03 in Block 23 is developed with a parking lot and standalone drive-through for the bank. Tax records indicate that both parcels are identified as "commercial" properties.

The properties were previously designated as part of an area in need of rehabilitation that encompasses the entire southern portion of the Township. Central Avenue, and three properties to the north along Rochelle Avenue create the northern boundary of the area in need of rehabilitation, whose land use is regulated by the Rochelle Park Redevelopment Plan (also referred to as the Lower Rochelle Park Redevelopment Plan). The Redevelopment Plan includes an overlay zone that provides flexible form-based development opportunities while also providing the opportunity to utilize the underlying zoning. The subject properties are in the BA Business Zone.

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Rochelle Park Master Plan

The Township's most recent Comprehensive Master Plan was adopted in 1991. Since then, Reexamination Reports were adopted in 1997, 2005, 2015, and an updated Land Use Element was adopted in 2016. The following goals and objectives from the planning documents are relevant for consideration in the context of this investigation report.

1991 Master Plan Goals and Objectives (Carried forward in each Reexamination Report)

- To ensure the compatible development of different land uses with a view of lessening the cost of development and encouraging the efficient expenditure of public funds.
- To promote the improvement of existing transportation routes in a safe and efficient manner.

2015 Reexamination Report

- Encourage the development of traditional commercial buildings along the existing commercial corridors which provide for a 'traditional Main Street' type of environment which is geared toward pedestrians.
- Reduce impervious surface coverage in the Township to allow for more absorption of rain water into the ground.
- The Reexamination Report indicates that the Rochelle Park Redevelopment Plan was already adopted and that the Rochelle Avenue and Central Avenue areas are targeted for specific redevelopment opportunities.

Rochelle Park Redevelopment Plan

Principles, Goals, and Objectives

- Promotion of infill, assembly, and expansion of the commercial corridor along Rochelle Avenue that will include retail, office, and mixed-use buildings.
- Creation of a walkable and pedestrian friendly commercial environment with sidewalks and traffic calming techniques.
- Coordination of the rehabilitation and redevelopment of vacant and underutilized sites along Rochelle Avenue.
- Creation of a package of economic incentives that spur development of mixed use projects along the Rochelle Avenue commercial corridor.
- To create a circulation pattern that will serve the proposed uses while reducing congestion on Rochelle Avenue, Central Avenue, and Railroad Avenue.

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- To provide for a safe bicycle and pedestrian environment within the residential neighborhood and along Rochelle Avenue, Central Avenue, and Railroad Avenue.

• **Evaluation of the Study Area for Conformity with Redevelopment Area Criteria**

An analysis of the Study Area's existing land use, physical characteristics, history and accessibility was conducted using:

- Tax maps and GIS data of Rochelle Park Township
- Tax and ownership records for the Study Area properties
- Aerial photos of the Study Area property
- Rochelle Park Township Master Plan
- Field Inspections of the Study Area and surroundings
- Rochelle Park Building and Zoning Department Files
- Accident data for the adjacent intersection of Central Avenue and Rochelle Avenue
- County-wide studies and planning documents relevant to transportation and traffic safety

A review of the Township's records show that there have not been any tax appeals or tax delinquencies for the subject properties. Township building department records show several permits for interior, exterior, and signage improvements to both buildings on site since 2000.

There have been several violations noted for the properties related to sign illumination and lack of proper grease interceptor in the diner sinks. None of these violations have occurred in the last ten years, and none are significant in the redevelopment context.

The properties are located in the "X" Flood Zone, which indicates an area of minimal flood hazard. Hurricane Floyd impacted New Jersey in 1999 and caused widespread flooding throughout the state. Rochelle Park was heavily impacted by flooding at that time. The building department's records include a disaster damage report for the property that indicated there was no damage as a result of the storm and a small puddle of water in the building basement.

However, the properties do have characteristics associated with the physical characteristics of the property, the historic development patterns on the sites, and the changing trends in land use and consumer demands that demonstrate that the sites have an obsolete layout, excessive land coverage, and faulty arrangement. The factors, which will be discussed in detail below, demonstrate that the study area may be designated as in need of redevelopment under criterion "d", which states:

"Areas with buildings or improvements which, by reason of dilapidation, obsolescence, overcrowding, faulty arrangement or design, lack of ventilation, light and sanitary facilities,

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excessive land coverage, deleterious land use or obsolete layout, or any combination of these or other factors, are detrimental to the safety, health, morals, or welfare of the community."

