



March 2, 2022

Ms. Laura Matthews
Sonoma Federal Credit Union
1194 Montgomery Drive
Santa Rosa, CA 95405

Final Trip Generation Study for 917 College Avenue Credit Union

Dear Ms. Matthews;

As requested, W-Trans has prepared a trip generation study for the proposed Sonoma Federal Credit Union, to be located at 917 College Avenue in the City of Santa Rosa. The purpose of this letter is to address the potential increase in trips associated with the project compared to the most recent previous use.

Project Description

The proposed project would occupy an existing 5,472 square foot office building at 917 College Avenue. Previously a real estate office was the primary tenant, occupying the same square footage as proposed by Sonoma Federal Credit Union, the only difference being that the prior tenant leased remaining office spaces to other professionals. The building was vacated at the end of 2021 in anticipation of its imminent sale. The credit union would be open from Monday through Friday from 9 a.m. to 5 p.m. It is currently operating at another site in Santa Rosa, with a total of nine employees, four of whom work less than forty hours per week, including one that works only three hours per week; the number of employees would remain the same at the College Avenue site.

Sonoma Federal Credit Union credit union hosts fewer customers than a typical bank. It serves only individuals who live, work, worship, or attend school in Sonoma County and is the smallest of the four credit unions headquartered the county, with approximately 1,700 members. The bank specializes in specific types of loans and does not accept in-person loan applications, resulting in fewer in-person customer interactions.

Trip Generation

The anticipated trip generation for the proposed project was estimated using standard rates published by the Institute of Transportation Engineers (ITE) in *Trip Generation Manual*, 11th Edition, 2021 for "Walk-In Bank" (ITE LU #911). Because the site was until recently currently occupied by a real estate office and other office uses, the trip generation of these uses were considered as existing; "Small Office Building" rate (ITE LU#712) were applied to estimate the trip generation of the real estate business and office uses.

Daily and a.m. peak hour trip generation estimates are not available for the Walk-In Bank land use, so estimates were developed for only the p.m. peak hour, though as banks are not usually open until after the end of the morning peak hour the change in use would be expected to generate a limited number of trips during this time period, especially compared to a typical office space. Based on standard rates, the project would be expected to generate a net increase of 54 new trips during the p.m. peak hour; these new trips represent the increase in traffic associated with the project compared to existing volumes. The trip generation estimate is summarized in Table 1.

Table 1 – Trip Generation Summary

Land Use	Units	Daily		PM Peak Hour			
		Rate	Trips	Rate	Trips	In	Out
Existing							
Small Office Building	-5.47 ksf	14.39	-79	2.16	-12	-4	-8
Proposed							
Walk-In Bank	5.47 ksf	N/A	N/A	12.13	66	29	37
Net Change					54	25	29

Note: ksf = 1,000 square feet

A review of the *Trip Generation Manual* documentation and actual credit union operations suggests that the standard rate for a Walk-In Bank does not accurately represent the trip characteristics associated with the proposed credit union. The rate for Walk-In Bank is based on three studies that were undertaken in the 1980's and 2000's. Given the recent trend toward online banking, far fewer bank transactions are currently conducted in person than in the past, making the rates for the bank land use overly conservative.

A custom trip generation estimate was prepared based on trips recorded at the credit union's existing facility at 1194 Montgomery Drive in Santa Rosa, which is just under one mile from the College Avenue site. Given the short distance that the credit union would move, it would likely serve the same customer base at the new location. Since the credit union is only open from 9 a.m. until 5 p.m., the only project-related trips during the 7 a.m. to 9 a.m. peak period would be by employees traveling to the site. The 4 p.m. to 6 p.m. peak period would include customer trips from 4 p.m. until 5 p.m., while the 5 p.m. to 6 p.m. period would include only employee trips departing after the credit union closes.

To estimate the site's probable trip generation, the following trips were considered.

- **Employee trips:** The credit union currently has a total of nine employees, and it was assumed the same number would be needed at the new site. Based on established work schedules, it is understood that a maximum of eight employees would leave the credit union during the p.m. peak period. It was assumed that there are an average of three daily trips per employee to account for lunch or other midday trips.
- **Transaction-related customer trips:** Customer trips were estimated based on transaction records, which includes deposits and withdrawals. Based on transaction data collected from February 4 through February 10, 2022 (five business days), there were a total of 29 individuals completing transactions over the course of the five days, including 12 between 4 p.m. and 5 p.m. To develop daily and p.m. peak hour customer trip estimates, these figures were rounded up, yielding a total of six transactions per day and an average of three transactions during the p.m. peak hour, which translates to 12 daily trips and six peak hour trips. The recorded transactions are enclosed.
- **Other customer trips and deliveries:** Other than for transactions, there are few customer trips to and from the credit union as it does not accept in-person loan applications. It is understood that most document signings are not conducted at the credit union, rather they are done electronically or at title and escrow companies, though there are a few instances per month of customers dropping off paperwork or picking up checks; such trips would be spread throughout the day and not limited to the p.m. peak period. It was, however, conservatively assumed that such trips all occur during the p.m. peak hour. While occasional deliveries may occur throughout the day, they do not typically occur during the 4 p.m. to 5 p.m. period, the

only peak hour during which the credit union operates. It was, again, conservatively assumed that the four trips per day that occur for other customer trips or deliveries would all be during the p.m. peak hour.

