



**PLANNING COMMISSION
STAFF REPORT**

Prepared by: Kevin Small, AICP, RLA
Date: February 25, 2026
Meeting Date: March 5, 2026

General Information

Applicant: Point Breeze Credit Union (rep Tonia Niedzialkowski)

Owner: Harford Mall Business Trust (c/o CBL)
Shops at Harford Mall LLC

Status of Applicant: Equitable Interest in Property Ownership

Location: 600 to 696 Belair Road – Baltimore Pike/US Route 1- Business
and North Tollgate Road

<i>Lot/Building Size:</i>	Parcel 1946	Lot A1	25.45 acres	358,832 square feet
	Parcel 1946	Lot A2	04.43 acres	59,864 square feet
	Total Commercial		29.38 acres	418,696 square feet
	Parcel 1946	Lot A3	03.93 acres	249 multi-family units
	Total Project Area		33.81 acres	

Requested Action: The Applicant requests:

1. A Site Plan and Landscape Plan approval for the development of a 2,725 square foot financial use
2. Modification of the existing Special Development approval for the Mixed-Use Center and approval of a special development for a Drive-thru service use.

Zoning: B-3, General Business

Existing Land Use: Mixed-Use Center

Surrounding Land Use & Zoning: The project area is part of the Harford Mall Redevelopment project. The adjoining Town properties are zoned B-3 (General Business) to the north, east, west and south of the site. The adjoining Harford County properties to the west, across N. Tollgate Road, are zoned B-3 (General Business). The properties to the north across Boulton Street are commercially developed and commonly referred to as the Harford Mall Annex. The properties to the east and across MD Route 24 are developed as a shopping center (Bel Air Town Center) and a small townhome residential community. The properties to the south across Baltimore Pike are developed as a shopping center (Tollgate Marketplace). The properties to the west are a mix of retail and service uses.

Comprehensive Plan: The 2022 Bel Air Land Use Plan shows the project area and the surrounding land designated as *Commercial*. The land in Harford County to the west is designated as *Medium Intensity* in the current Land Use Plan.

Zoning History: A Mixed-Use Center is permitted as a Special Development in the B-3 General Business district. The Harford Mall has been modified several times since its initial construction in 1972.

- Phase I – 2022, Shops at Harford Mall (removal of Sears bldg.)
- Phase II – 2024, Residences at Harford Mall (conversion of the shopping center use to a mixed-use center)
- Phase III – 2025, Harford Mall commercial
- Phase IV – 2026, Harford Mall commercial

Applicable Regulations: Applicable sections of Chapter 165 Development Regulations:

- Article III (Sect. 165-32. B-3 District);
- Article VII (Sect. 165-51. Parking and Loading & Sect. 165-53 Performance Standards and Development Guidelines);
- Article VIII Landscaping Standards (Sect. 165-54 through Section 165-61);
- Article XI Permits and Procedures (Sect. 165-82 Building Permit);
- Article XII Appeals; Variances; Special Exceptions; Special Developments (Sect. 165-94 Special Developments);
- Article XVI Subdivision and Site Development (Sect. 165-117 through 165-118);
- Permitted Use Tables, Table 3-6 & 3-7, Commercial Uses; and,
- Lot Requirement Tables, Table 165-32, B-3 General Business

Public Utilities & Services: Public utilities are currently provided to site. Bel Air Volunteer Fire Company and Bel Air Police Department provide fire, EMS and police protection.

Transportation: The Harford County Transit Link runs the Bel Air Circulator (Orange Line), which has a stop at the Harford Mall near the northeast corner of the existing mall. This stop is also a transfer stop for the Blue Line and Green Line. Tollgate Road is classified as a Major Collector on the Harford County Road Classification Map. Boulton Street is a Town street and an Urban Collector. MD Route 24 is an Expressway. Belair Road (U.S. Rte. 1 Business or Baltimore Pike) is a Principal Urban Arterial. There are two existing signalized entrances to the site along Boulton Street. One opposite the Mall Annex and one opposite the intersection with Gateway Drive.

Approval for Phase II proposes to eliminate the eastern most entrance along Boulton Street and relocate an unsignalized access closer to MD Route 24 providing right-in/right-out/left-in access. The development site also has right-in/right-out access to Baltimore Pike.

The applicant submitted a Traffic Impact Analysis (TIA) exemption request for this development, however, comments from the Town indicate a TIA will be required. Harford County and the State will likely have comments that must be addressed.

