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**Date:** September 14, 2021 at 1:51:43 PM EDT  
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**Cc:** srevilak@town.arlington.ma.us  
**Subject:** Chase Bank - please deny

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Dear Redevelopment Board,

I am writing to ask you to deny the special permit for Chase Bank to replace Not Your Average Joe's.

As a frequent pedestrian in Arlington Center (especially around mealtimes), Not Your Average Joe's was what I consider an "anchor restaurant". You could walk out to the food destination of Arlington Center with the intention of patronizing one of the smaller restaurants, and if those restaurants were too busy, your backup plan could be to eat at Not Your Average Joe's, and vice versa. In this manner, the large restaurant helped drive business for the smaller restaurants. For this reason, I expect that if a restaurant does not soon replace NYAJ's, then Pasha and Thai Moon will soon go out of business. I realize that denying Chase's special permit won't bring NYAJ's back, but it will give up the opportunity for a new restaurant to open in this location before giving it a chance (and before the pandemic ends).

Frequently on our walks around the Center, my wife and I would complain about the prevalence of banks and how they ruin the walkable character of the town. The corner of Mass Ave and Pleasant has a plethora of financial institutions (listed going counterclockwise): Cambridge Bank, Coldwell Banker (not a bank, but sounds like one), Chase Bank requesting to go where NYAJ used to be, and Bank of America - leaving no good reason for pedestrians to walk to that part of the Center. Walking West up Mass Ave, the Citizen's Bank drive-thru exit creates a good place to get hit by a car, which makes me cautious when out with my young son. Walking further west up Mass Ave, the cluster of Brookline Bank, Leader Bank's lending center, and TD Bank creates another dead zone for pedestrians (made even worse by Lender Bank's large empty parking lot and crumbling brick planters that have sat unfixed for months). Keeping the Center a walkable area for pedestrians is important for businesses, because all customers are pedestrians. Banks violate this goal and are a poor use of space in the center of town.

Seeing a physical bank is like seeing a piece of history (and not in the good historical way that we strive for in Arlington). Does anyone still use physical bank locations? I have bought a house, refinanced it many times, and bought a car, all without ever visiting a physical bank location. I can't remember the last time I've physically been to a bank, and the last time I went, I was just there for a lollipop. I don't see how these locations are profitable for the banks, except that they serve as expensive billboards which would otherwise not be allowed in Arlington.

Banks are ghost towns in the evening and make the area less walkable. I believe you should be trying to drive most of the banks out of the Center, not letting more banks in. If you let Chase bank replace NYAJ's, then you have essentially given up on having a vibrant welcoming town center in Arlington. (For the record, I'm not opposed to having Chase bank or any other bank in town - I just don't want to see them located at the main corner of Arlington Center).

-Matt Guyton

22 Irving St