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**CITY OF CAMBRIDGE**

Community Development Department

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To: Planning Board

From: CDD Staff

Date: May 11, 2021

Re: Special Permit PB #378, 1290 Massachusetts

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Assistant City Manager for  
Community Development

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Chief of Administration

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Deputy Director  
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Submission Type: Special Permit Application

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Applicant: Santander Bank N.A.

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Zoning District(s): Business B (BB) / Harvard Square Overlay District

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Proposal Summary: Relocation of an existing branch of the Santander Bank to a new location along the street on the first floor of 1290 Massachusetts Avenue.

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Special Permits Requested: Special Permit to exceed the permitted frontage for a bank in the Harvard Square Overlay District (20.54.9). *A summary of the applicable special permit findings is listed on the following page. Applicable sections of the zoning are provided in an appendix.*

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Other City Permits Needed: None being sought prior to building permit

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Planning Board Action: Grant or deny requested special permits.

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Memo Contents: Review of area planning and zoning, comments on proposal addressing planning, zoning, and urban design.

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Other Staff Reports: N/A

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<b>Requested Special Permits</b>	<b>Required Planning Board Findings</b> <i>(Summary - see appendix for zoning text excerpts)</i>
Special Permit to exceed permitted frontage for a bank in Harvard Square Overlay District (Sections 20.54.9)	<ul style="list-style-type: none"> <li>• Increase is minor and would create a result that is more compatible with the unique conditions of a particular building or site.</li> <li>• Improvements are in conformance with objectives contained in Harvard Square Development Guidelines (see appendix).</li> <li>• Proposal is in conformance with the General Purpose of the Harvard Square Overlay District:               <ul style="list-style-type: none"> <li>○ Preserve and enhance the unique functional environment and visual character of Harvard Square.</li> <li>○ Mitigate the functional impacts of new development on adjacent residential neighborhoods.</li> <li>○ Maintain the present diversity of development and open space patterns and building scales and ages.</li> <li>○ Facilitate the protection and enhancement of the historic resources and character of Harvard Square while not unreasonably limiting the opportunities for appropriate contemporary changes to the built environment in the Harvard Square area.</li> </ul> </li> </ul>
General Special Permit Criteria (Section 10.43)	Special permits will be normally granted if the zoning requirements are met, unless it is found not to be in the public interest due to one of the criteria enumerated in Section 10.43 (see appendix).

## Area Planning and Zoning

### *Site Context*

This site is located in a dense commercial corridor on the southern side of Massachusetts Avenue across from Harvard Yard (see Figure 1). The surrounding area includes various retail businesses, including restaurants and cafes, bookstores, and clothing and apparel stores. It also includes several other financial institutions.



Figure 1. Aerial photograph of the area surrounding 1290 Massachusetts Avenue dated March 27, 2021.  
(source: Nearmap)

### ***Site Zoning***

The base zoning for the site is Business B (BB), which allows a broad range of residential and commercial uses, including retail and office (such as banks). The site is also in the Harvard Square Overlay District (HSOD), which modifies the base zoning and also requires review of special permits by the Harvard Square Advisory Committee, whose report is attached to this memo. Some HSOD provisions that are relevant to this proposal are noted below:

**Banks:** [Section 20.54.9](#) of the Zoning Ordinance places ground floor frontage restrictions on banks, trust companies, and similar financial institutions. According to this section, these uses are limited to occupying a maximum of 25' of the ground-floor level frontage of a building facing a street. In addition, such uses are limited to occupying a maximum of 30% of a building's total horizontal ground-floor building frontage aggregated over one or more streets. The purpose is to continue to allow such uses while limiting their visual impact on the retail storefront pattern. These requirements were first enacted in 2020, and similar requirements have been effective in the Central Square Overlay District since 2017.

**Signs:** Section 20.55.1.1 modifies the sign regulations in [Section 7.10](#) by removing the requirements for the maximum total area of signage as well as the number and dimensions of signs in base office and business districts within the Harvard Square Overlay District. However, it does mandate that no sign on the outside of a building may extend higher than 20 feet above grade. The intent of this provision is to “allow greater flexibility in the size, location and illumination of signs in order to encourage more thoughtful design of individual signs, to encourage greater respect for the building and visual context within which new signs are erected, and thereby add interest and character to the shopping environment in Harvard Square.”

The site is also in the Harvard Square Conservation District, which is administered by the Cambridge Historical Commission (CHC) and is subject to regulations outside of the Zoning Ordinance.

### **Area Plans and Studies**

The Harvard Square Overlay District (HSOD) was created in 1986, following a planning study that established development goals and guidelines for the area. The HSOD is identified as an “Area of Special Planning Concern,” where development is subject to additional scrutiny. The zoning for HSOD was recently amended in 2020, concurrent with a study of the Harvard Square Conservation District that was conducted by the CHC.

The specific design guidelines for Harvard Square are included in the appendix, and include encouraging strong retail frontage, providing visual interest and pedestrian orientation in storefront design, and taking advantage of existing public transportation. This site is located in Subdistrict A: Harvard Square/Massachusetts Avenue. For this subdistrict, the Final Report of the Harvard Square Conservation District Study Committee states, “Retention of the small retail storefronts that add vitality to the streetscape should be a high priority, along with returning bank storefronts to retail use.” The report also notes, “Retention of the small-scale retail environment with narrow storefronts and interesting signs should be encouraged in this subdistrict. Careful attention should be paid to materials, storefront design, and signage.”

