

North West Planning Advisory Committee  
May 1, 2013

**TO:** Chair and Members of North West Planning Advisory Committee  
Original Signed

**SUBMITTED BY:** Brad Anguish, Director of Community & Recreation Services

**DATE:** April 9, 2013

**SUBJECT:** **Case 18304: Amendment to the Bedford Land Use By-law to permit Banks and Financial Institutions in the CGB (General Business District) Zone, Bedford**

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**ORIGIN**

Application by Forma Designers Incorporated on behalf of Micco Companies.

**LEGISLATIVE AUTHORITY**

*HRM Charter*; Part VIII, Planning & Development

**RECOMMENDATION**

It is recommended that the North West Planning Advisory Committee recommend that North West Community Council:

1. Give First Reading to the proposed amendment to the Bedford Land Use By-law, as contained in Attachment A, and schedule a public hearing; and
2. Approve the proposed amendment to the Bedford Land Use By-law, as contained in Attachment A.

## **BACKGROUND**

An application has been submitted to amend the Bedford Land Use By-law (LUB) to enable banks and financial institutions as permitted uses in the CGB (General Business District) Zone. Banks and financial institutions are listed as permitted uses in other commercial zones in the Bedford Land Use By-law, such as the CSC (Shopping Centre) Zone and the Mainstreet Commercial (CMC) Zone.

### ***The Proposal:***

Forma Designers Incorporated, on behalf of Micco Companies, has requested an amendment to the Bedford LUB to permit banks and financial institutions in the CGB Zone to enable a bank to be located at 1527 Bedford Highway (Map 1). The property presently contains an existing Tim Hortons restaurant. Previously, it also housed a gas station which has since been removed. If approved, the bank and restaurant would be located on the same property. The Bedford LUB permits two main buildings to be located on the same property, provided each building satisfies all applicable requirements of the LUB.

### ***The Property:***

The subject property is generally described as follows:

- located at 1527 Bedford Highway, Bedford;
- approximately 2,926 m<sup>2</sup> (31,500 ft<sup>2</sup>) in area;
- approximately 45 m (147.6 ft) of public road frontage along the Bedford Highway;
- serviced with municipal central water and sewer;
- designated Commercial under the Bedford Municipal Planning Strategy (MPS) (Map 1); and
- zoned CGB (General Business District) and CHWY (Highway Oriented Commercial) under the Bedford LUB (Map 2).

### ***Implication on other CGB Properties:***

If approved, the proposed amendment would allow for the establishment of banks and financial institutions on the subject property as well as on any other property zoned CGB within the Bedford plan area, provided all applicable requirements of the Bedford LUB are met.

## **DISCUSSION**

### ***Policy Intent:***

The subject property is zoned CGB under the Bedford LUB. The intent of the CGB Zone is to encourage a range of small to large scale commercial retail, service, and office uses to serve the community of Bedford and the outlying region. Properties zoned CGB are situated within the Commercial designation. There is no specific MPS policy to consider banks and financial institutions on the subject property, nor is there specific policy to preclude Council from considering amending the CGB Zone to permit such a land use.

Amendments to the LUB may be considered through a review of Implementation Policy Z-3 of the Bedford MPS. It is the opinion of staff that the proposed LUB amendment, provided in

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Attachment A, satisfies Policy Z-3 (Attachment B) of the Bedford MPS. While the proposed amendment is consistent with the intent of the MPS, staff has identified the following items for discussion.

***Impact on CGB Zoned properties and surrounding community:***

Although not listed as a permitted land use, it is staff's opinion that banks and financial institutions do not increase the potential for land use conflict between CGB Zoned properties and the surrounding community. Further, other uses currently permitted within the CGB Zone such as: recycling depots; lounges and taverns and dry-cleaning depots, pose a higher risk of generating potential land use conflict and increased traffic generation than do banks and financial institutions.

***Impact of development on the subject site and surrounding properties:***

As referenced on the proposed site plan (Attachment C), the proposed bank is to be generally sited in the same location as a gas station that formerly occupied the site. Surrounding land uses to the east, west and north include a variety of full service restaurants, drive-in and takeout restaurants, taverns, retail uses and office uses. Existing uses located south of the subject site include an existing rail line and single unit residential dwellings located along Stone Terrace. The existing residential development is buffered by a substantially mature tree buffer located along portions of the Canadian National Railway Company property. It is the opinion of staff that the proposed use of a bank will have minimal impact on the subject site and surrounding properties.

Although a site plan has been provided for the purpose of evaluating the proposed use and its relationship with the subject site, this site plan represents a conceptual rendering of how a bank may be sited on the subject site. Provided the proposed amendment is approved by Council and banks are listed as a permitted land use within the CGB Zone, any proposal for future development of this land use will be required to meet all applicable provisions and requirements of the Bedford LUB (Attachment D).

