

SITE DEVELOPMENT PLAN PROJECT NARRATIVE

ENCORE COMMERCE BANK ENTRY DOOR AND ATM

SITE DEVELOPMENT PLAN, AMENDMENT NO. 5

20 N. Wilcox Street, Suite C-116 | Castle Rock, Colorado 80104

August 10, 2026

PROJECT OVERVIEW

Commerce Bank proposes to occupy an approximately 2,156-square-foot ground-level commercial tenant suite within the existing Encore mixed-use development at 20 N. Wilcox Street. The suite was previously configured for salon and retail use. The overall project consists primarily of interior tenant improvements for a new Commerce Bank branch, together with one limited modification to the north tenant storefront.

Site Development Plan Amendment No. 5 documents relocation of the existing glazed north storefront entry door approximately 45 inches west and installation of a walk-up exterior-facing ATM within a new architectural infill storefront panel. The door relocation provides the interior space needed for the ATM and its secure support area. The existing south storefront entry location is not modified by this amendment.

The amendment does not add building area or modify the building footprint, height, roofline, massing, structural frame, or overall mixed-use development. It does not propose grading, paving, curb, roadway, parking-layout, utility, drainage, landscape, irrigation, site-lighting, or public-right-of-way work. Existing conditions and prior approvals outside the specifically identified storefront modification remain unchanged and continue to be governed by the previously approved and recorded Site Development Plan and its amendments.

The requested approval is limited to the revised north tenant storefront shown in the amendment drawings.

COMPLIANCE

Vision 2030 and 2030 Comprehensive Master Plan

The proposal is consistent with the applicable goals of Castle Rock Vision 2030 and the 2030 Comprehensive Master Plan. It supports the Distinct Town Identity and Thriving Economy cornerstones by reinvesting in an existing ground-floor commercial suite within Downtown and adding a financial service available to residents, businesses, and visitors. It supports Responsible Growth by adapting an existing tenant space without

expanding the building or extending development into an undeveloped area. It supports the Community Services cornerstone by retaining the development's existing access and infrastructure systems rather than requiring new public improvements.

The project places a commercial service in an existing walkable mixed-use setting, preserves the established pedestrian-plaza configuration, and avoids land disturbance, roadway work, or expansion of utility and stormwater systems.

Zoning, Use, and Site Development Plan

The property is zoned B, Business/Commercial, and is located within the South Downtown Overlay District. The proposed bank branch is a commercial office/service use consistent with the purpose of the B District. CRMC Section 17.28.030 permits office and commercial service uses in the B District and lists ATM/kiosk uses as permitted.

The tenant use changes from prior salon/retail occupancy to a bank branch, but the amendment does not change the suite's gross floor area or the overall building's approved mixture of residential and commercial uses. No rezoning, increase in density, increase in floor area, or expansion of the approved building envelope is requested.

The amendment does not alter the approved site area, building footprint, lot coverage, floor area ratio, building height, setbacks, open-space configuration, or parking supply. The project adds no floor area, drive-through facility, parking space, drive aisle, curb cut, or loading area. The existing development parking configuration remains unchanged.

Downtown Overlay District Design Standards

The limited storefront work is consistent with the purpose of CRMC Chapter 17.42, which encourages compatible land uses, quality development, and safe and efficient pedestrian and automobile access. The ATM and infill panel are contained within one existing storefront module. The modified storefront retains a glazed pedestrian entry and the established rhythm and proportions of the surrounding storefront system. The architectural infill is intended to read as an integrated component of the existing storefront rather than as a separate structure or building addition.

The affected north tenant storefront faces a pedestrian-only plaza rather than a public roadway. Amendment No. 5 does not alter a public-roadway-facing building elevation. The drawings document the relocated glazed door, remaining glazing, and new infill panel at the ATM.

The proposal does not modify the building crown, overall height, rooftop equipment, landscaping, sidewalks, or parking areas. Permanent exterior signage is intended to be reviewed under the Town's separate sign-permit process and is not the basis of this SDP amendment.

General Design Principles, Technical Criteria, and Building Permits

Amendment No. 5 is consistent with the general design principles because it is confined to an existing developed storefront, maintains the established pedestrian-plaza relationship, and does not disturb natural features, drainage ways, grading, streets, utilities, or open space.