### **Comments on the Proposal**

The applicant proposes to change the use of an existing space at 1290 Massachusetts Avenue from a retail use to an office use, specifically a bank. The applicant does not propose to change the façades, footprint, or interior layout of the current building, but does plan to install new signage on the façades and windows, as well as an ATM on the building’s exterior. The proposed change in use is not required to provide vehicle or bicycle parking on-site.

The proposed bank will occupy approximately 36 feet of ground floor frontage on Massachusetts Avenue and approximately 70 feet of frontage on Linden Street. This means that the bank would occupy approximately 50% of the building’s combined Massachusetts Avenue and Linden Street frontages. As a result, the proposed dimensions significantly exceed the 25' and 30% maximums set in Section 20.54.9.

The applicant proposes signage that reflects the corporate branding for Santander Bank, including a logo, font, and color. This includes wall signs, a blade sign extending over the sidewalk, signage around the ATM, and a vinyl film on the door of the Massachusetts Avenue entrance. The applicant also proposes placing “privacy film” along the lower portions of the windows along Massachusetts Avenue and Linden Street, except for the southernmost bay on Linden Street, which will feature a window graphic instead. None of the proposed signs will extend higher than 20 feet above grade. The proposed signage has not been reviewed for compliance with Article 7.000; however, as noted above, the Harvard Square Overlay District essentially waives most signage limitations.

This is the first special permit application to exceed the permitted frontage for a bank in the Harvard Square Overlay District. The Planning Board has reviewed similar proposals in the Central Square Overlay District, and granted one special permit (PB-349) for Santander Bank to exceed the permitted frontage for a bank in Central Square in 2019. Similar to this proposal, the bank was relocating from another location within the same area, and the Board approved the increase in bank frontage to 28' from 25'

with conditions for façade design improvements. Another special permit application for bank frontage in Central Square (PB-373) is currently under review by the Planning Board.

The Harvard Square Advisory Committee met with the applicant to discuss their proposal on April 29, 2021, and voted to forward a negative recommendation to the Planning Board. Their report is attached.

### ***Special Permit Criteria***

The criteria under which the Planning Board may grant the requested special permit are summarized earlier in this memo. One crucial point is that the zoning allows the Planning Board to approve a “minor increase” in frontage, so the Planning Board will need to consider if the increase from 25 feet to 36 feet on Massachusetts Avenue, from 25 feet to 70 feet on Linden Street, and from 30% to 50% of ground floor frontage are considered to be minor. Another consideration is if the modification makes the use more compatible with the unique conditions of the building or site. The proposal is to occupy an existing retail space without modifying the building. No information is provided about whether the space could be configured to create more retail use frontage and less bank frontage, or if other mitigating interventions could be made to better activate the frontage.

### ***Urban Design***

Harvard Square is characterized by relatively narrow storefronts that add vitality to the streetscape and create a varied experience for pedestrians. The existing façades of 1290 Massachusetts Avenue, with their pleasant pedestrian scale, masonry construction, highly glazed storefronts and planters contribute to this pattern. The site, being a corner location with dual frontages, is also quite prominent.

The building’s existing signage bands appear more subtle with their previous panel color and signage design. The proposed bright red background color and stark white lettering is visually obtrusive, particularly when applied across all six storefront bays. A more subtle background color, such as black, gray, or dark green, would be far more visually pleasing. Consideration could also be given to using high quality, cut-out metal letters that are stud-mounted (i.e., stainless steel pin mounted) in lieu of channel letters. While the details of proposed illumination are unclear, halo lighting should be considered as it would have a more understated visual effect than internally lit signage.

The existing metal signage bands also seem a little worn from prior use. Consideration could be given to using a new, high quality metal panel with a reduced size that would fit within the storefront window frames. Positioning the signage band in the plane of the windows would reduce the width of the red background panel and allow exposure of the granite jamb surrounds/border on the sides. It may also help to reduce some of the proposal’s visual prominence as the signage would be set back, in line with the Tatte storefront. Locating the ATM within the building, with access provided by a vestibule, would also have a beneficial impact on the streetscape. As proposed, the red ATM surround and opaque side panel, which together amount to nearly half the storefront bay, detract from the pedestrian experience.

Application of vinyl film to windows in retail areas is generally not supported by staff. While only the lower portions of windows are proposed to be covered, such an approach was able to be avoided at the nearby TD Bank location. In glass areas to be screened like “the Nook,” use of ceramic fritted glass, translucent, etched, or frosted glass that has some visible light transparency, is preferred. The proposed

black and white images to be applied to the end bay on Linden Street is a graphic approach that has been utilized in several projects in Harvard Square and Central Square. Staff would prefer to see a window display, so that some depth and transparency can be provided, rather than a vinyl graphic that completely obscures views into the building.

### **Continuing Review**

The following is a summary of issues that staff recommends should be further studied by the Applicant, either in preparing revised materials if the Planning Board continues the hearing to a future date, or as conditions for ongoing design review by staff if the Board decides to grant the special permit:

- Review of all exterior signage and attachments, and façade alterations and details with staff at the Cambridge Historical Commission;
- Review of proposed floor plan;
- Review of exterior lighting;
- Consider an alternative approach for the treatment of the end Linden Street storefront bay. Consider a window display that could include rotating artwork or historical images to keep the storefront activated, or other approaches to add visual interest and activate the frontage.