***Environmental
Assessment/Physical
Characteristics:***

There are no mapped environmentally sensitive areas in proximity to the proposed development. The site has been developed for many years. The site is gently sloping down from the center of the Harford Mall toward each outer boundary line. There is no forest on the site. The perimeter of the site has some street trees, and some of the access aisles have trees and shrubs. There are few, if any, landscape islands within the parking area.

The site was developed in the 1970's, prior to enactment of the first Bel Air Storm Water Management guidelines in 1984. SWM "redevelopment" requirements apply.

***Landscaping, Lighting
& Amenities:***

It is unclear if the applicant has proposed replacement site lighting. Landscape is required in accordance with Article VIII and the applicant has submitted a landscape plan for the proposed development.

Open Space for the project is satisfied through payment for a fee-in-lieu of \$176,500 as required by the previous development approval. No Public Amenity is required for this phase beyond the phase III conditions of approval.

Performance Standards:

The general performance standards in Section 165-53.B apply. Other specific performance standards also apply:
Mixed-Use Center – Section 165-53.I(2)(g)
Service Use – Section 165-53.I(1)
Drive-thru Service – Section 165-53.I(2)(c)

Architectural Review: Architectural elevations and renderings in color of all sides of the proposed buildings have been submitted for review. A copy of the Town architectural consultant comments is attached.

Analysis:

The Applicant is requesting Site Plan and Landscape Plan approval to construct a 2,725 square foot bank within the project area of the Harford Mall. This will be the fifth Phase of re-development for the mall. Drive-thru service is proposed as part of the bank use which is a Special Development and requires adherence to performance standards found in Article VII. This submission is also a modification to the existing Mixed-Use Center and must address the Special Development performance standards.

The proposed project is reviewed in aggregate so all parcels and buildings within the Harford Mall project area and must meet the criteria for a Mixed-Use Center. The annotated performance standards for Mixed-Use Centers are attached to the application along with criteria for the drive-thru use. The first four Phases are approved and are not subject to any amendment or revision by the Planning Commission.

OVERALL SITE

The existing Harford Mall project area as described above encompasses several buildings including the Shops at Harford Mall near Tollgate Road, the former Macy’s furniture store and the Mall itself. The current building area of the Harford Mall is 496,337 square feet of commercial space. Phase II of development will add 249 multi-family dwelling units. Phase III development proposes demolition of the Macy’s building/mall (172,228 sf) and the addition (82,924 sf) of new development results in 407,033 commercial square feet. Phase IV added 11,663 square feet totaling 418,696 square feet.

The proposed Phase V development adds the following:

- | | |
|-------------------|----------------------------|
| • Building (bank) | 2,725 square feet |
| Total | 421,421 square feet |

Town code requires that a minimum of fifty (50) percent of the total development area must be commercial space (based on the current Comprehensive Plan designation). The space utilized by the previously approved multi-family use is 264,120 square feet. When interior mall corridor spaces are removed (48,888 sf less 9,403 sf demo = 39,485 sf), the proposed development will

result in 381,936 square feet of commercial space which provides for a minimum of 59 percent commercial space. Interior mall space considered abandoned is also removed from the total commercial space required for parking resulting in the following:

- Commercial space remaining after Phase II & III 407,033 square feet
- Mall interior space abandoned is subtracted (34,307 square feet)
- Corridor space removed from total (39,485 square feet)
- Additional commercial space added as part of phase IV 11,663 square feet
- Additional commercial space added as part of phase V 2,725 square feet
- Space applied to parking calculation – 3.5sp/1000 sf **347,629 square feet**

Parking is located throughout the project area which must total a minimum of 3.5 parking spaces per 1000 square feet for the commercial area equaling 1,217 spaces required for 347,629 square feet. 1,281 parking spaces are provided, which exceeds the code requirement by 64 spaces. Handicapped spaces meet ADA requirements, however, the spaces shown in the middle of the parking lot do not have an accessible route and do not appear to service a specific building. It is recommended these be converted to regular spaces since the center meets the code without them.

SITE

The applicant appears to have addressed internal pedestrian connections required by the special development criteria by creating internal parking lot sidewalks to the center and public sidewalk. There are several signs indicating proposed ‘towing’ areas. The specific spaces should be noted on the plan and be addressed at the hearing. No refuse/recycling enclosure is identified which may be absent due to the nature of the use. This issue should be addressed at the hearing. It is also recommended that additional traffic direction arrows be provided on the final plan to identify the vehicle circulation. It is suggested that two-way vehicle circulation be established and the signs adjusted west of the building to assist with proper movement of vehicles. The parking numbers shown on the plan do not appear to match the graphics and must be revised in the final plans.