***Traffic Impact:***

A traffic impact study was provided as part of this application. In brief, the findings of the study indicate that the proposed bank at 1527 Bedford Highway can be introduced safely and efficiently to the existing transportation network. Further, the study concludes that the proposed site plan is designed with separate dedicated entrance-only and exit-only driveways along with a relocated Tim Hortons drive-thru. This design will ensure efficient circulation on site with minimal impact to the traffic on the Bedford Highway. HRM staff has reviewed and concur with the findings of the traffic impact study.

Further, other uses currently permitted within the CGB Zone have the potential to generate more traffic than banks and financial institutions; therefore, including this land use in the CGB Zone is not a concern from a traffic impact perspective.

### **FINANCIAL IMPLICATIONS**

The HRM costs associated with processing this planning application can be accommodated within the proposed 2013/14 operating budget for C310 Planning & Applications.

### **COMMUNITY ENGAGEMENT**

The community engagement process is consistent with the intent of the HRM Community Engagement Strategy.

The level of community engagement was consultation, achieved through a Public Information Meeting held on February 27, 2013. For the Public Information Meeting, notices were posted on the HRM website, in the newspaper and mailed to property owners within the notification area as shown on Map 2. Attachment C contains a copy of the minutes from the meeting.

A public hearing must be held by Council before they can consider approval of this application. Should Council decide to proceed with a Public Hearing on this application, in addition to the published newspaper advertisements, property owners within the notification area will be notified as shown on Map 2.

The proposed development agreement will potentially impact (but not be limited to) the following stakeholders: local residents and property owners.

### **ENVIRONMENTAL IMPLICATIONS**

The proposal meets all relevant, environmental policies contained in the Bedford MPS and LUB.

### **ALTERNATIVES**

North West Planning Advisory Committee may recommend that North West Community Council:

1. Approve the proposed amendment to the Bedford LUB as provided in Attachment A of this report. This is the staff recommendation. A decision of Council to approve this land use by-law amendment is appealable to the N.S. Utility & Review Board as per Section 262 of the *HRM Charter*.
2. Refuse to amend the Bedford LUB and, in doing so, must provide reasons why the LUB amendment does not reasonably carry out the intent of the MPS. This is not recommended for the reasons discussed above. A decision of Council to reject this land use by-law amendment, with or without a public hearing, is appealable to the N.S. Utility & Review Board as per Section 262 of the *HRM Charter*.
3. Request alternative amendments or addition to those outlined in this report. This may require an additional staff report(s) and a second Public Hearing.

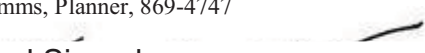
**ATTACHMENTS**


Map 1	Generalized Future Land Use
Map 2	Zoning and Notification
Attachment A	Proposed Amendments to the Land Use By-law
Attachment B	Excerpts of Bedford MPS and Policy Review
Attachment C	Proposed Site Plan (Concept)
Attachment D	Excerpts from the Bedford Land Use By-law
Attachment E	Public Information Meeting Minutes

