

## INTRODUCTION

This study, based on first-hand field work and a careful professional economic and market analysis in the area under survey, is presented as our basis for expert testimony to be given at the City Commission Meeting in connection with the application by Republic National Bank for zoning permission to locate a drive-in branch at the northeast corner of Le Jeune Road and Second Avenue, in the city of Miami.

We have conducted the following study over the last six weeks, and have evaluated a number of factors which we believe bear upon the effective location of the proposed branch:

- (a) whether or not it would be a valuable addition to the neighborhood or community,
- (b) whether it would cause any difficulties vis-a-vis traffic or related automotive use,
- (c) whether or not the use proposed would be the highest and best use (or optimum use) possible of this property,
- (d) the effect of the proposed branch on the general neighborhood, the nearby schools and other community functions in view of the new facility, and
- (e) alternatives to use of this property other than use as a bank drive-in branch, and the relative effects of these other uses on the community.

The findings in this study are based on fact and on careful field observation, and the data and statistics used are from reliable sources. The conclusions are objective and unbiased, and are summarized on the following pages. The full text and supporting tables and maps are in a section following that.

### SUMMARY OF CONCLUSIONS

Our analysis and evaluation, presented in the following pages, has reached the following conclusions. The proposed drive-in branch of Republic National Bank on Le Jeune Road and Northwest Second Street:

1. represents the highest and best use for the subject property,
2. would have the most beneficial effect of all uses possible on the community in and around the proposed location,
3. would have the least impact on northbound traffic on Le Jeune of any alternative uses,
4. would substantially relieve left-hand turnings at the Northwest First Street median break,
5. being placed in this location, the drive-in branch would not mean a net increase in traffic, but would actually lower the number of customers that would need to turn and be served by the main bank,
6. would reduce traffic near the elementary school, west of Le Jeune, by lowering the number of left-hand turns,
7. would have the least adverse impact of any alternative commercial use at the specified location on traffic travel patterns or on adjoining residential areas,

8. would not be open at nights (except Fridays to 7 p. m. ) or week-ends, and would thus benefit the neighborhood,
9. as a drive-in branch, the proposed use of this land would be the only good use which would not add traffic but would actually neutralize and improve the traffic situation. Any other use such as hamburger or fast-food stand, convenience food store or the like would draw in many more customers from a large distance who would represent net new additions to traffic along Le Jeune, and
10. would see its highest proportion of use (between 70% and 80%) in the morning hours between 9 and 12, according to an analysis of Republic's present use of its drive-intellers, and at this time the children would all be in school, not crossing the street.

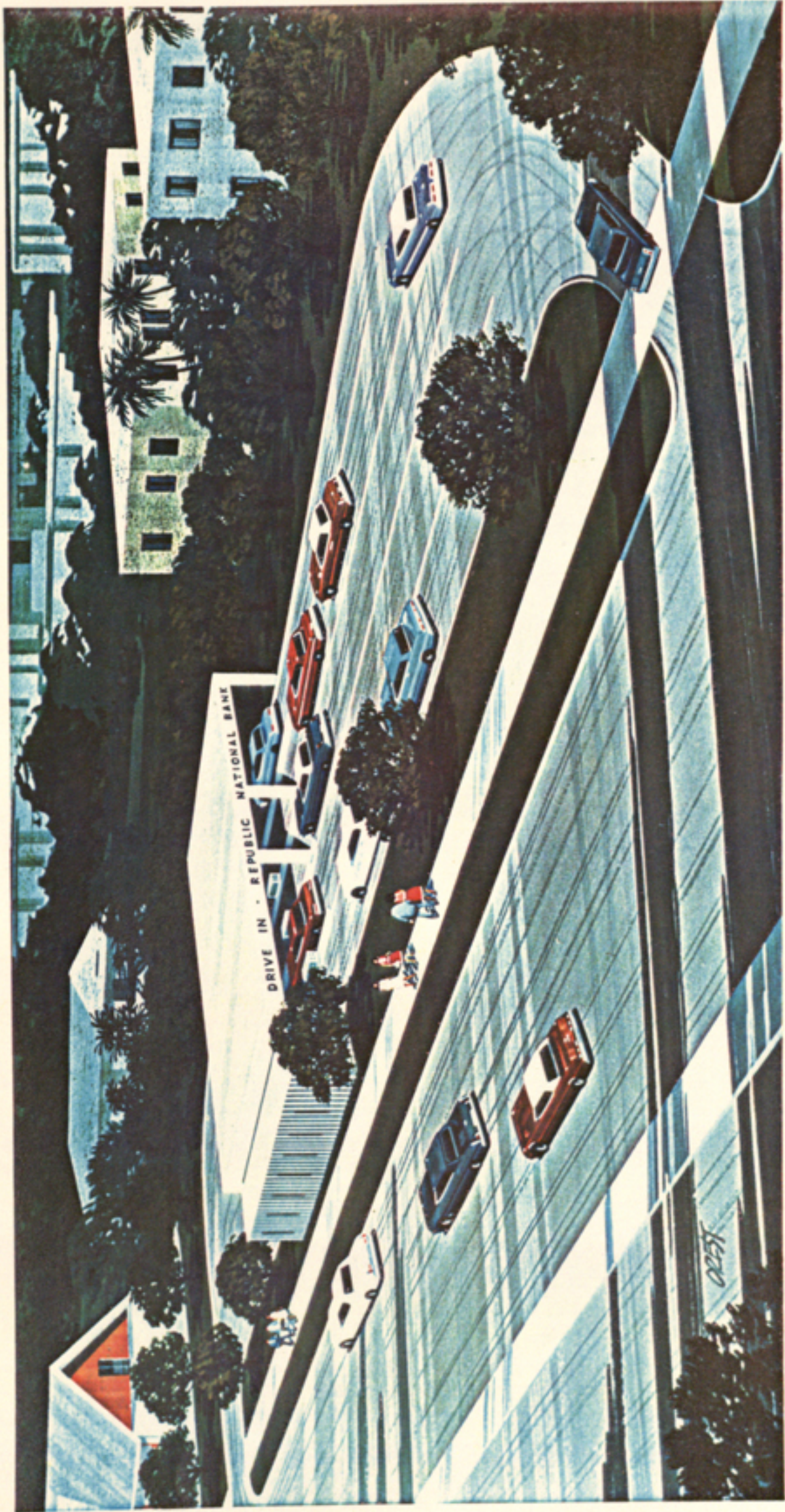
PICTURE I

Showing: Artist's conception of proposed drive-in teller at N. W. 2nd Street and Le Jeune Road (east side), denied by the City of Miami Zoning Board on May 5, 1975 (Item #1).

RESOLUTION NO. ZB-54-75

RESOLUTION TO DENY CONDITIONAL USE AS LISTED IN ORDINANCE 6871, ARTICLE XI, SECTION 1(5) (b), TO PERMIT CONSTRUCTION OF DRIVE-IN TELLER FACILITY ON LOTS 5 THRU 11, BLOCK 1, TWELFTH STREET MANORS 3RD SECTION (6-162), BEING APPROXIMATELY 225 N.W. 42ND AVENUE, IN CONJUNCTION WITH REPUBLIC NATIONAL BANK: ZONED C-2 (COMMUNITY COMMERCIAL).

Carried: 4-3



REPUBLIC NATIONAL BANK OF MIAMI ABELE AND PORFAR - ARCHITECTS

PICTURE II

Showing: Artist's conception of future architectural plans, features and amelioration of Republic National Bank location and parking areas allowed for by the following resolutions approved by the City of Miami Zoning Board on May 5, 1975 (Item #1):

RESOLUTION NO. ZB-52-75

RESOLUTION TO RECOMMEND CHANGE OF ZONING OF LOTS 10, 16, 17 AND 18, BLOCK 1, KINLOCH PARK (11-35), BEING APPROXIMATELY 4225 N.W. 1ST STREET, FROM R-2 (TWO FAMILY) TO C-2 (COMMUNITY COMMERCIAL).