PREVIOUS APPROVALS

Shops at Harford Mall – 05P-21-01-SP/SD/SB (Phase I)

- Architectural Performance Agreement (September 5, 2023) – Bond for possible architectural improvements to the southwest façade of the Harford Mall. This document has been renewed for an additional three (3) years and will expire September 5, 2028.
- Off-site intersection improvements at Gateway & Boulton and at North Tollgate & Baltimore Pike have been completed, inspected and approved.

Residences at Harford Mall – 11P-23-03-SP/SD/SB (Phase II)

- A Final Site Plan and Final Landscape Plan have been approved. Revised architectural exhibits are required prior to submission for building permit.
- Substantial construction must be initiated prior to January 4, 2027, in order to vest the approved plans. No extension of approvals is available.
- Off-site road improvements along Boulton Street between Tollgate & MD Route 24 and intersection upgrades at Tollgate/Baltimore Pike are required prior to Final Use & Occupancy permit.

Commercial at Harford Mall – 06P-25-01-SP/LP/SD/SB (Phase III)

- A Final Site Plan and Final Landscape Plan have been approved. Revised architectural exhibits are required prior to submission for building permit.
- Substantial construction must be initiated prior to July 17, 2027, unless extended by the Planning Commission.
- Off-site road improvements must be completed prior to Use & Occupancy permit.

Commercial at Harford Mall – 01P-26-02-SP/LP/SD (Phase IV)

- Preliminary Plans have been approved.
- A Subdivision Plan for this phase and Phase III has been submitted for review
- Traffic review was performed as part of the Phase III application

LANDSCAPE

The applicant has submitted a Landscape Plan for review. There are 168 parking spaces which require 17 interior trees (15 provided). The development area has a road frontage of 480 linear feet which requires 12 street trees (12 provided). A buffer associated with parking abutting right-of-way is 460 linear feet requires 18.4 planting units equaling 184 shrubs and only 54 are shown on the plan. In an effort to make the proposed landscape be in harmony with the design of the overall center and neighborhood, additional landscape is recommended as shown in Exhibit A. The design and species of the parking buffer along Tollgate Road should mirror the design on the opposite side of the site access. The perimeter parking spaces south of the proposed building must have an additional landscape island since the number of spaces exceed twenty. It is also recommended additional trees be added north of the drive-thru to satisfy the drive-thru performance standards. Since a generator is shown on the plan graphic, additional screen shrubs should be graphically depicted on the plan.

Neither landscape or site plan shows proposed area lighting. Since no residential use is nearby, no photometric plan is required, however, the final Landscape Plan should include all proposed area lighting locations including pole heights.

FOREST CONSERVATION

A Declaration of Intent regarding existing forest and potential clearing for the entire development was previously provided to the Town and approved.

ARCHITECTURE

The applicant has provided color elevations and renderings of the architecture for the proposed buildings. Comments from the Town architectural consultant are attached. The proposed building appears to be consistent with the rest of the center. Be advised that any significant change in site design or architecture will require a new review by the Planning Commission. The applicant should be prepared to address how the façade treatment will be consistent with the center.

No new freestanding signs are proposed. Any new building signage must be calculated as part of the center as a whole and coordinated through the Department of Planning.

TRAFFIC

A Traffic Impact Analysis (TIA) is required by the Town in coordination with the County and the State. The required study must be submitted and approved prior to issuance of a building permit for this phase. The Business US 1 & MD 22 Multi-Modal Corridor Study commissioned by the Town and County will also be consulted as part of any review for this development.

MIXED-USE

Mixed-Use Centers are a special development and must meet performance standards as outlined in Section 165-53.I(2)(g). The architecture must be in harmony with the rest of the development and with the neighborhood as much as is practicable. Internal vehicle and pedestrian traffic must be designed to minimize conflicts and to mitigate potential impact to patrons or residents. Security, loading, unloading, and recycling/refuse must be organized between owners and coordinated with the Town. All previous conditions of approval for Phases I, II, III and IV still apply.

DRIVE-THRU

Drive-Thru service requires seven spaces for queuing of vehicles. Typically, the Town has requested the minimum queueing be provided per lane. This is because there is no guarantee that

all lanes will be open at any given time. However, because four lanes are provided by the applicant and banking appears to be shifting toward more on-line services, an interpretation of this requirement may be appropriate to allow the proposed design. Additional planting is recommended to attenuate the impact of the drive-thru service lanes.

MASTER PLAN

A Master Plan was submitted with previous phases, and this proposed development was shown on those plans. The applicant may want to bring a copy of this exhibit to the hearing to address questions. This concept is illustrative in nature and does not obligate the applicant to any future design. A pedestrian connection concept plan is also provided for review.