Based on the above assumptions, it is estimated that the credit union would generate an average of 43 trip per day, including as many as 10 during the p.m. peak hour, as summarized in Table 2.

Table 2 – Custom Trip Generation Summary							
Land Use	Units	Daily		PM Peak Hour			
		Rate	Trips	Rate	Trips	In	Out
Credit Union							
Employees	9 employees	3.00	27	N/A	0	0	0
Customer transactions		N/A	12	N/A	6	3	3
Drop-offs/pickups/deliveries		N/A	4	N/A	4	2	2
Total			43		10	5	5

In accordance with the City's *Standard Guidance for the Preparation of Traffic Impact Analysis*, projects anticipated to generate 50 or more trips during the peak hour are required to conduct an operational analysis. While according to the standard trip generation rates, the project was estimated to generate 54 net new trips during the p.m. peak hour, the custom estimate is only 10 p.m. peak hour trips, well below the City's threshold. Since the standard rates appear to substantially overestimate the actual traffic associated with the project, City staff may apply discretion in accordance with City policy and waive the requirement for the operational analysis.

Conclusions

Applying standard trip generation rates, the project would be expected to generate 66 trips during the p.m. peak hour, a net increase of 54 peak hour trips after accounting for the previous use at the project site. However, based on an analysis of the trip generating potential for the credit union's existing facility, it was estimated that the project would generate only 10 trips during the p.m. peak hour, a net reduction of two peak hour trips compared with the previous use. Since application of standard rates appears to overstate the trip generation of the project, City staff may want to waive the requirement for an analysis of traffic operations.

Thank you for giving W-Trans the opportunity to provide these services. Please call if you have any questions.

Sincerely,

Barry Bergman
 Barry Bergman, AICP
 Senior Planner

Dalene J. Whitlock
 Dalene J. Whitlock, PE, PTOE
 Senior Principal



DJW/bdb/SRO600.L1

Enclosure: Transaction Records

2 visits 4 to 5

Reprint Receipt

Title	Description	Timestamp	User
0 DM 20220211101643-Receipt <i>No visit</i>	Teller To Teller	02-11-2022 10:16:43	DM
0 DM 20220211094628-Receipt	[redacted] Iesu [redacted]	02-11-2022 09:46:29	DM
0 DM 20220211092503-Receipt <i>Some</i>	[redacted] Michael [redacted]	02-11-2022 09:25:04	DM
0 DM 20220211092355-Receipt <i>visit</i>	[redacted] Michael [redacted]	02-11-2022 09:23:56	DM
0 DM 20220210161905-Receipt	[redacted] Yolanda O. [redacted]	02-10-2022 16:19:06	DM
0 DM 20220210160623-Receipt	[redacted] Elva [redacted]	02-10-2022 16:06:24	DM
0 DM 20220210154614-Receipt	[redacted] Richard C [redacted]	02-10-2022 15:46:15	DM
0 DM 20220210151034-Receipt	[redacted] Phylcia Lorraine [redacted]	02-10-2022 15:10:34	DM

Close

1 visit 4 to 5

Reprint Receipt

Title	Description	Timestamp	User
0 DM 20220208140902-Receipt	[REDACTED] Lora Lee [REDACTED]	02-08-2022 14:09:03	DM
0 DM 20220208123016-Receipt	[REDACTED] Noah [REDACTED]	02-08-2022 12:30:17	DM
0 DM 20220208114456-Receipt	[REDACTED] Ryan [REDACTED]	02-08-2022 11:44:57	DM
0 DM 20220208104328-Receipt	<i>Spoke</i> [REDACTED] Hugo A [REDACTED]	02-08-2022 10:43:29	DM
0 DM 20220208104208-Receipt	<i>Woot</i> [REDACTED] Izabella [REDACTED]	02-08-2022 10:42:09	DM
0 DM 20220207165125-Receipt	<i>Phone</i> [REDACTED] Iesu [REDACTED]	02-07-2022 16:51:26	DM
0 DM 20220207161932-Receipt	[REDACTED] Skyler [REDACTED]	02-07-2022 16:19:33	DM
0 DM 20220207152714-Receipt	[REDACTED] Mark C. [REDACTED]	02-07-2022 15:27:15	DM