Carried: 6-1

and

RESOLUTION ZB-53-75

RESOLUTION TO GRANT CONDITIONAL USE AS LISTED IN ORDINANCE 6871, ARTICLE V, SECTION 1(6) (b), TO PERMIT USE FOR OFF-STREET PARKING, LOTS 7, 8, 9 AND 19, BLOCK 1, KINLOCH PARK (11-35), BEING APPROXIMATELY 4230 N.W. 2ND STREET; IN CONJUNCTION WITH REPUBLIC NATIONAL BANK; ZONED R-2 (TWO FAMILY).

Carried: Unanimously (7-0)

PICTURE II

Showing: Artist's conception of future architectural plans, features and amelioration of Republic National Bank location and parking areas allowed for by the following resolutions approved by the City of Miami Zoning Board on May 5, 1975 (Item #1):

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Carried: 6-1

and

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Carried: Unanimously (7-0)



REPUBLIC NATIONAL BANK OF MIAMI

CECILIA AND FORTY-AN ARCHITECTS



## EVALUATION OF MAJOR FACTORS

The proposed drive-in teller on Northwest Second Street and Le Jeune Road on the east side of the road has been planned by the Republic National Bank as a service to the community and to its own customers. It should be realized that Republic National had the opportunity - under pertinent banking laws - to locate a branch anywhere within a mile radius of the present main office. In this way, many banks have expanded their own service (or market) areas, and expanded the number of their customers by having the new branch facility within a contiguous neighborhood or community that they are perhaps not now serving, thus supplementing or augmenting their present "customer draw" or service area.

Republic National Bank, however, chose instead to act differently, to locate their one facility almost next door to their present office, in order to attempt to alleviate the left-hand turn problem into the main bank on Le Jeune. A number of customers turn left off Le Jeune for the present drive-ins (which are just west of Le Jeune) - and to offer instead their single-branch opportunity to their own customers so they may be better served, on the right-hand (or east) side of the road. This choice represented that of a good business citizen.

### Traffic Pattern Improvements

As we shall see in our subsequent analysis of the draw area for this institution, a sizeable proportion of the bank's customers come from the south and from the east, and would use Le Jeune Road to drive to the bank and then turn left. However, Republic National chose instead to use their single branch opportunity to alleviate this traffic flow into their own present drive-in tellers on the west side of Le Jeune Road, near the main office, and to offer this new drive-in facility to do so. Interestingly, this represents one of the few ways in which a business, by dividing its facilities to offer an alternative location close by, actually reduces the traffic problems rather than increase them. What it means is that this new branch service, Republic National's drive-in, is de facto one of the only uses of that particular property which will not increase

the traffic on Le Jeune on a net basis. In other words, if - as we shall see - some 75 customers per hour, in the habit of turning left to use the present drive-in tellers, were diverted to the new drive-in teller on the east side of Le Jeune, then there would be 75 cars the less impeding traffic on Le Jeune by left-hand turns at the very time when south-bound Le Jeune traffic is at its peak.

Any other use, it should be pointed out, would add net new customers and net new traffic use for the area by attracting many customers for the restaurant or the convenience food store who would not otherwise come into the area. Other possibilities would be for such things as hamburger stands, drive-in laundries, 7-11 type or convenience food stores, to name several, each of which would augment traffic rather than tend to reduce it.

#### Community Characteristics

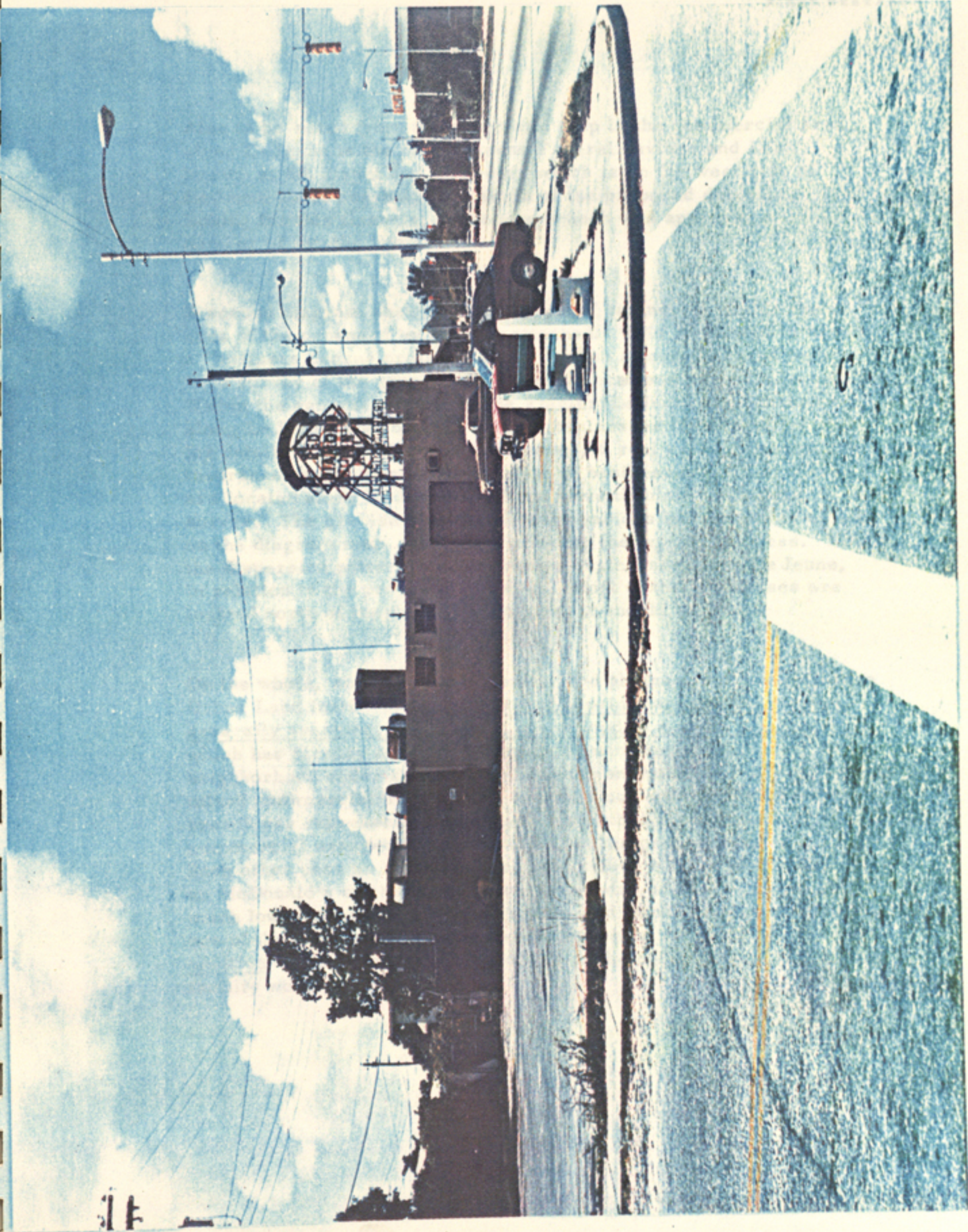
Let us examine briefly the character of the area, which is commercial backed by residential. We see by the attached photograph that the drive-in will have 5 drive-in tellers serving 5 cars at a time, with back-up spaces (i. e. spaces off the road) for up to 35 cars waiting in line, not now being served, or seven cars per drive-in if necessary. Further, there would be adequate room at the far side of the drive-in for cars already served to wait for egress into traffic.