A detailed analysis of both properties including photographs of site conditions in August 2018 follows below.

Tax Assessment Records - 2017							
Block	Lot	Address	Owner	Area (acres)	Land	Improvement	Total
23	2.03	Rochelle Avenue	Comm. Bank of Bergen County	0.7	\$237,500	\$67,000	\$304,500
24.01	1	210 Rochelle Avenue	Comm. Bank of Bergen County	0.9	\$675,300	\$970,200	\$1,645,500

Property Descriptions

Block 24.01, Lot 1 is located at the corner of Rochelle Avenue and Central Avenue. As discussed previously, the parcel is shown on the tax map as lots 1, 2, and 3, but the current assessment record has merged these three lots into Lot 1. The parcel is irregularly shaped and is approximately 0.9 acres in area. The property has approximately 206 feet of frontage on Rochelle Avenue and just under 260 feet of frontage on Central Avenue.

Access to Lot 1 is provided by a one land right-turn only ingress from Rochelle Avenue, a two-way driveway from Central Avenue in the northeast corner of the site, and through adjacent Lot 2.03.

The property is developed with the Rochelle Park Diner, which is situated in close proximity to the corner of Rochelle and Central. The SB One Bank building is located along the southern end of the property near the lot line with adjacent Lot 2.03 in Block 23. Lot 2.03 is used in common with Lot 1 and includes a detached drive-through banking structure as well as parking, circulation aisles, and another two-way driveway from Rochelle Avenue. Two drive-through lanes and a bypass lane loop around the southern portion of the site to provide access to drive-through banking structure.

A total of seventy-three (73) parking spaces exist on site. Twenty-four (24) of the spaces are near the diner, while the remainder are adjacent to the bank or in the southern portion of the site.

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Fences and landscaped buffers line the eastern side of the site to provide screening for the neighboring residential properties. A dumpster enclosure is located in the southwest corner of the site. A dumpster without an enclosure is located behind the diner building.

Lot 1 in Block 24.01 has been in its current configuration since at least 1953, according to historic aerial imagery of the property. The placement of the diner building and the awkward geometry of the intersection have existed for at least 65 years.



1953 Aerial Image – Source: Historicaerials.com

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Redevelopment Analysis

The properties are used in common and under common ownership, so it is appropriate to analyze them as such. Criterion "d" of the LRHL indicates that areas with buildings or improvements that exhibit obsolescence, faulty arrangement or design, or obsolete layout that create a detriment to the public safety, health, morals or welfare. The arrangement, design and layout of the properties has elements that are faulty and the overall use of the property displays conditions of obsolescence. As a result of the layout and these conditions, the public safety and welfare is negatively impacted.

Driveways and Impervious Coverage

The Area consists of two properties that are used in common. The Area has two separate driveways from Rochelle Avenue into the site in close proximity to one another. The southernmost driveway is further from the intersection and offers ingress and egress. The northerly driveway provides ingress only. The proximity of these two curb cuts and driveways does not appear to offer a significant benefit to the operation of the site, but they do interrupt the sidewalk and provide more potential conflicts between pedestrians and vehicles.

There is no impervious coverage limit in the zone under the current zoning ordinance. The 2015 Master Plan Reexamination Report recommended the institution of impervious cover standards and additional focus on storm water management in developments. The amount of parking on site and additional drive aisles required due to the freestanding drive-through keep the amount of impervious cover on site high. The property is not in the high flood hazard area, but is in fairly close proximity to the Saddle Brook, so reducing impervious cover and improving storm water management are beneficial to the community as whole.

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Two-way driveway from Rochelle Avenue. Bank drive-through in center of photo.