Recommendations:

Comprehensive Plan

The proposed use meets the provisions of the 2022 Comprehensive Plan as required by Town Code Section 165-19.

Site Plan

At a minimum, approval of the preliminary Site Plan is conditioned on the following:

1. Prior to Building Permit Application, submission of a Final Site Plan for signature incorporating comments from this staff report, and comments from:
 - a. Maryland DOT comments dated February 11, 2026
 - b. Bel Air Volunteer Fire Company email dated February 18, 2026
 - c. Harford County Health Department dated February 24, 2026
 - d. Harford County Soil Conservation District pending
 - e. Bel Air Public Works comments dated February 17, 2026
 - f. Town Architectural consultant comments dated February 24, 2026
2. Prior to approval of utility construction drawings, applicant must address comments from Maryland American Water Company.
3. Complete all site work on the Final Site Plan prior to issuance of the final Use and Occupancy permit:
 - a. Construction of required improvements outlined in the Town Traffic Impact Analysis conditional approval letter pending
 - b. Landscape installation.

4. Coordination of utility placement, easements and rights-of-way with the Department of Public Works prior to building permit issuance.
5. Approval of a Traffic Impact Analysis prior to building permit issuance.
6. Revision to handicapped spaces, towing areas, vehicle traffic flow, and parking space numbering on Final Site Plan.

Landscape Plan

At a minimum, approval of the Landscape Plan is conditioned on the following:

1. Prior to Building Permit issuance, submission and approval of the Final Landscape Plan incorporating comments from this staff report and the following:
 - a. Adjustment of street trees, interior parking lot planting and buffer planting based on Exhibit A prior to signature of Final Landscape Plan.
 - b. Addition of landscape trees and shrubs north of the drive-thru lanes
 - c. Addition of a landscape island on the perimeter of the parking lot
 - d. Addition of proposed area lighting on the Final Landscape Plan.

Special Development for the Mixed-Use Center

The Special Development for Mixed-Use Center is based upon the following findings of fact that the applicant has adequately demonstrated adherence to Section 165-53.I(2)(g):

- [a] The applicant has provided a unified arrangement of buildings, service areas, parking, signage and landscaping.
- [b] The architecture, site design, lighting and signage incorporate consistent design and theme elements and materials, massing and facade design for the project that is in harmony with the character of the neighborhood.
- [c] The internal circulation system is designed to minimize through traffic and traffic conflicts within the project.
- [d] Safe pedestrian movement and the provision of pedestrian walks within the parking lot and surrounding the building perimeter is considered in the design.
- [e] All proposed establishments have vehicular service access either from an individual service drive, space or from a common service yard. All loading, trash removal, compaction or similar activities are segregated from public areas and screened from public view.
- [f] Signs to identify the use of an occupant will be designed as part of the architectural design of the building. Proposed signage is conditioned for approval of the preliminary plan and is subject to review and approval by the Planning Commission.

- [g] Directional and informational signs will be adequately provided, and design coordinated.
- [h] Center management is responsible for providing on-site security service.
- [i] A traffic and/or parking study was submitted and is under review.
- [j] The owners of all lots have executed and recorded a Development Agreement with the Town providing that all owners acknowledge and agree to be bound by performance standards as an overall scheme of development, outlining all shared elements, granting reciprocal easements to permit each owner to access any other owner's lot or parcel of land for the purposes of compliance with the Town Code and for either remediating any zoning violation or to comply with the Town Code for the purposes of any approvals sought by any of the owners of the lot and agreeing that the Town shall permit enforcement of any portion of the Town Code upon one or more owners of any lot or parcel of land contained within the Mixed Use Center scheme of development.

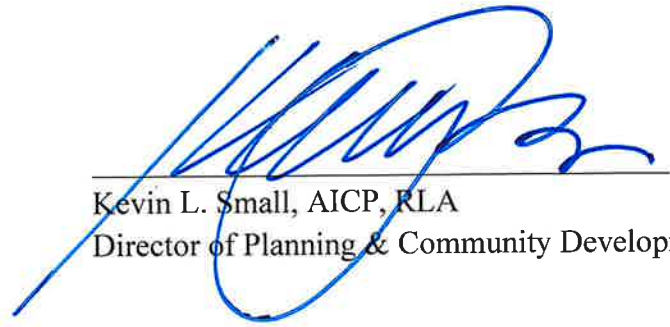
Special Development for a Drive-Thru Service

The Special Development for Drive-Thru is based upon the following findings of fact that the applicant has adequately demonstrated adherence to Section 165-53.I(2)(c):

- [a] The use is designed so that pedestrian and vehicular circulation is coordinated with that of adjacent properties. A traffic/parking impact study has been required by the Zoning Administrator.
- [b] Drive-through lanes are marked with distinctive pavement markings and/or special striping and shall not block exit or entry to off-street parking, service areas or emergency access.
- [c] Adequate spaces for stacking at drive-through facilities shall be provided. Specifically, 16 spaces are provided via four lanes.
- [d] Noise from speaker systems shall be regulated to meet State of Maryland standards for control of noise pollution.
- [e] Drive-through windows and vehicle queuing lanes are located along the side and rear facades and not between the building and primary public right-of-way.