The commercial character of the area in and around the proposed branch is shown in several attached maps. In the first map the proposed location is shown at Second Street. The two traffic lights, one at Le Jeune and Flagler and the other at First Street and Flagler, are shown, both of which enable pedestrians to cross the road. It should be noted that the proposed branch location is a block north of the second street-light, opposite First Street in front of the restaurant, which school children use. The photograph attached (i. e. picture No. 3) shows the view from the corner of Northwest Second Street and Le Jeune Road, and shows the Red Diamond restaurant on the left foreground, the traffic light immediately in front, and in the right middle distance of the main office of Republic National on the corner of Le Jeune and Flagler. The picture looks south, and it will be noted that the proposed drive-in branch is about 100 yards north of the crossing light in front of the Red Diamond Restaurant.

PICTURE III

Showing: View from corner of N. W. 2nd Street  
at Le Jeune Road

Points of Interest: Cross walk light for pedestrians between N. W. 1st Street and N. W. 2nd Street as well as the light at the intersection of Le Jeune and Flagler Street W. Also, the Republic National Bank at extreme middle right of picture, where bank customers, travelling north on Le Jeune, make a left-hand turn at N. W. 1st Street to use the existing drive-in teller.



1975

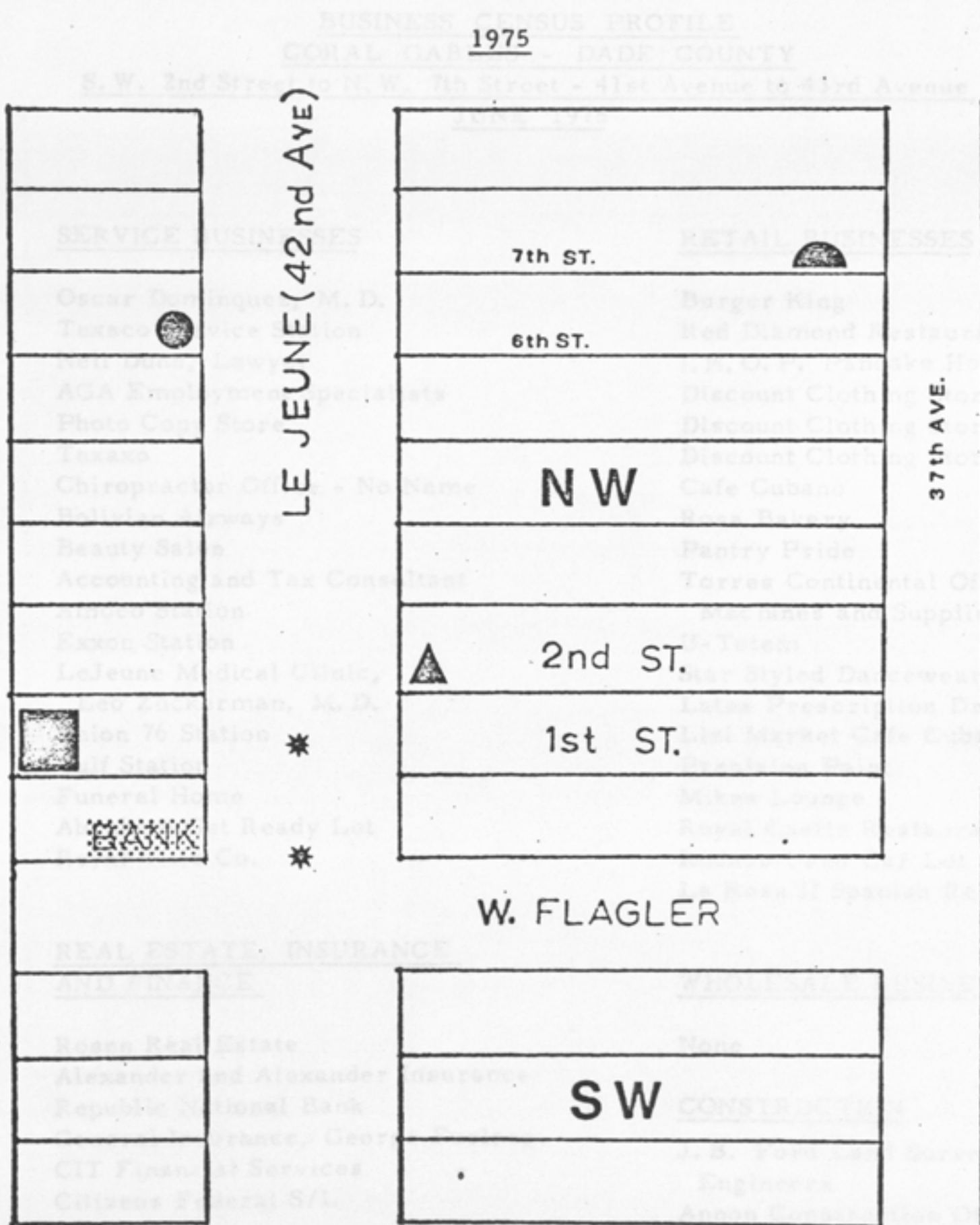
Diagram Showing Proposed Location and Pertinent Landmarks

Also to be noted from the schematic map in the commercial area along Le Jeune is the new Citizens Federal Savings and Loan branch at 8th Street and Le Jeune, which is on the west side of Le Jeune about one-half mile north of the proposed drive-in. Zoning for this financial institution branch was approved a number of months ago.

A second diagram showing the location of businesses within the area of the proposed location is attached. This is related in turn to a "business census profile," which is also attached, based on a field survey of the present commercial locations along Le Jeune. Within the general vicinity of the Flagler/Le Jeune interchange and along Le Jeune are some 18 service businesses (see "profile" for details), some 19 retail businesses, 6 real estate, finance and insurance, and 3 miscellaneous type of businesses. All of these are located along Le Jeune Road and were tabulated in a field survey. The precise location of these various businesses is noted on the diagram map, with a key showing the type of business. Note the dispersion pattern of these varied businesses along Le Jeune, in relation to the proposed drive-in. Most of the businesses are located north of the proposed location, it should be noted.

On the whole, according to experts, land planners and the definitive Urban Land Institute, the addition of banking facilities represent, generally speaking, the highest use of land in a given neighborhood, which has already a mix of commercial with residential use. The neighborhood under study along Le Jeune on both sides of Flagler, is mixed commercial/residential, and it is our opinion that the bank branch use represents a much better use than the alternative commercial uses which are possible for the property under question. Such other uses as a convenience food store, or fast food shops (such as McDonald's or the like), drive-in laundry or so on are not only much lower uses in the classic sense, and do not represent the highest use of the property, but they do not represent the basic and favorable addition to the general, quality of life in the neighborhood that a bank facility would represent.