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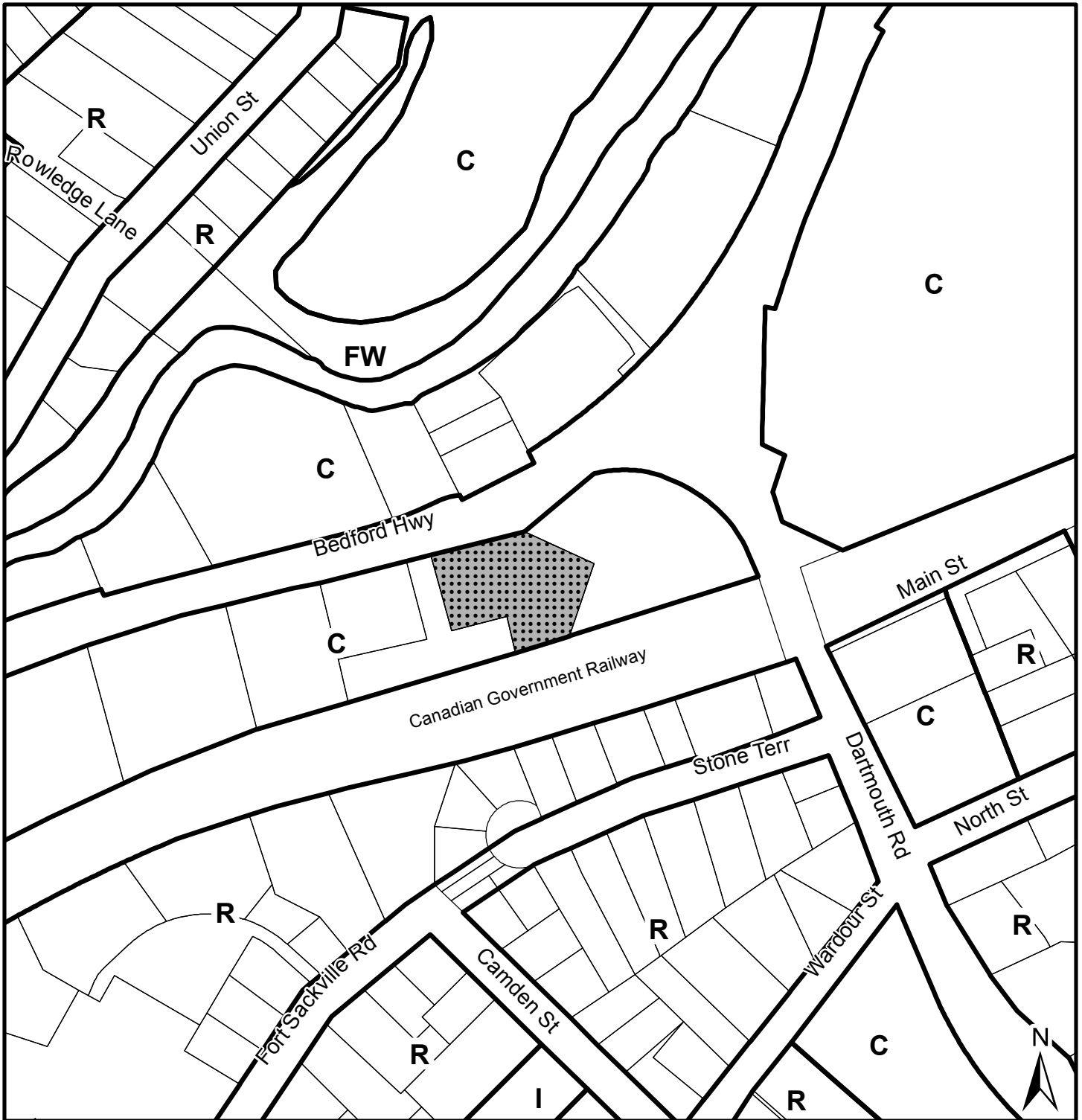
A copy of this report can be obtained online at <http://www.halifax.ca/commcoun/cc.html> then choose the appropriate Community Council and meeting date, or by contacting the Office of the Municipal Clerk at 490-4210, or Fax 490-4208.

Report Prepared by: Tyson Simms, Planner, 869-4747

Original Signed 

Report Approved by:  Kelly Denty, Manager of Development Approvals, 490-4800

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### Map 1 - Generalized Future Land Use

1527 Bedford Highway  
Bedford

 Subject Property

#### Designations

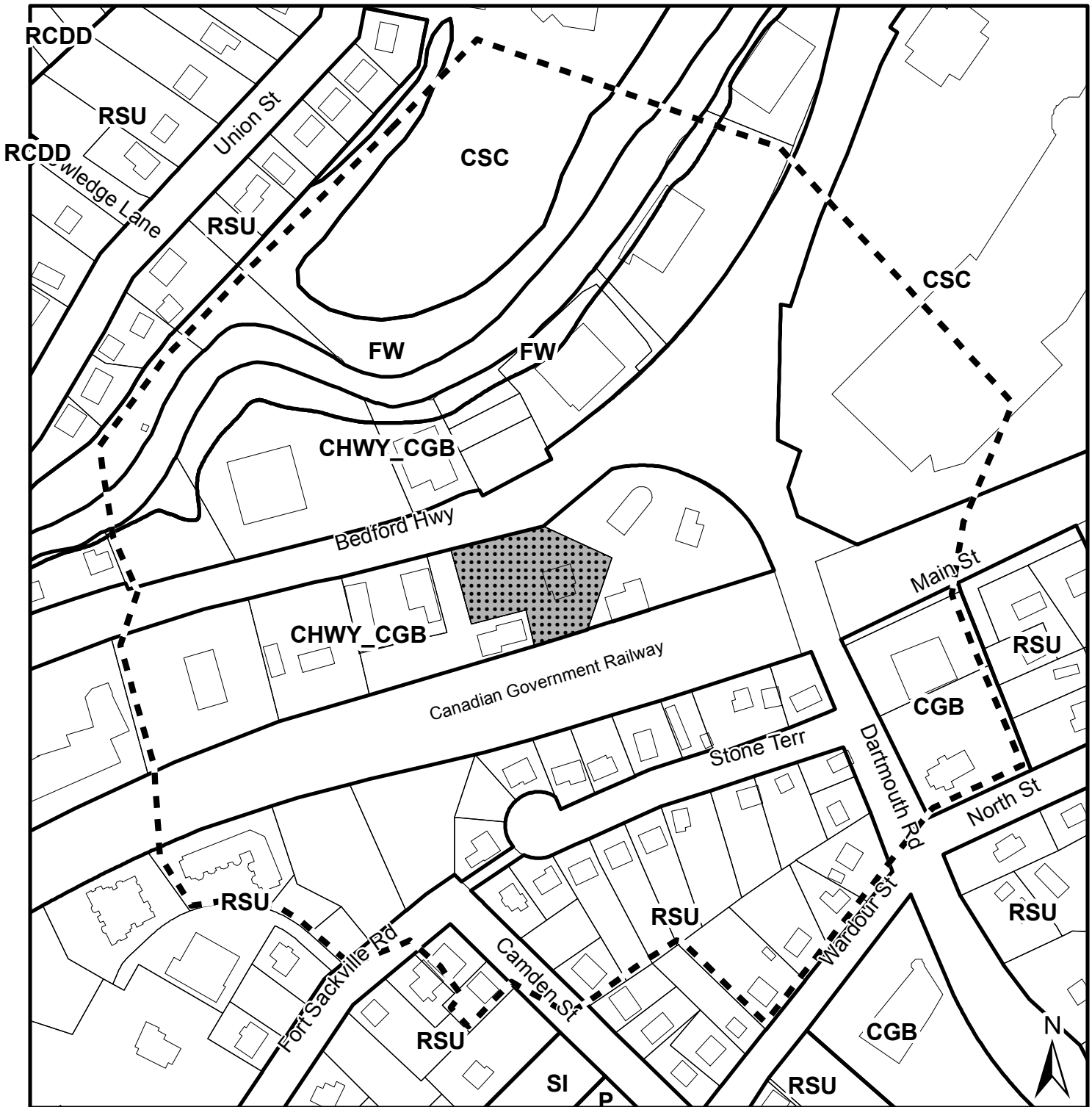
- R Residential
- C Commercial
- FW Floodway
- I Institutional