Guidelines

- [a] The Planning Commission has adjusted the vehicle stacking requirement from seven to four per lane based on the multiple lanes provided.
- [b] Additional buffering north of the drive lanes is required by the Planning Commission to address interior traffic impact entering the center.



Kevin L. Small, AICP, RLA
Director of Planning & Community Development

- Attachments:** Application with description, annotated performance standards
Agency Comments
Site Plan (exhibit 1)
Overall Site Plan – Mixed-Use Center (exhibit 2)
Landscape Plan (exhibit 3)
Architectural Elevations & Renderings (exhibit 4)
Exhibit A – recommended changes to Landscape Plan

Paul D. Edmeades
ARCHITECT / PLANNER
AIA



Town of Bel Air
Department of Planning
Mr. Kevin L. Small, Director
705 E. Churchville Road
Bel Air, Maryland 21014

February 24, 2026

RE: Design Review
Point Breeze Credit Union Phase 5 Harford Mall – Mixed Use Lifestyle Center
600 Belair Road / Baltimore Pike

Dear Mr. Small:

The following is a response to your request to review the design aspects of the submittal for the proposed development of a credit union (Phase 5) in the mixed use lifestyle center at the existing Harford Mall site. The proposal is to build a new Point Breeze Credit Union at the corner of Baltimore Pike and Tollgate Road in the proposed Mixed Use Lifestyle Center on part of the existing Harford Mall Site. I received a site plan and design drawings for the proposed design. The documents I received are as follows:

1. Site Plan Harford Mall Redevelopment Phase 5: Drawing SP Sheet 1 of 1, prepared by Frederick Ward Associates and dated February 5, 2026
2. Point Breeze Credit Union Harford Mall Branch; West and South Elevations: Drawing is unnumbered and is prepared by GTM Architects and is dated February 3, 2026.
3. Point Breeze Credit Union Harford Mall Branch; North and East Elevations: Drawing is unnumbered and is prepared by GTM Architects and is dated February 3, 2026

The proposed design involves the construction a one-story 2,725 square foot credit union with drive through in Harford Mall Complex. The project is at the corner of Baltimore Pike and Tollgate Road in what is now a parking lot. The building will aid in the redevelopment of the existing shopping center into a mixed use center. In my opinion, the new building is effectively articulated with complementary materials. The varying articulation highlights areas of the building to create a harmonious composition. The new building will complement the other proposed development in the Harford Mall Complex.

The proposed project is located in a B3 General Business District and must comply with the Bel Air Development Regulations as follows:

1. Article III §165-32 B-3 General Business District: See item by item analysis below.
2. Article VII Performance Standards
 - a. §165-53 A, B, and C: General Performance Standards. See item by item analysis below
 - b. §165-53 I (1) Service Use Performance Standards. See Item by item analysis below.
 - c. §165-53 I (2) (c) Drive through facility for a bank. Performance Standards. See item by item analysis below
 - d. §165-53 H (2) (d) Shopping Center Performance Standards. See item by item analysis below
3. Article XVI §165-118E Landscape and Amenity Design. Comments on this article are not a part of this visual architectural analysis.
4. Article VIII Landscaping. Comments on this article are not a part of this visual architectural analysis.
5. Article XI Permits. Comments on this article are not a part of this visual architectural analysis.
6. Article XV Signs. Comments on this article are not a part of this visual architectural analysis.
7. Article XVI Subdivision and Site Development. Comments on this article are not a part of this visual architectural analysis.

Article III §165-32 B3 General Business District.

A.Purpose

1 The proposed development is part of a mixed use development which will complement the existing commercial uses and will further improve the mixed use development at Harford Mall in accordance with the Town of Bel Air Comprehensive Plan.

2. The development is located on Baltimore Pike and Tollgate Road and is Phase 5 of the Harford Mall development which is located on major transportation corridors to downtown Bel Air. The new development is designed to further transform the Harford Mall Complex into a Mixed Use Development.