Diagram Showing Proposed Location and Pertinent Landmarks








-  PROPOSED LOCATION
-  CITIZENS FEDERAL (NEW)
-  FLAGLER BANK
-  CROSS LIGHT
-  ELEM. SCHOOL



TABLE 1

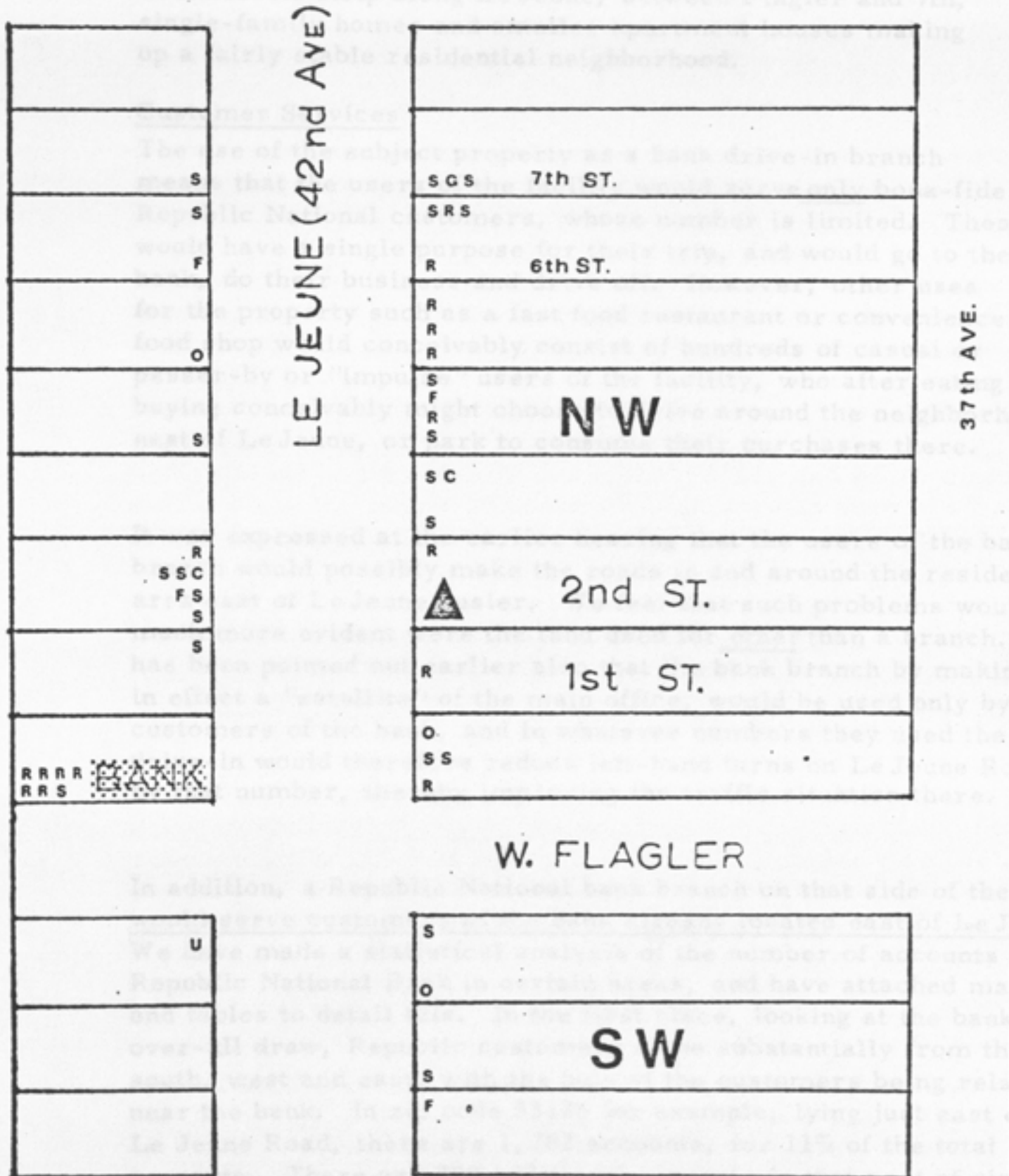
BUSINESS CENSUS PROFILE  
CORAL GABLES - DADE COUNTY

S. W. 2nd Street to N. W. 7th Street - 41st Avenue to 43rd Avenue  
JUNE 1975

<u>SERVICE BUSINESSES</u>	<u>RETAIL BUSINESSES</u>
Oscar Dominquez, M. D.	Burger King
Texaco Service Station	Red Diamond Restaurant
Neil Dunn, Lawyer	I. H. O. P. Pancake House
AGA Employment Specialists	Discount Clothing Store
Photo Copy Store	Discount Clothing Store
Texaxo	Discount Clothing Store
Chiropractor Office - No Name	Cafe Cubano
Bolivian Airways	Rosa Bakery
Beauty Salon	Pantry Pride
Accounting and Tax Consultant	Torres Continental Office
Amoco Station	Machines and Supplies
Exxon Station	U-Totem
LeJeune Medical Clinic, Leo Zuckerman, M. D.	Star Styled Dancewear
Union 76 Station	Lates Prescription Drug
Gulf Station	Lizi Market Cafe Cubana
Funeral Home	Precision Paint
Abraham Get Ready Lot	Mikes Lounge
Royal Title Co.	Royal Castle Restaurant
	Rodaro Used Car Lot
	La Rosa II Spanish Restaurant
<u>REAL ESTATE, INSURANCE AND FINANCE</u>	<u>WHOLESALE BUSINESSES</u>
Rosen Real Estate	None
Alexander and Alexander Insurance	
Republic National Bank	
General Insurance, George Furlong	
CIT Financial Services	
Citizens Federal S/L	
<u>PROFESSIONAL BUILDINGS: 8</u>	<u>CONSTRUCTION</u>
	J. B. Ford Land Surveyors & Engineers
	Annon Construction Office
<u>GOVERNMENT</u>	<u>COMMUNICATIONS/ TRANSPORTATION/UTILITIES</u>
Fire House	F. P. & L. Building
	<u>MANUFACTURING</u>
	None


Source: First Research Field Survey

**Diagram Showing Location of Businesses  
In Area of Proposed Location  
Corresponding to Business Census Profile**



**KEY**

- S -- Service Business
- R -- Retail Trade
- O -- Office/Professional Building
- F -- Financial/Real Estate/Insurance
- C -- Construction
- U -- Utilities
- G -- Government

 **PROPOSED LOCATION**





A block west of Le Jeune are the Kinloch elementary and junior high school. A number of residences lie back of the commercial strip along Le Jeune, between Flagler and 7th, single-family homes and smaller apartment houses making up a fairly stable residential neighborhood.

#### Customer Services

The use of the subject property as a bank drive-in branch means that the users of the facility would serve only bona-fide Republic National customers, whose number is limited. These would have a single purpose for their trip, and would go to the bank, do their business and drive off. However, other uses for the property such as a fast food restaurant or convenience food shop would conceivably consist of hundreds of casual or passer-by or "impulse" users of the facility, who after eating or buying conceivably might choose to drive around the neighborhood east of Le Jeune, or park to consume their purchases there.

It was expressed at the earlier hearing that the users of the bank branch would possibly make the roads in and around the residential area east of Le Jeune busier. We feel that such problems would be much more evident were the land used for other than a branch. It has been pointed out earlier also that the bank branch by making in effect a "satellite" of the main office, would be used only by customers of the bank, and in whatever numbers they used the drive-in would therefore reduce left-hand turns on Le Jeune Road by that number, thereby improving the traffic situation there.

In addition, a Republic National bank branch on that side of the road would serve customers of the bank already located east of Le Jeune. We have made a statistical analysis of the number of accounts of Republic National Bank in certain areas, and have attached maps and tables to detail this. In the first place, looking at the bank's over-all draw, Republic customers come substantially from the south, west and east, with the bulk of the customers being relatively near the bank. In zip code 33125 for example, lying just east of Le Jeune Road, there are 1,782 accounts, for 11% of the total bank's accounts. There are 200 additional accounts in that part of zip 33126 east of Le Jeune, bringing the total number of Republic National accounts to almost 2,000 east of Le Jeune, north of Flagler and south of N. W. 20th Street. This is about 12% of the total number of customers.

TABLE 2

A good portion of these 2000-odd customers, as the tables indicate, should be able effectively to use the drive-up branch - which will also permit some walk-in - thus offering much convenience to those customers east of Le Jeune, meaning they will not have to cross Le Jeune to go to the main office or its drive-in.

Basically therefore this would mean that better than 12% of Republic's accounts might conceivably find the drive-in more convenient, and that the traffic on Le Jeune and around the bank's main office and drive-ins could be that much lighter each day by that 12%. In our opinion, this 12% figure is significant (even though it represents only a portion of the customers for whom the drive-in would be more convenient) and should be taken into account as a basic and tangible advantage to this drive-in facility, as well as a very real service to those bank customers lying just east of Le Jeune Road, as well as those south of it. Note further that around the intersection of Flagler and Le Jeune in zip codes 33125, 33126, 33134 and 33135 there are some 42% of the bank's customers by number, as shown in the attached map. Breaking these down further, we can see that east of Le Jeune there are to be found some 18.2% of the bank's accounts, while north of Flagler and east of Le Jeune there are 23.5% of the bank's accounts. North of Flagler for example there are almost 4300 accounts, which means that there are that many fewer accounts which are likely to cross Le Jeune Road and augment the traffic or turn left at the Le Jeune turn-off into the bank. East of Le Jeune there are 1782 accounts who ought to find the drive-in more convenient being located east of the bank, and just south of Flagler are a further 3386 accounts which should also find it exceptionally convenient and also reduce traffic. Even if only half of these customers visit the bank once a week for example, a reduction of traffic by even a third of those accounts would remove over 1100 cars for example from potential traffic going north on Le Jeune to the bank, who would otherwise have to turn left on Le Jeune for the main office.