Bedford  
Plan Area





This map is an unofficial reproduction of a portion of the Generalized Future Land Use Map for the plan area indicated.

HRM does not guarantee the accuracy of any representation on this plan.



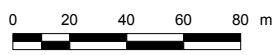
**Map 2 - Zoning and Notification**

1527 Bedford Highway  
Bedford

-  Subject Property
-  Area of notification

Bedford  
Land Use By-Law

Zone	
RSU	Single Dwelling Unit
CGB	General Business District
CSC	Shopping Centre
CHWY	Highway Oriented Commercial
RCDD	Residential Comprehensive Development District
FW	Floodway
SI	Institutional
P	Park



This map is an unofficial reproduction of a portion of the Zoning Map for the plan area indicated.

HRM does not guarantee the accuracy of any representation on this plan.

**Attachment A**

**Proposed Amendments to the Bedford Land Use By-law**

BE IT ENACTED by the North West Community Council of the Halifax Regional Municipality that the Bedford Land Use By-law, which was adopted by the former Town of Bedford on the 26<sup>th</sup> day of March, 1996 and approved by the Minister of Municipal Affairs on the 17<sup>th</sup> day of May, 1996, as amended, is hereby further amended as follows:

1. Amend Part 12 (CGB Zone) by deleting the text “s) Uses accessory to the foregoing uses” under the list of permitted uses and adding the following text following item r) Veterinary clinics:

“s) Banks and Financial Institutions

t) Uses accessory to the foregoing uses”

I HEREBY CERTIFY that the amendments to the Land Use By-law for Bedford as set out above, was passed by a majority vote of the North West Community Council of the Halifax Regional Municipality at a meeting held on the \_\_\_\_\_ day of \_\_\_\_\_, 2013.

GIVEN under the hands of the Municipal Clerk and under the Corporate Seal of the Halifax Regional Municipality this \_\_\_\_\_ day of \_\_\_\_\_, 2013.

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Cathy Mellett  
Municipal Clerk