B.General Regulations

1. Special Regulations There are no home occupations in the development
2. The building with its massing and material selections will enhance the visual approach to the Town
3. Comments on street trees is not a part of this visual architectural analysis
4. Comments on any sign plan are not a part of this visual review.

C. Site Design Standards

(1) Comments on the access permit are not a part of this visual Review.

(2) The proposed architecture will complement and improve the existing environment which currently is a parking lot. The building appears to ensure visual privacy and sunlight for adjacent structures.

(3) There are no special street views in this complex. The proposed building will employ massing and façade variations which are appropriate

(4) Building Design, Height, and Massing

(a) The building is compatible with the other buildings proposed for the Harford Mall redevelopment. Architecturally harmonious materials, texture, and treatment is used for all exterior walls.

(b) The rear façade and all façades are of finished quality and are consistent with the rest of the building.

(c) The style of the building is appropriate for the site. It will improve the aesthetic design of the area which is currently a parking lot. The design is compatible with the other development proposed for the Harford Mall Redevelopment.

(d) The building is effectively articulated with building offsets and recessed areas. The building façades are modulated and meet the 40 foot requirement.

(e) The flat roof forms are compatible with the predominant flat roofs of the adjacent structures.

(f) The nature of the glass is not indicated on the submission. The architect should verify that the glass is not reflecting or mirrored. If the glass is tinted, the Zoning Administrator will need to review the glazing.

(g) The building is effectively articulated. The building is designed to provide contrasting colors to highlight the various elements of the architectural composition. The articulation is both horizontal and vertical to effectively highlight the various aspects of the building. The brick areas of the façades enhance the articulation

(h) There is no residential zoned district adjacent to the proposed site.

(5) Fencing and Screening

(a) There is no fence indicated for the credit union.

(b) In reference to the service areas, no specific service area is designated on the site plan.

(c) Rooftop mechanical equipment is indicated to be screened with metal screen walls to match the color of other metal panel walls proposed for the building.

(6) Lighting and Security

(a) Decorative lighting: Decorative lighting is not a part of this visual review.

(b) Parking Lot Lighting: Parking lot lighting is not a part of this visual review.

(c) Security Alarms: Security alarms are not a part of this visual review.

(7) Vehicular and Pedestrian Access: Vehicular and pedestrian access are not a part of this visual review

D. Special Regulations: Refer to Article VII § 165-53 Performance Standards (See item by item analysis below)

E. Analysis of density, lot area, width, height, and yard requirements are not a part of this visual review.

Article VII §165-53. Performance Standards

A.Purpose: The proposed development will comply with the requirements regarding the purpose of the Performance Standards

B. General Performance Standards

(1) Performance Standards for all Districts

- (a) Pedestrian sidewalks are not a part of the visual review
- (b) Applicant confirmation of code conformance is not a part of the visual review
- (c) The size of the site is not a part of this visual review
- (d) Protection of pedestrian areas is not a part of this visual review
- (e) The walkway system is not a part of this visual review
- (f) Demonstration that the proposed use will be safe and not create a nuisance is not a part of this visual review
- (g) Identification of noise generating uses is not a part of this visual review
- (h) Vehicular access to the site is not a part of this visual review
- (i) The proposed project does not adjoin a historic structure.
- (j) The building is architecturally compatible and complementary to the existing development. It creates a unified whole with the existing development and proposed development. The complex is acceptable in quality, texture, finish, size, shape, style, rooflines, and materials
- (k) Rooftop mechanical equipment is screened by metal screen walls.
- (l) There are no fences or screen walls proposed for this building.
- (m) Noise compliance with the regulations is not a part of this visual review
- (n) Comments on landscaped areas are not a part of this visual review.
- (o) Comments on use setbacks and separations are not a part of this visual review.

(2) Guidelines

- (a) Green building elements are not a part of this visual review
- (b) The proposed complex will complement the development of the Harford Mall redevelopment. It is similar to the other proposed development in the center. The shape, style, color, and materials are appropriate for the proposed new building in the overall development.

Article VII §165-53

H. Performance Standards for uses for the mixed use lifestyle center

(1) Performance Standards

- (a) The location of the property is suitable for the type and scope of development proposed. The overall redevelopment is of an existing mixed development and reduces the area of the development. The proposed credit union is s a complementary use in the overall development.
- (b) The proposed credit union is not adjacent to a residential zone.
- (c) Comments on amenities are not a part of this visual architectural review.
- (d) Identification of accessory uses is not a part of this architectural review.
- (e) The service areas are not defined so I cannot comment.
- (f) The development is not within 500 feet of a residential district.