Looked at in any way, therefore, these figures show fairly clearly that the number of customers using Republic Bank's main office drive-in facility or the bank itself ought to be reduced substantially by the mere presence of the new drive-in. We would estimate that of these 3,312

\*Estimated Figures

Source: Republic National Bank  
First Research Consultants

Area Percentages of Demand Deposit Accounts

TABLE 2

ZIP CODE ANALYSIS RELATED TO MAPS 1 AND 2

SHOWING NUMBER OF ACCOUNTS AND PERCENTAGES

REPUBLIC NATIONAL BANK - DEMAND DEPOSIT ACCOUNTS

DADE COUNTY

1975

	<u>Accounts</u>	<u>% of Dade County Accounts</u>
<u>MAP 1 (Area 1)</u>		
33125	1,782	11.1%
33126 * (Part)	200	1.3
33134 * (Part)	300	1.9
33135	1,530	9.5
33145	640	4.0
33146 * (Part)	30	0.2
33133	<u>285</u>	<u>1.8</u>
Total	4,767	29.7%
<u>MAP 2</u>		
33125	1,782	11.1%
33126 * (Part)	<u>200</u>	<u>1.3</u>
Total	1,982	12.4%

NOTE: Total accounts in all Dade County zip codes = 16,032

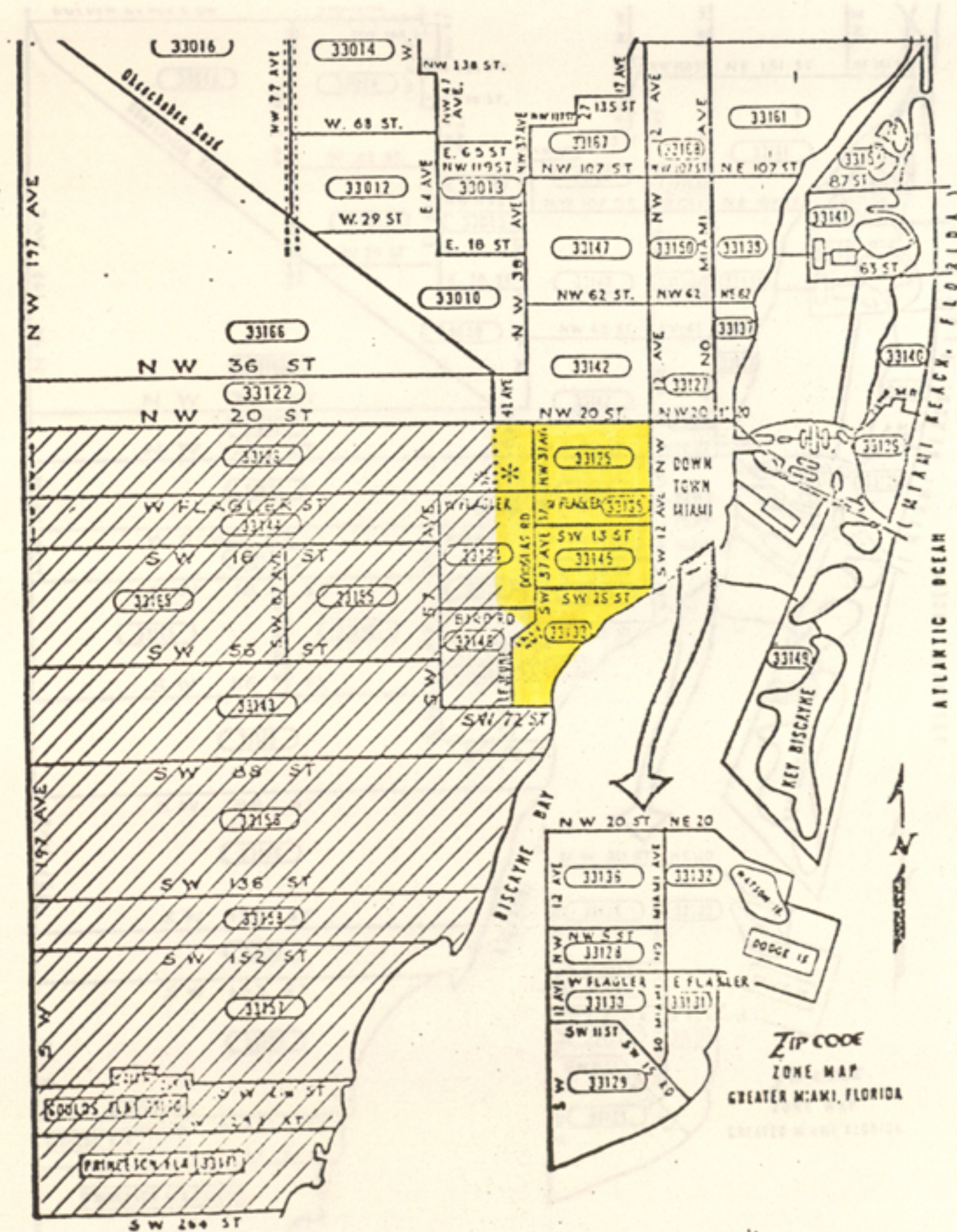
\*Estimated figures

Source: Republic National Bank  
First Research Consultants

Area Percentages of Demand Deposit Accounts

South Dade County

Republic National Bank - 1975



\* REPUBLIC NATIONAL  
 \* PROPOSED LOCATION  
 --- LE JEUNE ROAD

**A**  29.7%  
**B**  32.5%

ZIP CODE  
 ZONE MAP  
 GREATER MIAMI, FLORIDA

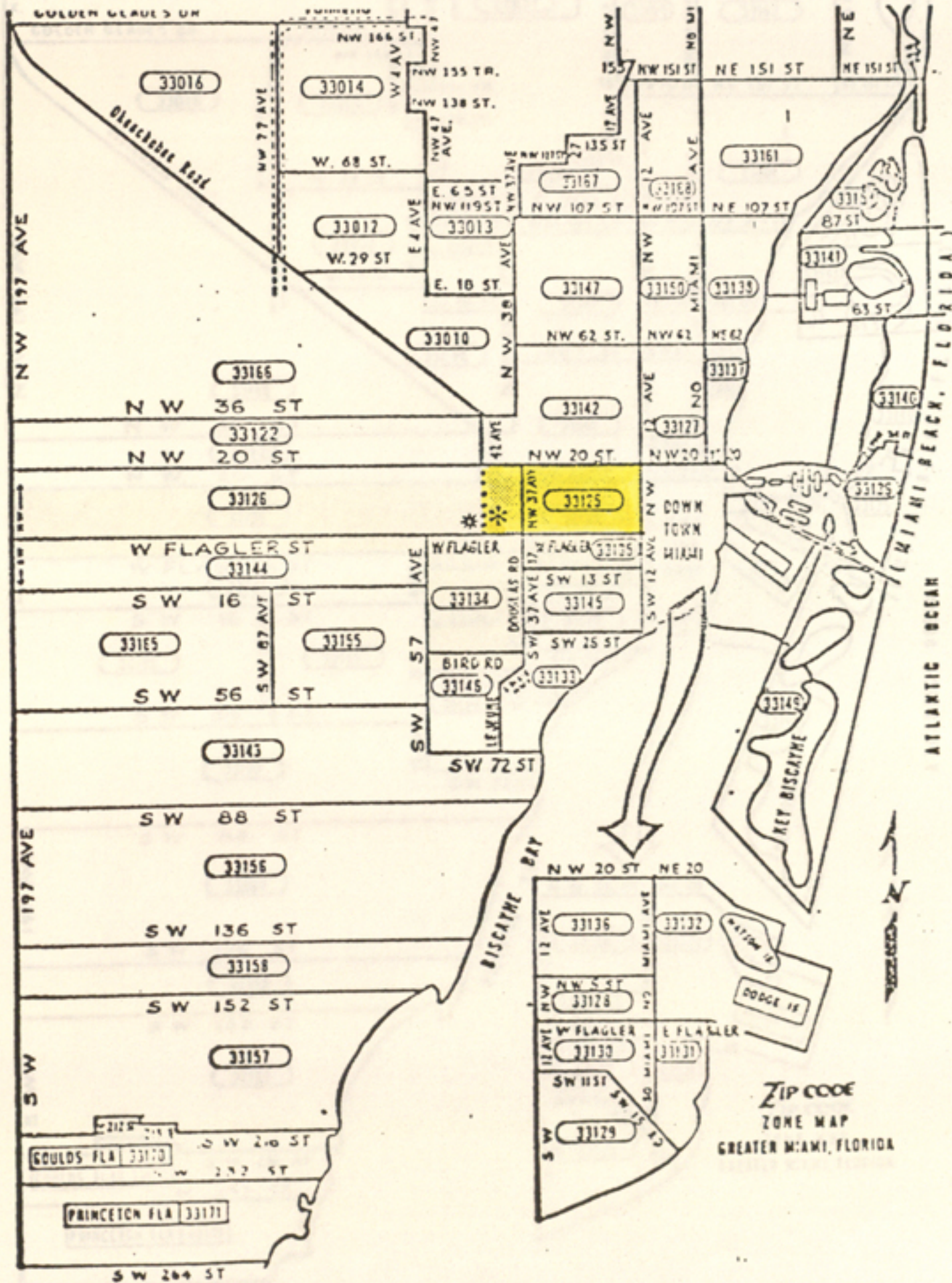


MAP 2

Area Percentage of Demand Deposit Accounts

East of Le Jeune Road and Proposed Location

Republic National Bank - 1975



ZIP CODE  
ZONE MAP  
GREATER MIAMI, FLORIDA