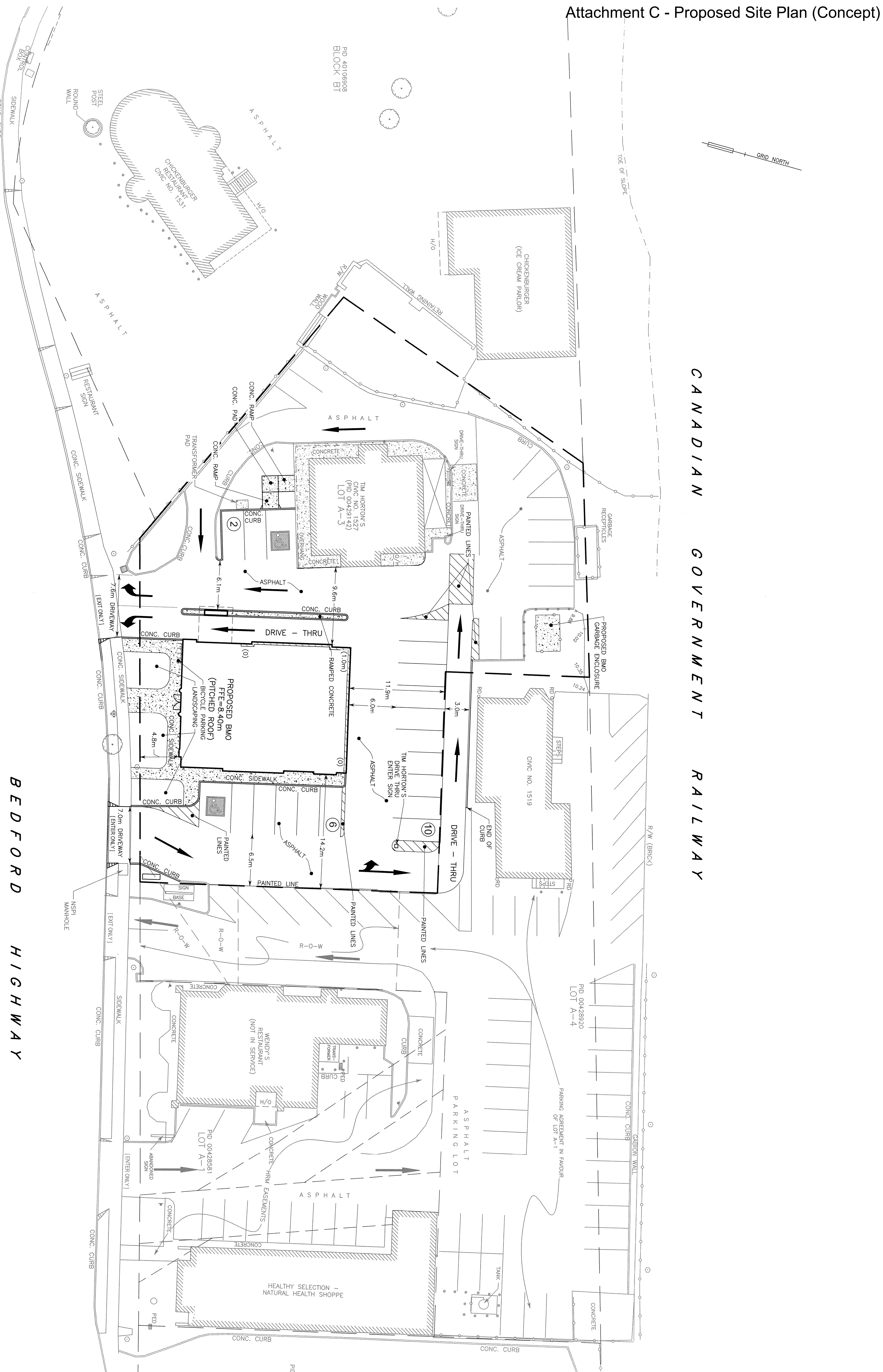


**Attachment B**  
**Excerpts of Bedford MPS and Policy Review**

<u>Policy Z-3:</u> It shall be the policy of Town Council when considering zoning amendments and development agreements [excluding the WFCDD area] with the advice of the Planning Department, to have regard for all other relevant criteria as set out in various policies of this plan as well as the following matters :	
<b>Policy Criteria</b>	<b>Staff Comment</b>
<i>1. That the proposal is in conformance with the intent of this Plan and with the requirements of all other Town By-laws and regulations, and where applicable, Policy R-16 is specifically met;</i>	The proposed amendment and proposal is in conformance with the intent of the Bedford MPS and LUB. Policy R-16 is not applicable to this LUB amendment.
<i>2. That the proposal is compatible with adjacent uses and the existing development form in the neighbourhood in terms of the use, bulk, and scale of the proposal;</i>	The conceptual proposal for the development is consistent with surrounding commercial development along the Bedford Highway and is comparable to the existing uses permitted in the CGB Zone. Any future proposal for Banks and Financial Institutions must meet all applicable requirements of the Bedford LUB.
<i>3. That provisions are made for buffers and/or separations to reduce the impact of the proposed development where incompatibilities with adjacent uses are anticipated;</i>	No incompatibilities with adjacent uses are anticipated. Any proposal for a Bank and Financial Institution in the CGB Zone will be required to meet all applicable provisions of the Bedford LUB, including those related to separation and buffering.
<i>4. That provisions are made for safe access to the project with minimal impact on the adjacent street network;</i>	These provisions are addressed through the HRM Streets By-law.
<i>5. That a written analysis of the proposal is provided by staff which addresses whether the proposal is premature or inappropriate by reason of:</i>	
<i>i) the financial capability of the Town to absorb any capital or operating costs relating to the development;</i>	The subject proposal does not require any capital or operating costs be absorbed by the Municipality.
<i>ii) the adequacy of sewer services within the proposed development and the surrounding area, or if services are not provided, the adequacy of physical site conditions for private on-site sewer and water systems;</i>	The proposed use can be adequately serviced.
<i>iii) the adequacy of water services for domestic services and fire flows at Insurers Advisory</i>	Halifax Water has reviewed the proposal and concluded that there are adequate water