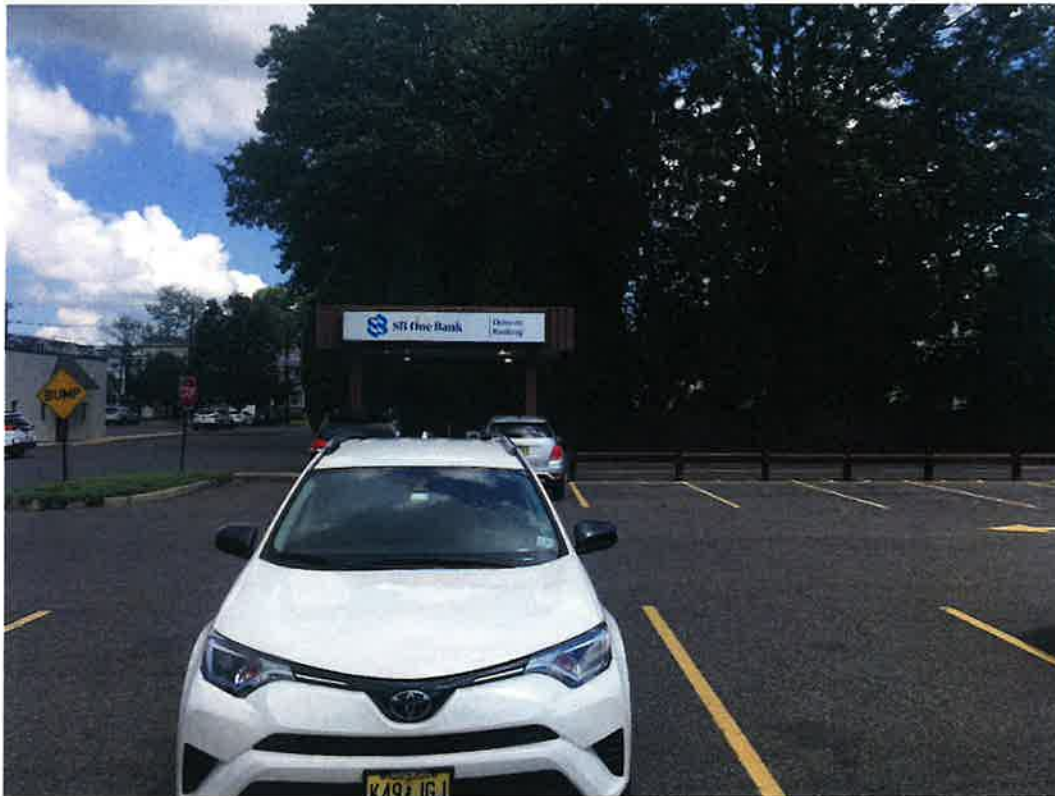


Driveway looking north on Rochelle Avenue at blank side of bank building.

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One-way ingress driveway between diner and bank buildings. Note long pedestrian crossing.



Rear parking area along southern property line.

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Parking behind the bank and rear of the diner building.

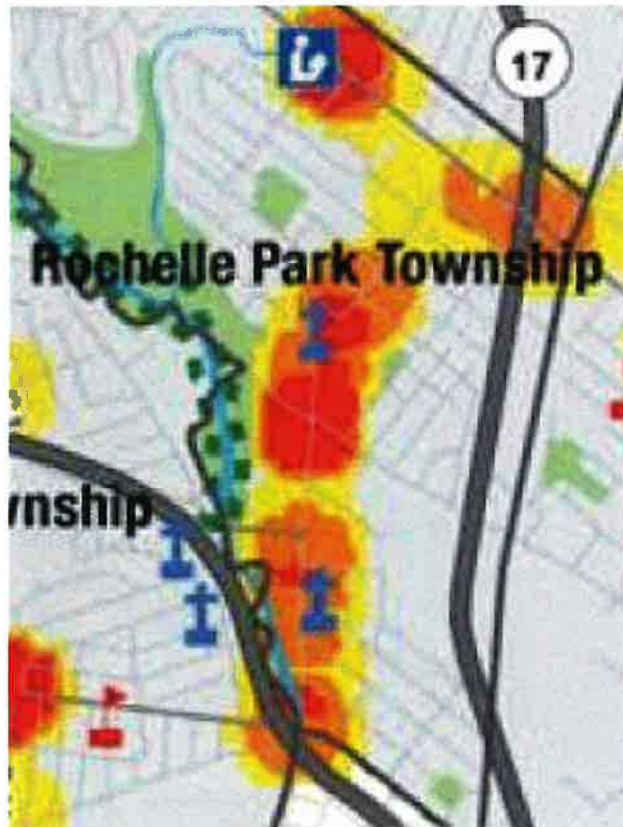
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Intersection Design

The angle of the intersection of Rochelle Avenue and Central Avenue represents a significant detriment to the public good. The angle of the intersection is approximately 55 degrees. The Federal Highway Administration recommends 90 degree intersections. In addition, Lotz Lane, which provides access to the Fire Department, Swim Club, DPW Yard, and Saddle Brook Parkway is located at an offset to the south. The conditions in the intersection have complicated striping and signage, involve suboptimal pedestrian crossing conditions and have awkward sight lines. The location of the diner building inhibits opportunities to reconfigure the intersection and improve driver, cyclist, and pedestrian safety.