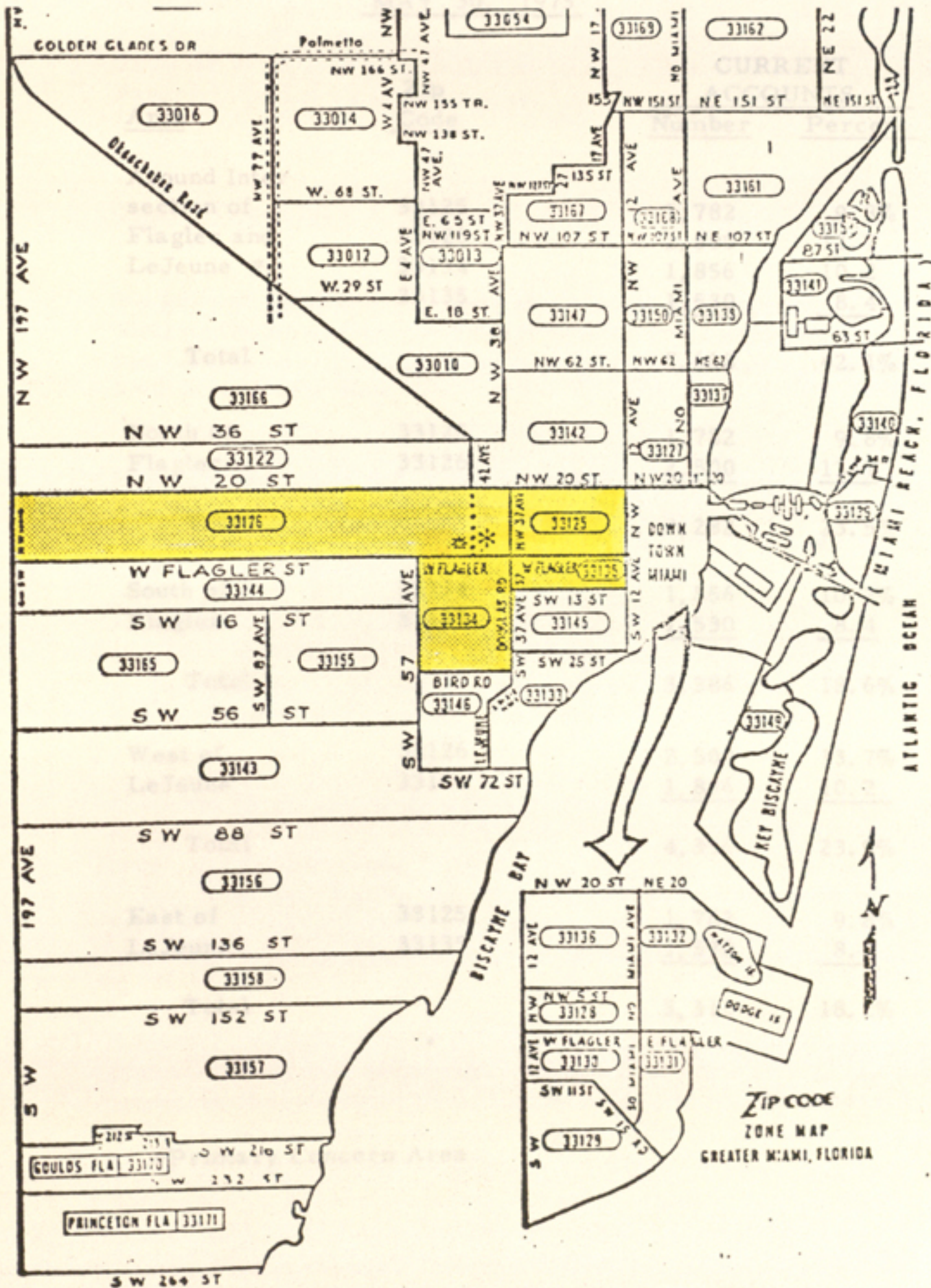
- ★ REPUBLIC NATIONAL
- ✱ PROPOSED LOCATION
- LE JEUNE ROAD

12.4% ALL ACCOUNTS

Demand Deposit Accounts - Republic National Bank

Areas Surrounding Proposed Location

May 30, 1975



★ REPUBLIC NATIONAL  
 \* PROPOSED LOCATION



42.1% OF ALL ACCOUNTS

●●●● LE JEUNE ROAD



TABLE 3  
DESCRIPTIVE TABLE - MAP 3

DEMAND DEPOSIT ACCOUNTS - REPUBLIC NATIONAL BANK

MAY 30, 1975

<u>Area</u>	<u>Zip Code</u>	<u>CURRENT ACCOUNTS</u>	
		<u>Number</u>	<u>Percent</u>
Around Inter section of	33125	1,782	9.8%
Flagler and	33126	2,500	13.7
LeJeune *	33134	1,856	10.2
	33135	1,530	8.4
<b>Total</b>		<b>7,668</b>	<b>42.1%</b>
North of	33125	1,782	9.8%
Flagler	33126	2,500	13.7
<b>Total</b>		<b>4,282</b>	<b>23.5%</b>
South of	33134	1,856	10.2%
Flagler	33135	1,530	8.4
<b>Total</b>		<b>3,386</b>	<b>18.6%</b>
West of	33126	2,500	13.7%
LeJeune	33134	1,856	10.2
<b>Total</b>		<b>4,356</b>	<b>23.9%</b>
East of	33125	1,782	9.8%
LeJeune	33135	1,530	8.4
<b>Total</b>		<b>3,312</b>	<b>18.2%</b>

\*Primary Concern Area

TABLE 4  
NORTH-SOUTH TRAFFIC COUNTS  
AT LE JEUNE ROAD AND FLAGLER STREET, W.  
24 HOUR AND 8 A.M. to 6 P.M. PERIODS

customers east of Le Jeune for example, that some 1,500 or about 45% of the customers ought to find this convenient and probably will do so, thus reducing traffic substantially on Le Jeune during the course of each week - and thus making fewer cars available to cause problems in turning and so on, and fewer cars to be of danger to pedestrians of any age.