The Town's Transportation, Water, Wastewater, Storm Drainage, Landscaping and Irrigation, Grading and Erosion Control, and Construction Methodology technical manuals remain applicable to the existing development. The amendment does not propose work within the scope of those manuals that would require redesign of an approved site or infrastructure system. No public or private infrastructure construction documents, drainage modification, utility extension, or technical criteria variance are proposed.

The interior tenant improvements and storefront construction have been submitted separately for building-permit review. The building-permit documents demonstrate compliance with the Town's adopted building, accessibility, energy, plumbing, mechanical, electrical, and fire codes, including required door clearances, accessible routes, egress, and equipment installation.

IMPACTS

Project Benefits

The project returns an existing commercial tenant suite to active use and broadens the range of services available within the Downtown mixed-use area. Reuse of the existing suite avoids the land, material, roadway, and utility impacts associated with new freestanding development. The branch and walk-up ATM are pedestrian-accessible from the established plaza and complement the surrounding mixture of residential and commercial activity.

Surrounding Properties and Operations

Permanent impacts are limited to the visual change at one portion of the north tenant storefront and the ordinary activity associated with a small bank branch and walk-up ATM. The work does not change building height, bulk, shadow, views, setbacks, or

separation from adjacent properties. It creates no new drive-through lane, vehicle queue, curb cut, loading operation, exterior service yard, trash enclosure, rooftop equipment, or outdoor storage.

The visual impact is mitigated by placing the ATM within the existing storefront grid, retaining a glazed entrance, limiting opaque infill to the area needed for the equipment, and coordinating the panel with the existing storefront and façade. The storefront change is localized and does not alter the overall architectural composition of the Encore building.

Construction and Environmental Impacts

Construction impacts will be temporary and limited primarily to the tenant interior and the immediate north storefront work area. Work affecting the plaza will be coordinated with the property owner or manager. The contractor will maintain required building egress and pedestrian circulation, provide temporary protection or barricades where necessary, and comply with Town requirements governing construction hours, noise, debris, and public safety.

No excavation, earth disturbance, tree removal, landscape modification, impervious-area increase, floodplain work, or disturbance of habitat or drainage features is proposed. Because the project does not disturb the site, it does not create new erosion, sediment, stormwater-quality, or runoff impacts.

INFRASTRUCTURE

Pedestrian Access, Emergency Access, and Roadways

The development's existing roadway access, garage access, fire apparatus routes, loading arrangements, and public street connections remain unchanged. The exterior ATM is walk-up only. No drive-up banking facility, new driveway, roadway connection, curb modification, traffic-control device, or sight-distance change is proposed.

Pedestrian access remains through the existing public plaza system. The north entry is relocated within the same storefront elevation and continues to connect directly to the existing plaza. The south tenant entry remains unchanged. No plaza paving, steps, ramps, handrails, or grade transitions are modified. Required clear width, maneuvering clearance, accessible-route continuity, and egress will be documented in the building-permit drawings.

Water and Wastewater

The project does not propose new public water or wastewater mains, service lines, meters, easements, or exterior utility work. Interior plumbing associated with the tenant improvement will connect to the suite's existing building services and will be reviewed under the plumbing permit.

Stormwater, Drainage, and Grading

Existing drainage patterns and approved stormwater facilities remain unchanged. Amendment No. 5 therefore does not increase runoff or alter the function, access, or maintenance requirements of the existing stormwater system.

Other Utilities, Fire Protection, Landscaping, and Lighting

Electrical and communications service for the ATM will be provided from within the tenant suite. No new exterior transformer, utility cabinet, generator, antenna, mechanical unit, or utility easement is proposed. Existing fire hydrants, fire lanes, and emergency access are unaffected. Existing landscaping, irrigation, site lighting, and solid-waste facilities also remain unchanged.

VARIANCES AND DEVIATIONS

No zoning variance, Downtown Overlay District variance, technical criteria variance, or other deviation from the Town's design manuals, approved zoning, or Municipal Code is requested. Amendment No. 5 updates the previously approved elevation to depict the proposed door relocation and ATM panel.

The project does not request relief from requirements governing use, building height, setbacks, building coverage, access, site circulation, utilities, drainage, landscaping, lighting, or public improvements. If Town review identifies an additional approval or variance not currently anticipated, it will be separately documented and addressed before final approval. None is known or proposed as part of this application.