<p><i>Organization (I.A.O.) levels; the impact on water services of development on adjacent lands is to be considered;</i></p>	<p>services to service the proposed development.</p>
<p><i>iv) precipitating or contributing to a pollution problem in the area relating to emissions to the air or discharge to the ground or water bodies of chemical pollutants;</i></p>	<p>Not applicable</p>
<p><i>v) the adequacy of the storm water system with regard to erosion and sedimentation on adjacent and downstream areas (including parklands) and on watercourses;</i></p>	<p>Storm water management and design is to be addressed through the permitting stage of development.</p>
<p><i>vi) the adequacy of school facilities within the Town of Bedford including, but not limited to, classrooms, gymnasiums, libraries, music rooms, etc.;</i> <i>vii) the adequacy of recreational land and/or facilities;</i></p>	<p>Not applicable</p>
<p><i>viii) the adequacy of street networks in, adjacent to, or leading toward the development regarding congestion and traffic hazards and the adequacy of existing and proposed access routes;</i></p>	<p>A traffic impact study was submitted as part of the application which concludes that the proposed development is capable of being designed in a manner that will ensure efficient circulation on site with minimal impact to the traffic on the Bedford Highway. HRM staff have reviewed and concur with the findings of the traffic impact study.</p>
<p><i>ix) impact on public access to rivers, lakes, and Bedford Bay shorelines;</i> <i>x) the presence of significant natural features or historical buildings and sites;</i> <i>xi) creating a scattered development pattern which requires extensions to trunk facilities and public services beyond the Primary Development Boundary;</i> <i>xii) impact on environmentally sensitive areas identified on the Environmentally Sensitive Areas Map; and,</i></p>	<p>Not applicable</p>
<p><i>xiii) suitability of the proposed development's siting plan with regard to the physical characteristics of the site.</i></p>	<p>As proposed, the bank is proposed to be located in the same location as a previous use on the subject site. Suitability of the proposed development will be examined through the development permit application process. Any application for a development permit will need to meet all applicable provisions of the Bedford LUB.</p>

<p>8. <i>In addition to the foregoing, all zoning amendments and development agreements shall be prepared in sufficient details to:</i></p>	
<p>i) <i>provide Council with a clear indication of the nature of the proposed development; and</i></p>	<p>A clear indication of the nature of the proposed development has been provided through this staff report. The proposal is to amend the Bedford LUB to include banks and financial institutions as permitted uses in the CGB Zone. The specific proposal for a bank at 1527 Bedford Highway and association site plan are conceptual. Provided the proposed amendment is approved by Council, the proposal will need to meet all applicable provisions of the Bedford LUB.</p>
<p>ii) <i>permit staff to assess and determine the impact such development would have on the proposed site and the surrounding community.</i></p>	<p>It is the opinion of staff that the proposed use of a bank at 1527 Bedford Highway will have minimal impact on the subject site and surrounding properties.</p>



CANADIAN GOVERNMENT RAILWAY

BEDFORD HIGHWAY

LEGEND

EXISTING	PROPOSED
CONTOUR LINE	CONTOUR LINE
CURB STOP/GATE/BUTTERFLY VALVE	CURB STOP/GATE/BUTTERFLY VALVE
FIRE MOUNTANT	FIRE MOUNTANT
THIRST BLOCK	THIRST BLOCK
SMALLEST SPRINKLER CONNECTION	SMALLEST SPRINKLER CONNECTION
CATCH BASIN/PIT	CATCH BASIN/PIT
CONVERT	CONVERT
ROCK LINING/DM	ROCK LINING/DM
ROCK WALL/RETAINING WALL	ROCK WALL/RETAINING WALL
POWER POLE/LIGHT POLE	POWER POLE/LIGHT POLE
TREE	TREE
STREET SIGN	STREET SIGN
ELEVATION/GRACE	ELEVATION/GRACE
DRAINAGE/SWALE FLOW DIRECTION	DRAINAGE/SWALE FLOW DIRECTION
WATER MAIN/SERVICE	WATER MAIN/SERVICE
SANITARY MANHOLE & PIPE	SANITARY MANHOLE & PIPE
STORM MANHOLE & PIPE	STORM MANHOLE & PIPE
FORCE MAIN	FORCE MAIN
RIDGE LINE	RIDGE LINE
100% FLOOD LIMIT	100% FLOOD LIMIT
SALT FENCE	SALT FENCE
UNDERGROUND CONDUIT	UNDERGROUND CONDUIT
OVERHEAD WIRES	OVERHEAD WIRES
PROPERTY LINE/BOUNDARY	PROPERTY LINE/BOUNDARY
FENCE	FENCE
BUILDING	BUILDING
TOP OF SLOPE	TOP OF SLOPE
TOE OF SLOPE	TOE OF SLOPE
TREELINE	TREELINE
TRAFFIC FLOW DIRECTION	TRAFFIC FLOW DIRECTION
LIMITS OF DISTURBANCE	LIMITS OF DISTURBANCE

**NOTES**  
 1. BOUNDARY LINES SHOWN HEREON HAVE BEEN COMPARED FROM VARIOUS PLANS AND DOCUMENTS. SURVEY FIELD SHEET HAS NOT BEEN CONDUCTED TO VERIFY THEIR ACCURACY. REFER TO SDMM PLAN NO. 14-1588-0, DATED JUNE 22, 2012 FOR INFORMATION ON R.O.W. AND EASEMENTS.