24-HOUR COUNT	1964	1974	Percent
Northbound	18,581	18,581	45.3%
Southbound	24,014	24,014	53.7%
Total	40,202	40,202	100.0%

Traffic Conditions

8 A.M. - 6 P.M.	1964	1974	Percent
Northbound	11,139	11,139	45.3%
Southbound	13,440	13,440	54.7%
Total	24,579	24,579	100.0%

We have evaluated north/south traffic counts as supplied by Metropolitan Dade County Department of Transportation for a period of years, from 1964 through 1974. The table attached summarizes this data.

Total as Percent of 24-Hour Count	1964	1974
	61.1%	61.1%

Basically what this shows is the traffic on Le Jeune on a 24-hour basis has grown remarkably little over the past ten years. Actually, traffic on Le Jeune is growing just about 1% per year, well below most growth rate statistics for Miami. It should be noted that in several years in the past decade, the daily traffic counts actually declined from the previous year. In any case, we see an 11.3% increase for the decade in the 24-hour counts for total higher counts on Le Jeune; in an urban area growing as rapidly populationwise and automobilewise as Dade and Miami this is exceptionally low.

24-HOUR COUNT	1964	1974	Percent
Northbound	18,581	18,581	45.3%
Southbound	24,014	24,014	53.7%
Total	40,202	40,202	100.0%

Over the years, the traffic flow pattern on Le Jeune has changed only slightly; between 62% and 64% of the traffic is to be found on the road going in both directions from 8 a.m. to 6 p.m., with between 37% and 38% of this from 8 a.m. to noon. It should, however, be noted that the 8 a.m. to noon traffic as a percent of total traffic during the day on Le Jeune has declined sharply from 1964 to 1974 from 38.1% to 37.3%.

NOON - 6 P.M.	1964	1974	Percent
Northbound	6,800	6,800	37.3%
Southbound	10,500	10,500	62.7%
Total	17,300	17,300	100.0%

A further analysis of traffic flow patterns shows that traffic through the 24-hour period to a large degree is southbound, although the southbound component has declined from 55.3% in 1964 to 53.7% in 1974. Daytime traffic, however, has remained unchanged over the decade, and about 54.7% is southbound at the present time and 45.3% is northbound from

Total as Percent of 24-Hour Count	1964	1974
	43.8%	43.8%

Source: Metropolitan Dade County Department of Transportation



**TABLE 4**  
**NORTH-SOUTH TRAFFIC COUNTS**  
**AT LE JEUNE ROAD AND FLAGLER STREET, W.**  
**24 HOUR AND 8 A.M. to 6 P.M. PERIODS**

1964 - 1974

	1964		1974		Change 1964 - 1974	
	Number	Percent	Number	Percent	Absolute	Percent
<b>24-HOUR COUNT</b>						
Northbound	17,981	44.7%	20,729	46.3%	2,748	15.6%
Southbound	22,221	55.3	24,014	53.7	1,793	8.1
Total	40,202	100.0%	44,743	100.0%	4,541	11.3%
<b>8 A.M. - 6 P.M.</b>						
Northbound	11,139	45.3%	12,581	45.3%	1,442	12.9%
Southbound	13,440	54.7	15,186	54.7	1,746	13.0
Total	24,579	100.0%	27,767	100.0%	3,188	13.0%
Total as Percent of 24-Hour Count		61.1%		62.1%		
<b>8 A.M. - NOON</b>						
Northbound	4,581	49.0%	4,880	47.1%	299	6.5%
Southbound	4,776	51.0	5,483	52.9	707	14.8
Total	9,357	100.0%	10,363	100.0%	1,006	10.8%
Total as Percent of 8 A.M.-6 P.M. Count		38.1%		37.3%		
Total as Percent of 24-Hour Count		23.3%		23.2%		
<b>NOON - 6 P.M.</b>						
Northbound	6,558	43.1%	7,701	44.2%	1,143	17.4%
Southbound	8,664	56.9	9,703	55.8	1,039	12.0
Total	15,222	100.0%	17,404	100.0%	2,182	14.3%
Total as percent of 8 A.M.-6 P.M. Count		61.9%		62.7%		
Total as Percent of 24-Hour Count		37.9%		38.9%		

Source: Metropolitan Dade County Department of Traffic and Transportation

8 a. m. to 6 p. m. There was somewhat less traffic as a percent of the total northbound from 8 a. m. to noon than there was 10 years ago. Northbound traffic from 8 a. m. to noon for example has declined from 49% of the total in 1964 to 47.1% in 1974, while southbound traffic has increased by almost 2%, as the table shows.

What this traffic flow analysis does show is that traffic on Le Jeune Road has always been fairly dense with a high daily count; it has not increased substantially over the past 10 years (rising only about 1% per year - well below traffic growth in other major counties), and that southbound traffic makes up almost 54% of the total traffic along Le Jeune and nearly 55% of the total in the daylight hours from 8 a. m. to 6 p. m.

It is therefore indicated that only lessening or reduction of traffic from the left-hand lane turn by the use of a new drive-in branch of Republic should benefit the traffic flow along Le Jeune and keep traffic from backing up and cause fewer accidents and traffic problems in the area along Le Jeune.

An analysis of the Republic National Bank teller traffic shows clearly that drive-in teller traffic at Republic is largely a morning function. In three separate analyses made in 1974 (on September 23, September 30 and October 7) 70% of the drive-in teller traffic was in the morning. A June 9 check of drive-in teller traffic showed 82.4% in the morning, these analyses being made on Monday.

As for Fridays, a similar trend with heavy accent on morning banking is to be seen. In 1974 the three dates showed 63% using the morning hours as compared to 62% in the June analysis. Thus from 2/3 to 3/4 of Republic's customers use drive-in tellers in the morning, from 8 a. m. to noon when the children are largely in school, while only some 20% to 35% pick the afternoon.

The following table on traffic counts from the Dade County Department of Transportation indicates that left-hand turns by northbound traffic onto Northwest First Street (and hence into the drive-in of Republic

TABLE 5  
REPUBLIC NATIONAL BANK  
DRIVE-IN TELLER TRAFFIC COUNT  
MONDAY AND FRIDAY  
1974 - 1975

		Monday - Hours 8:00 a. m. - 5:00 p. m.			Friday - Hours 8:00 a. m. - 7:00 p. m.		
		1974			1975		
	Sept. 23 1974	Sept. 30 1974	Oct. 7 1974	Daily Average	June 9 1975	June 6 1975	Percent
Morning	165	154	157	159	567	527	82.4
Afternoon	66	62	75	68	121	320	17.6
All Day	231	216	232	227	688	847	100.0
			Total	Average	Percent	Percent	
			476	159	70.0	567	82.4
			203	68	30.0	121	17.6
			679	227	100.0	688	100.0

		1974			1975		
	Sept. 27 1974	Oct. 4 1974	Total	Daily Average	June 6 1975	Percent	
Morning	133	130	263	132	527	62.2	
Afternoon	76	79	155	77	320	37.8	
All Day	209	209	418	209	847	100.0	
			Total	Average	Percent		
			132	63.2	527	62.2	
			77	36.8	320	37.8	
			209	100.0	847	100.0	

Source: Republic National Bank

**TABLE 6**  
**TRAFFIC COUNT OF LEFT HAND TURNS**  
**BY NORTHBOUND TRAFFIC ON LE JEUNE ROAD**  
**ONTO NORTHWEST 1ST STREET**

SELECTED DAYTIME HOURS

1973 - 1975

	1973		1975	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
8 A.M. - 9 A.M.	32	13.0%	16	8.1%
11 A.M. - Noon	80	32.0%	80	40.0%
Noon - 1 P.M.	91	37.0%	72	36.3%
4 P.M. - 5 P.M.	26	11.1%	17	8.6%
5 P.M. - 6 P.M.	17	6.9%	14	7.0%
		100.0%		100.0%

Source: Metropolitan Dade County Department  
of Traffic and Transportation

National Bank) occur mostly between 11 o'clock in the morning and 1 o'clock in the afternoon. Indeed some 40% of the day's total turns are between 1 a. m. and noon, and 36.3% from noon to 1 p. m., or 76.3% of the total from 11 a. m. to 1 p. m. as of the 1975 counts. Thus, the most significant number of left-hand turners is to be found at hours when the children are to a large extent in school, and a declining number in the afternoon when the children are free from school.