Article VII §165-53

H. Performance Standards for Retail Uses

(2.d) Shopping Center Performance Standards

- (a) The project provides a unified arrangement of buildings, parking, and landscaped areas.
- (b) The architecture and site design will incorporate consistent design elements. Comments on lighting and signage are not part of this visual review.
- (c) The materials, massing, and façade design complement the existing Harford Mall Redevelopment design and will complement the design elements in Phases 1, 2 3 and 4 of this development.
- (d) Comments regarding internal traffic circulation systems are not a part of this visual review.
- (e) Comments regarding safe pedestrian movement are not a part of this visual review.
- (f) Service access for the Credit Union is not clearly defined.
- (g) Service areas are not clearly defined.
- (h) Comments regarding Development Agreements are not a part of this visual review.
- (i) The proposed development is not adjacent to a residential district.
- (j) Comments on signage are not a part of this visual review.
- (k) Comments on directional and informational signs are not a part of this visual review
- (l) Comments on security service are not a part of this visual review
- (m)A traffic study is not a part of this visual review
- (n) Comments on vehicular access to the site are not a part of this visual review

Article VII §165-53

I. Performance Standards for Service Uses

(1) Service Use Performance Standards

- (o) The project does not abut land in a residential zone.
- (p) There are no accessory uses proposed.
- (q) It is not clear from the site plan that service areas, storage containers, transformers, generators, are screened.

Article VII §165-53

I. Performance Standards for Service Uses

(2.c) Drive-through facility for bank.

[1] Performance Standards

- (a) Vehicular and pedestrian circulation is not a part of this visual review.
- (b) Comments on the marking of the drive-through lanes is not a part of this visual review
- (c) Adequate stacking for drive-through lanes is not a part of this visual review.
- (d) Comments regarding noise from speakers are not a part of this visual review.
- (e) Drive-through windows are located on the rear façade of the building

[2] Guidelines

- (a) Comments on stacking requirements are not a part of this visual review
- (b) Comments on additional buffering are not a part of this visual review

Article XII §165-94

C. Special Development Conditions for Approval

Comments regarding the Special Development Conditions of Approval are the purview of the Planning Commission and are not a part of this visual review.

Based on my analysis, I feel that the proposed Point Breeze Credit Union which is Phase 5 of the Harford Mall Lifestyle Center Redevelopment of the Harford Mall Site should be approved by the Town of Bel Air. The Planning Commission should verify the issues that are raised in this analysis as a part of their review.

Mr. K. Small
February 24, 2026
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Please note that these comments concern only the visual aspects of the design proposal submitted. Other requirements of the development regulations are not a part of this review. All building code analyses, life safety code analyses, other code analyses, and constructability analyses are specifically excluded from this visual review. In addition this review does not include structural, mechanical, electrical, plumbing or other engineering services.

If you have any questions please call me.

Sincerely,

A handwritten signature in red ink that reads "Paul D. Edmeades". The signature is written in a cursive style with a prominent initial "P".

Paul D. Edmeades, RA, AIA, NCARB



TOWN OF BEL AIR

DEPARTMENTS OF PLANNING AND PUBLIC WORKS

705 E. CHURCHVILLE ROAD
BEL AIR, MARYLAND 21014
www.belairmd.org

PLANNING [410] 879-9500
PUBLIC WORKS [410] 879-9507
FAX: [410] 838-0775

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DIRECTOR OF PUBLIC WORKS
Stephen D. Kline

MEMORANDUM

To: Kevin Small, Director of Planning

From: Buddy Haight, Associate Engineer

Date: February 17, 2026

Subject: Site Plan Review – Harford Mall Redevelopment phase 5

A review has been made of the Plan SP provided by Fredrick Ward Associates, dated 2/05/2026 for the above referenced project. The following comments are provided as a guide for revisions:

1. Label Stormwater facilities.
2. Label all sewer from the building to the manhole as “Private sewer”.

Should you have any questions regarding these comments, please feel free to contact me.

Cc: DPW file

From: [SNYDER, WILLIAM](#)
To: [Kathy S. Pearce](#); [DUNI, JANET](#)
Cc: [Kevin L. Small](#)
Subject: Re: Site Plan Reviews Harford Mall Phase V, Subdivision Phase III and IV
Date: Wednesday, February 18, 2026 10:57:11 AM

Warning: Unusual sender <10844@bavfc.org>

You don't usually receive emails from this address. Make sure you trust this sender before taking any actions.