**PARKING NOTES**  
 1. BASED ON 325 SQUARE METRES OF BUILDING SPACE, THE PROPOSED BMO (BANK) WILL REQUIRE 18 PARKING SPACES INCLUDING 1 HANDICAPPED SPACE. A TOTAL OF 18 PARKING SPACES HAVE BEEN PROVIDED FOR THE BMO ON LOT A-3.  
 2. TIM HORTON'S PARKING WILL BE PROVIDED ON LOT A-3 AND B-1 (CHICKENBURGER PROPERTY).

12/10/10  
 No. 171/MW/DD  
 ISSUED FOR REVIEW  
 Revision Description  
 SDMM

**SDMM**  
 Serravallo, Dunbrack, McKenzie & MacDonald Ltd.  
 3000 SHEPPARD AVENUE EAST, SUITE 100  
 SCARBOROUGH, ONTARIO M1S 4L9  
 TEL: (416) 291-8439  
 FAX: (416) 291-8440  
 WWW.SDMM.COM

**PROPOSED BMO BUILDING**  
 BEDFORD, NOVA SCOTIA

**SITE PLAN**  
 1525/1527 BEDFORD HIGHWAY, LOT A-3

Date	Oct. 10, 2012	Drawn	S. SCO	Project No.	1525/1527
Scale	1:250	Engineer	G. MACLEAN	File No.	16-1100-0
Reference		Approved		HRM No.	
Surveyed	SDMM	Sheet	1 OF 2		C1

**Attachment D**  
**Excerpts from the Bedford Land Use By-law**

**PART 12 GENERAL BUSINESS DISTRICT (CGB) ZONE**

No development permit shall be issued in a General Business District (CGB) Zone except for one or more of the following uses:

- a) Office Uses
- b) Private Clubs (social)
- c) Full- Service Restaurants
- d) Day Care Facilities (RC-Mar 3/09;E-Mar 21/09)**
- e) Neighbourhood Convenience Stores
- f) General Retail exclusive of mobile home dealerships
- g) Personal and Household Services, exclusive of massage parlours
- h) Commercial Photography
- i) Lounges & Taverns (Taverns not exceeding 1,500 Sq.Ft. gross area)
- j) All Age/Teen Clubs
- k) Hotels, Motels, Cabins, Guest Houses
- l) Recycling depots
- m) Drycleaning Depots
- n) Commercial parking lots
- o) Funeral Homes
- p) Institutional (SI) uses, excluding cemeteries
- q) Ice cream stands (NWCC-July7/05;E-Dec5/05)**
- r) Veterinary clinics (NWCC-Sept 27/07;E-Oct 13/07)**
- s) Uses accessory to the foregoing uses (NWCC-Sept 27/07;E-Oct 13/07)**

ZONE REQUIREMENTS CGB

In any General Business District (CGB) Zone, no development permit shall be issued except in conformity with the following requirements:

Minimum Lot Area	10,000 Sq.Ft.
Minimum Lot Frontage	60 Ft.
Minimum Front Yard	15 Ft.setback
Minimum Rear Yard	0 Ft.; Except 40 Ft. where abutting Residential Zoned property
Minimum Side Yard	0 Ft.; Except 20 Ft. or half the height of the building, whichever greater, where abutting Residential Zoned land
Maximum Height of Building	3 floors above established grade
Units on Lot	0
Lot Coverage	50%
Access	1 driveway access for each 150 feet of lot frontage

**Attachment E**  
Public Information Meeting Minutes

**HALIFAX REGIONAL MUNICIPALITY**  
**PUBLIC INFORMATION MEETING**  
**CASE NO. 18304 – 1527 Bedford Highway, Bedford**

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**7:05 p.m.**  
**Wednesday, February 27, 2013**  
**Basinview Elementary School, Bedford**

**STAFF IN**

**ATTENDANCE:** Tyson Simms, Planner, Planning Applications  
Nancy Bellefontaine, Planning Controller, Planning Applications  
Jennifer Purdy, Planning Controller, Planning Applications  
Holly Kent, Planning Technician, Planning Applications

**ALSO IN**

**ATTENDANCE:** Councillor Tim Outhit, District 16  
Alberto Berardinelli, Forma Designers (Applicant)

**PUBLIC IN**

**ATTENDANCE:** 6

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The meeting commenced at approximately 7:05 p.m.