Close

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in para vists 4 to 5

Reprint Receipt

Title	Description	Timestamp	User
0 DM 20220207100901-Receipt <i>No visit</i>	Iglesia Ni Cristo [redacted]	02-07-2022 10:09:02	DM
0 DM 20220207093649-Receipt	[redacted] David [redacted]	02-07-2022 09:36:49	DM
0 DM 20220207093459-Receipt	[redacted] Street, LLC [redacted]	02-07-2022 09:34:59	DM
0 DM 20220207090110-Receipt <i>telephone</i>	[redacted] Suzanne [redacted]	02-07-2022 09:01:12	DM
0 DM 20220204164559-Receipt	[redacted] Steven A [redacted]	02-04-2022 16:46:00	DM
0 DM 20220204163529-Receipt	[redacted] Elva [redacted] <i>not</i>	02-04-2022 16:35:30	DM
0 DM 20220204160413-Receipt	[redacted] Matthew C [redacted] <i>related</i>	02-04-2022 16:04:14	DM
0 DM 20220204155326-Receipt	[redacted] Street, LLC [redacted]	02-04-2022 15:53:27	DM

Close

1 in page during 4 and 5

Reprint Receipt



Title	Description	Timestamp	User
0 DM 20220204143829-Receipt	[REDACTED] Michael [REDACTED]	02-04-2022 14:38:30	DM
0 DM 20220204142554-Receipt	[REDACTED] Jeffrey [REDACTED]	02-04-2022 14:25:54	DM
0 DM 20220204140317-Receipt	[REDACTED] Marisabel [REDACTED]	02-04-2022 14:03:18	DM
0 DM 20220204134252-Receipt	Patty [REDACTED]	02-04-2022 13:42:53	DM
0 DM 20220204113027-Receipt	[REDACTED] Ryan [REDACTED]	02-04-2022 11:30:29	DM
0 DM 20220204094827-Receipt	[REDACTED] Shannon [REDACTED]	02-04-2022 09:48:29	DM
0 DM 20220204092258-Receipt	Journal Entry	02-04-2022 09:22:58	DM
0 DM 20220203180538-Receipt	[REDACTED] David [REDACTED]	02-03-2022 16:05:39	DM

Close

1 visit 4-5

Reprint Receipt

Title	Description	Timestamp	User
0 GS 20220211081523-Receipt	Valerie A. [REDACTED]	02-11-2022 08:15:24	GS
0 GS 20220209163435-Receipt	Laura [REDACTED]	02-09-2022 16:34:36	GS
0 GS 20220209163258-Receipt	Laura [REDACTED]	02-09-2022 16:33:00	GS
0 GS 20220209163147-Receipt	Laura [REDACTED]	02-09-2022 16:31:48	GS
0 GS 20220209163013-Receipt	Laura [REDACTED]	02-09-2022 16:30:14	GS
0 GS 20220209162747-Receipt	Laura [REDACTED]	02-09-2022 16:27:48	GS
0 GS 20220209162635-Receipt	Laura [REDACTED]	02-09-2022 16:26:37	GS
0 GS 20220209125611-Receipt	Melissa [REDACTED]	02-09-2022 12:56:12	GS

Single Visit

Close

2 visits 4-5

Title	Description	Timestamp	User
0 GS 20220208094031-Receipt	Journal Entry	02-08-2022 09:40:31	GS
0 GS 20220204161046-Receipt	[Redacted] Sylvia H [Redacted]	02-04-2022 16:10:48	GS
0 GS 20220204160815-Receipt	[Redacted] Cindy [Redacted]	02-04-2022 16:08:17	GS
0 GS 20220204150427-Receipt	[Redacted] A Ferguson & Margaret H...	02-04-2022 15:04:29	GS
0 GS 20220204133910-Receipt	[Redacted] Christina [Redacted]	02-04-2022 13:39:11	GS
0 GS 20220204082348-Receipt	[Redacted] Williams [Redacted]	02-04-2022 08:23:49	GS
0 GS 20220204082243-Receipt	[Redacted] Kelly M. [Redacted]	02-04-2022 08:22:44	GS
0 GS 20220204082126-Receipt	[Redacted] Margaret Molly [Redacted]	02-04-2022 08:21:27	GS

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- No visit
- Might be of interest
- Might be of interest

3

transactions visits between 4 and 5

3 MS 20220208084500-Receipt	Not in person	[REDACTED] Laura [REDACTED]	02-09-2022 08:45:01	MS
3 MS 20220208163027-Receipt	Same visit	[REDACTED] Leonardo Guerrero [REDACTED]	02-08-2022 16:30:28	MS
3 MS 20220208162838-Receipt		[REDACTED] Maria Trinidad [REDACTED]	02-08-2022 16:28:39	MS
3 MS 20220208162441-Receipt		[REDACTED] Michele [REDACTED]	02-08-2022 16:24:42	MS
3 MS 20220208141031-Receipt	Same visit	[REDACTED] Family Trust [REDACTED]	02-08-2022 14:10:31	MS
3 MS 20220208140906-Receipt		[REDACTED] Family Trust [REDACTED]	02-08-2022 14:09:07	MS
3 MS 20220208130458-Receipt	By phone	Pam [REDACTED]	02-08-2022 13:05:00	MS
3 MS 20220208124456-Receipt		[REDACTED] Charlene [REDACTED]	02-08-2022 12:44:57	MS