According to information provided by the Township of Rochelle Park Police Department, there have been 26 accidents at this intersection from 2016 to 2018. Furthermore, the Central Bergen Bicycle and Pedestrian Plan identifies the intersection of Rochelle Avenue and Central Avenue as an accident hotspot, and indicates that improvements are warranted at this area.¹

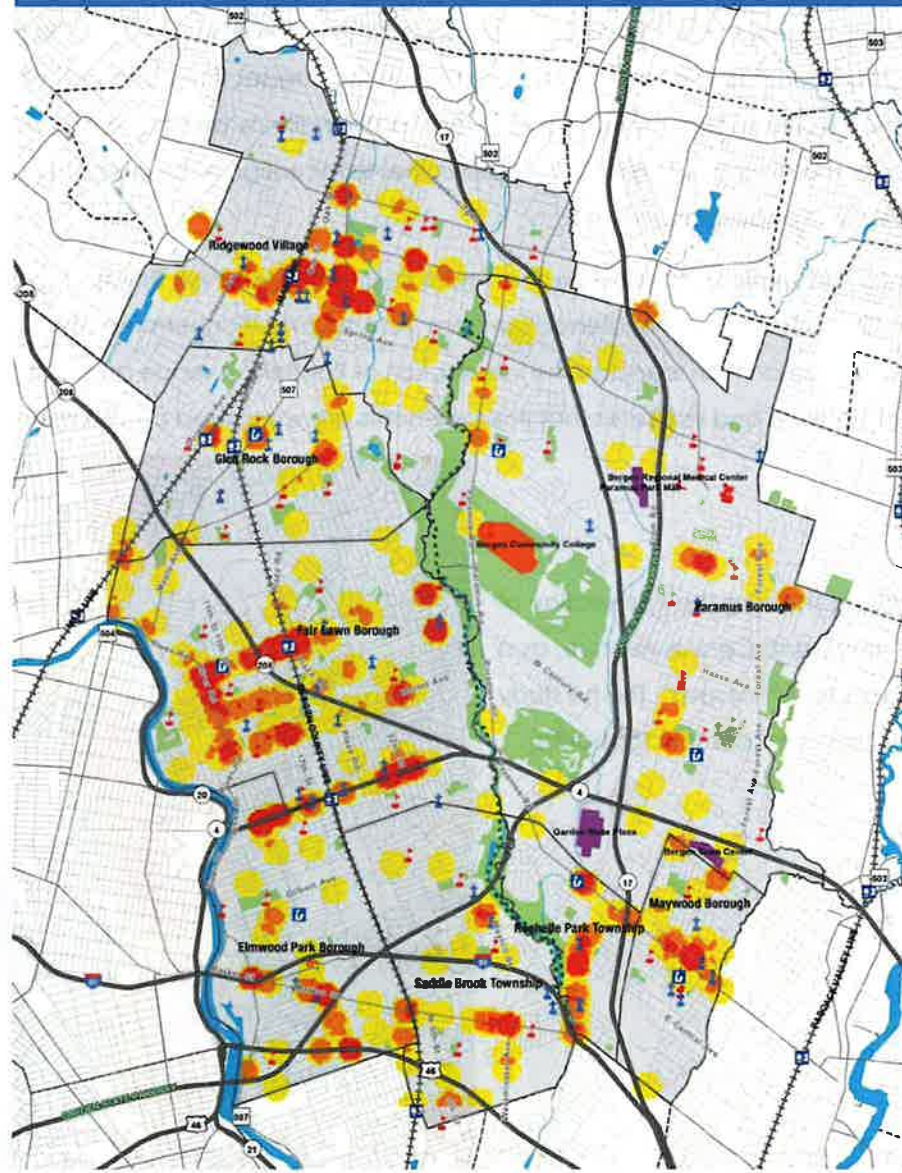
Inset map (right) showing the intersection of Rochelle Avenue and Central Avenue, as a significant accident "hot spot". The full study area map is shown for context (opposite).