**Opening remarks/Introductions/Purpose of Meeting**

Mr. Tyson Simms introduced himself as the Planner guiding this application through the process. He introduced Holly Kent, Planning Technician, HRM Development Approvals, Nancy Bellefontaine, Planning Controller, HRM Development Approvals (Sackville Office), Jennifer Purdy, Planning Controller, HRM Development Approvals (Dartmouth Office), Councillor Tim Outhit, District 16, and the applicant Alberto Berardinelli from Forma Designers. A representative on behalf of the owner of 1527 Bedford Highway was also in attendance.

The purpose of the meeting was to inform the public that HRM has received an application by Forma Designers Inc., on behalf of Micco Companies, to amend the Bedford Land Use By-law to permit banks and financial institutions in the CGB (General Business District) Zone and to consider, specifically, a financial institution at 1527 Bedford Highway, Bedford. Mr. Simms explained that the purpose of the public information meeting is to identify, early in the planning process, that an application has been received. Mr. Simms explained that he would provide a brief presentation of the policy and process after which he would open the floor for discussion, questions, and comments. Mr. Simms also explained that the public information meeting is an information session only and that no decisions would be made at this meeting.

## **Process and Overview of Application**

Mr. Simms reviewed the application process, noting that the public information meeting is an initial step, whereby HRM reviews and identifies the scope of the application and seeks input from the neighborhood. Mr. Simms explained that the next step for HRM staff is to review the application internally and to undertake an evaluation of the existing policies, specifically the Bedford Municipal Planning Strategy (MPS) and the Bedford Land Use By-law (LUB) to ensure that this proposal does not conflict with any existing policy. The application will then be brought forward to the North West Community Council. Council will hold a public hearing at a later date, prior to making a decision on the proposed amendment. If you received a notice regarding this meeting, you will also be advised of any future hearings related to this application. Following Council's decision, there is an appeal period, during which the decision of Council regarding the proposed LUB amendments can be appealed to the Nova Scotia Utility and Review Board.

## **Presentation of Proposed Amendment**

Mr. Simms displayed a map of the subject property in question and explained the size, use and previous uses of the property showing that it sits next to the existing Chicken Burger property. He explained that this property in question currently has a double zone, CGB Zone and Highway Commercial Zone. Mr. Simms also displayed an existing site layout and the proposed location of the new bank. The site is currently home to a Tim Hortons and was previously a gas station. He explained that if the applicant is successful, the applicant would not be required to site the proposed building as shown on the submitted site plan. The developer will have to meet the zone requirements of the LUB. What they are proposing to do is insert banks and financial institutions as a permitted land use within the CGB Zone. If they are successful, they will have to meet all other requirements of that zone, which are staying the same.

Mr. Simms reviewed the existing permitted uses and the proposal to insert banks & financial institutions as an additional permitted use. He displayed a map of Bedford and pointed out other CGB properties. Mr. Simms explained that if the applicant is successful in amending the zone, these provisions will apply to all CGB properties. Therefore, notices were sent to all CGB Zoned property owners because their rights are subject to change if the applicant is successful in amending the zone.

## **Questions and Answers**

**John Tolson, Bedford** – Mr. Tolson advised that he has a property with the CGB Zone designation and is glad to see that there will be additions to this zoning and spoke in favor of the change.

**Councillor Outhit, District 16** – Councillor Outhit advised that he has no problems with this proposal and has not heard anything from his residents.

**John Tolson, Bedford** – Mr. Tolson asked why the change was needed as you can go down Bedford Highway and there are banks there already? Mr. Simms explained that those banks may be permitted under different zones.

**John Tolson, Bedford** – Mr. Tolson asked if Mr. Simms could go back to the slide in his presentation that shows the plan of Bedford. He advised that Canada Trust Court is in the same zone, and it is a bank, so asked why we are having this meeting. Mr. Simms explained that the bank may have been put there before the By-law changed in 1996. Mr. Tolson previously owned that property and designed the existing Canada Trust. He agreed that he sold that property before 1996 so it was perhaps grandfathered because it was already there.

**Heather Cann, Bedford** – Ms. Cann asked which bank is going there? Mr. Simms advised he wasn't sure if it is public knowledge or if it had been disclosed as part of the application as the specific branch of bank is irrelevant. He also noted that the application is public knowledge and that he could check to see if that information has been made public. He advised Ms. Cann to contact him to discuss it further.

**Sid Rahey, Bedford** – Mr. Rahey asked Mr. Simms if he could return to the slide showing the current uses in the CGB Zone for review by those in attendance. Mr. Simms provided the slide showing the full list of uses for everyone in attendance to review.

### **Closing Comments**

Mr. Simms asked if there were any more questions or comments regarding the application. He also asked that everyone sign the sign-up sheet before leaving the meeting. Mr. Simms thanked everyone for attending and ended the meeting.

### **Adjournment**

The meeting was adjourned at approximately 7:20 p.m.