As for the amount of traffic that will be removed from left-hand turns on LeJeune thereby improving the driving situation in and around the bank and along LeJeune, it is difficult to predict. However, looking at the drive-in teller traffic counts, if we were to assume that half of the morning count as of June 9, 1975 were utilized in the 4-hour span (8 a. m. to noon), the new Republic National Bank drive-in (say about 280 customer cars in 4 hours) would mean about 70 cars per hour or better than a car a minute. The drive-in will accommodate 5 cars and can stack up 6 cars in each lane without problems. This means that with the average transaction taking about a minute and a half, each teller window can do some 40 transactions per hour. Taking this by 5 windows, we have 200 transactions per hour, which is more than ample to handle all the present customer traffic in less than half the 4 hours of the morning.

If drive-in traffic for the new facility were to increase, the 5 tellers with 5 lanes have back-ups for some 30 cars in the lanes, or about 6 cars per lane, and there is a combination for about 3 cars per lane for department customers. This is ample evidence that the new drive-in could readily and conveniently handle all the traffic the bank currently handles - indeed can handle twice as much - and clarify the left-hand turn situation sensibly and well, as any well-designed drive-in facility can do. The drive-in can obviously handle present and future customer demand with ease and convenience.

Following their banking transactions, the customers would drive off to his other business on up LeJeune Road. Were the space to be put to other use, we would find a much different pattern.

- (a) In the first place, a convenience food store (of the "7-11" type) would be open from 7 o'clock in the morning to 11 o'clock at night. This would mean that much traffic on the road before school hours, after school hours and in the evening hours as well.
- (b) Second, such a store would draw from well outside the immediate area, and the users would not necessarily be those living in and around the community but rather those casually driving through who would see a convenience store, and utilize it.
- (c) Following their purchase they might conceivably drive through the neighborhood (many of these stores porveying beer or other eatables) and perhaps park in the area, drive through it, and possibly litter the area with residue from their purchases.
- (d) The average 7-11 convenience food store, for example, during a work-day from 7 to 11 handles from 750 to 1100 customers per day, largely in cars, and this would be somewhat between 3 to 6 times the number of cars handled by the bank's drive-in.
- (e) Each store is open late at night which would mean lights and noise in the neighborhood, and would cause much evening traffic and travelling in and out on the highway, with some of the slowing slowing traffic making dangerous situations, and would in addition of course be open 7 days a week (whereas the bank is not open Sundays) and of course the store would be open at night. The bank is not open at night and would not be open on week-ends.

It should be pointed out finally of course that such other uses as restaurants, food stores and the like have delivery trucks many - and varied and unpredictable - times a day, have cooking and food smells in connection with them, and have food storage control and other problems related to health and other matters, which is not true of any bank branch.

If an alternative use such as a fast-food franchise were to be placed there, then a similar situation attains. The automobile use would predominate, people and families driving in and out on a 7-day week basis, oftentimes from 8 o'clock in the morning to 11 o'clock at night. The Burger-King type drive-in or McDonald's -type would anticipate daily traffic of customers in cars to number 600 and 900 cars a day, or better than 3 times to 4 times that anticipated by the bank facility.

In addition, the same strictures would apply to the fast food restaurant as to the food store. The store:

- (1) would draw from a wide distance all around that part of Miami,
- (2) would draw many passers-by on "impulse",
- (3) could cause a number of traffic accidents due to casual drivers not familiar with the traffic,
- (4) would have users of the restaurant who might wander through the rest of the neighborhood having perhaps no other business in mind, and
- (5) would be open at night and on week-ends and have the general problems that night-time and week-end transients could entail for the community, with noise, littering and opening the neighborhood to itinerants with no business to transact.

The proposed bank drive-in has the advantage that only customers of the bank would be using the drive-in. While it is conceivable that the bank drive-in might because of its convenience of location influence some new customers to change their account to the Republic National, once they were customers the same stricture would apply that they then would use the drive-in only on bank business and then promptly go off, about their affairs north along Le Jeune.

This bank drive-in branch therefore is the only use in which by and large the total amount of traffic along that part of Le Jeune would not be increased, and actually traffic would be divided, i. e. some would continue to turn left into the main bank drive-in for reasons of purpose

while a good proportion of the others would use the new drive-in. Thus if some 700 customer cars per day for example were to utilize Republic's drive-in facilities from 8 a. m. to 6 p. m., we have seen that 75% of them would be in the morning, and that means some 525 customers (75% of 700) would use one drive-in or the other. We could expect (as we showed in our example) that perhaps 250 of these to use the new drive-in on the east side of Le Jeune during the morning, but these would have been on Le Jeune Road anyway to go to the bank. Any other use such as a convenience food store or a fast food restaurant, however, would increase the net traffic over the 24-hour period along Le Jeune considerably, quite possibly adding on a net basis between 600 and 1000 cars per day on a net basis, as we have shown.

There are exceptions to every rule, and while it is generally true that a new building or facility adds traffic to a road, the only time when this is not true is when the edifice is a branch of the nearby main office to serve the same set of customers. This means that the two intimately-related locations do not necessarily add significantly to the traffic count along Le Jeune.

In addition to representing an exceptionally high use of property, it would seem to us that in addition the 2,000 odd customers lying east of Le Jeune Road and north of Flagler would be well served by the new bank and the net result would be to reduce traffic along Le Jeune to some extent by these customers being able to reach the bank (by its new drive-in on their side of Le Jeune) conveniently by car, or possibly to walk in. Thus the new bank facility would serve the neighborhood exceptionally well, as well as attractively, thus adding to nearby land values.



CONCLUSION

be the only use which would not show a net increase in the amount of traffic along Le Jeune because it would divide present business instead of expand it, and proposed bank drive-in of Republic National Bank would:

(f) be one of the few uses which would be closed week-ends and not open during the early hours of Friday.

(a) improve the neighborhood in a number of ways and upgrade the contiguous areas considerably,

In addition, the bank drive-in, as a foundation of commerce, is a use which, from the point of view of appearance and attractiveness, and from the point of view of being an overall benefit to the neighborhood, the bank facility is

(b) be a net addition to the commercial balance of the community along Le Jeune,

and, in addition, the bank drive-in is a use which is definitely to be preferred in the overall preservation and maintenance of security along Le Jeune.

(c) not cause any additional dangers for any school children, because of banking transactions focused on the middle of the day,

(d) be much preferable to alternative commercial uses (such as convenience food stores or fast-food franchises) to which the land can be put,

- (e) be the only use which would not show a net increase in the amount of traffic along Le Jeune because it would divide present business instead of expand it, and
  
- (f) be one of the few uses which would be closed week-ends and not open nights (except in the early hours of Friday).

In addition, from the point of view of amenities, as a foundation of community and residential values, from the point of view of appearance and attractiveness, and from the point of view of being an overall benefit to the neighborhood, the bank facility in our opinion is definitely to be preferred in the overall preservation and up-grading of community zoning and land use as a whole.