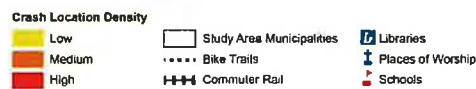
¹ *The Central Bergen Bicycle & Pedestrian Plans*, Bergen County Department of Planning & Engineering, May 2015. Crash Location Map Page 17, Rochelle Park Township Overview and Improvements Pages 131-138

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Central Bergen County Crash Locations Heat Map



Source: NJDOT, NJGIN, NJDEP, BERGEN COUNTY



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The following pictures show the layout of the intersection:



View of intersection looking north at Central – Complicated striping, stop bars set back due to awkward geometry and offset Lotz Lane.

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View of intersection from property driveway. Note "Avoid Corner" Sign.



View of diner building at intersection, looking south.

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View of diner building and intersection geometry from across Rochelle Avenue.



View of intersection looking northeast.

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Obsolescence

Merriam Webster Dictionary defines obsolescence as: "The process of becoming obsolete or the condition of being nearly obsolete", and obsolete as: "No longer in use or no longer useful" or "Of a kind or style no longer current". A large portion of the Area is developed with the bank building, detached drive-through structure, drive aisles, and parking associated with that use. The bank remains in operation, but the layout and arrangement of the site demonstrate obsolescence consistent with the definition of the term.

The trend in bank branches is to reduce their footprint. The nature of retail banking has changed and the amount of space needed to effectively conduct the business of banking has decreased. More consumers use online and mobile banking, which diminishes the need for branch visits. Most transactions can also be accomplished at an ATM and do not require a visit to a staffed teller window. These trends have been observed throughout the industry and documented in numerous news articles and industry publications about closures and downsizing of bank branches.

Jones Lang LaSalle, LLP "JLL", a professional services firm that specializes in real estate and investment management published a banking outlook report in 2017 entitled "Branch banks: Navigating a sea of industry change". The conclusion of the report is that technological advances and changes to the banking industry have reduced the need for large traditional bank branches. The report indicates that trends show the number of bank branches is declining, and the ideal size of bank branches is declining. The report further discusses the challenges associated with managing excess space in existing bank branches and exploring creative solutions for their reuse. A particularly relevant quote to the context of this redevelopment investigation is found on page 9 of the report (attached as Appendix B):

"Some operations could become regionally serving, full-service branches. In other cases, branches may need to be razed to make way for complete redevelopment to a more modern standard – a trend that especially impacts freestanding locations."

The layout of the existing SB One bank property displays obsolescence in the context of current banking trends and the development of modern bank branches. The building itself is approximately 3,800 square feet. Furthermore, there is a parking lot with a substantial excess of spaces and a detached drive through facility that create excessive lot coverage and represent an inefficient and faulty arrangement of the site. The age and size of the structure and layout of the site demonstrate that the property is laid out in a style that is no longer current, which demonstrates its obsolescence.

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The outdated design of the bank property, and the location of the diner on the site create conditions that inhibit roadway and intersection improvements around the property and exacerbate poor circulation and pedestrian conditions in the Area. A comprehensive redevelopment of the property would need to be undertaken to improve these conditions and bring the bank facility up to the standard of the modern custom and vogue.

The following pictures show the arrangement of the bank building, drive-through structure, and parking areas.



Standalone drive-through detached from bank requires extra infrastructure, increased impervious surface.

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Nearly the entirety of Lot 2.03, which consists of about 0.7 acres is developed solely to support the drive-through, parking, and drive aisles as shown in this picture.



View of bank from Rochelle Avenue.

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Side of bank facing diner building. Outdated teller windows dominate this wall.

Conclusion

The Study Area can be designated as an area in need of redevelopment pursuant criterion "d" of the Local Redevelopment and Housing Law. The site displays a faulty arrangement due to the excessive land coverage, excessive number of driveways, placement of the drive-through structure, and location of the diner building in relation to the intersection. The site has been in its current configuration for at least 65 years and represents an outdated style that is not consistent with the modern demands of branch banks. The layout and geometry of the intersection of Rochelle Avenue and Central Avenue, which cannot be improved without considerable reconfiguration of the site creates a hazardous condition that has a history of crashes and has been identified in a countywide report as a high crash area.

There is substantial evidence to make a recommendation that the Study Area be designated as a non-condemnation area in need of redevelopment. The Township's planning documents