Bel Air VFC Comments:

Building will require a Knox Key Box

Department of Emergency Services comments:

Building shall be addressed either:

1 N Tollgate Rd (preferred)

Or

698 Bel Air Rd

Harford County Knox Box Ordering Instructions

Go to the following website: www.knoxbox.com

Click: BUY

Click: Maryland

Type: Harford County Fire then click Search

Click: Select (which is Harford County Fire Building Access)

Click: Order Products (use 2nd selection directly from Knox Co)

Under Categories: Select Commercial

Select: 3200 Series

Then select: Black, Surface Mount, No Tamper

Then you will be directed to billing & shipping info

Any questions please contact Bill Snyder at Harford County Emergency Services:

wrsnyder@harfordcountypublicsafety.org

or

410-808-1347 (text)



Harford County Health Department

Main Office: 120 S. Hays Street • P.O. Box 797 • Bel Air, Maryland 21014 • 410-838-1500



Public Health
Prevent. Promote. Protect.
Harford County Health Department

Lauren Levy, JD, MPH • Health Officer
Silvana Bowker, LCPC, ACRPS • Deputy Health Officer of Operations
Jamie Sibel, MD, MPH • Medical Deputy Health Officer

410-877-2300
February 24, 2026

Kevin L. Small
Director of Planning & Community Development
Town of Bel Air
705 Churchville Road
Bel Air, Maryland 21014

**Re: 600 Baltimore Pike
Harford Mall Phase V Lot A1
TP26-02-01
Tax Map 304, Parcel 1946
Tax ID #03-004023 & 03-4011479**

Dear Mr. Small:

The Harford County Health Department (HCHD) has extended its approval for the above referenced preliminary site plan. The site is located on the north side of Bel Air Rd (MD Rte 1), and west side of MD Rte 24.

This plan proposes to construct a credit union building of 2,725sq. ft. with a drive-through and associated infrastructure to aid in the development of the existing shopping center into a mixed use center. The site will be serviced by Harford County public water and sewer.

- All buildings to be razed will require a demolition permit obtained through the Town of Bel Air. All aspects of the demolition permit must be completed to the satisfaction of the approving agency(s). If there are any questions concerning Health Department requirements, or required documentation for the disposal of the waste and/or rubble, the owner/applicant should contact Permits and Plan Review Division at 410-877-2300.
- Please submit a preliminary plan to the Health Department as an Abbreviated Process to revise the previously recorded plat to consolidate the existing lots to one lot.

The owner/developer is reminded that during the development of this project when soil moisture conditions are low, measures must be implemented to prevent the generation of dust until a permanent vegetative cover is established and all paving is completed.

Additional comments from this office will be provided at the time of the building permit or certificate of occupancy permit. It is the responsibility of the owner/operator to be aware of any regulatory requirements for the proposed use and for obtaining appropriate permits.

If you have any questions, feel free to call.

Sincerely,

Cari Biscoe, LEHS, Program Supervisor
Land and Water Resources Division
Bureau of Environmental Health
CB/LWW/jh
cc: Frederick Ward Associates

Leonard Walinski, HCHD

BEL AIR OFFICE
1 N. Main Street
Bel Air, MD 21014
410-638-3060

EDGEWOOD OFFICE
1321 Woodbridge Station Way
Edgewood, MD 21040
410-612-1779

EDGEWOOD OFFICE
2204 Hanson Road
Edgewood, MD 21040
443-922-7670

HAVRE DE GRACE OFFICE
2027 Pulaski Highway
Havre de Grace, MD 21078
410-939-6680

HAVRE DE GRACE OFFICE
2015 Pulaski Highway
Havre de Grace, MD 21078
410-942-7999

February 11, 2026

Mr. Kevin Small
Department of Planning and Community Development
705 E. Churchville Rd
Bel Air, Maryland 21014

Dear Mr. Small:

Thank you for the opportunity to review the Site Plan and Landscape Plan - Phase 5 for the Harford Mall, Credit Union and the Harford Mall – Phase 3 and 4 Re-subdivision Plat located on US 1 in Bel Air, Harford County. The State Highway Administration (SHA) has completed their review of the plan submittal below and is pleased to respond.

**Harford Mall Phase 5 redevelopment and Phase 3 and 4 Resubdivision Plat
600 Belair Rd, US 1
Harford County**

The SHA has reviewed the Site Plan and Landscaping Plan for the proposed Harford Mall Phase 5 Redevelopment and we have the following comment:

1. All proposed landscaping should be removed that is shown within the SHA right of way.

The SHA has reviewed the Resubdivision Plat for Lot A. The SHA has no objection to the Resubdivision Plat.

Should you have any questions please contact Ms. Teresa Eller at 410-229-2424 or 1-866-998-0367 (in Maryland only) extension 2424, or by email at (teller@mdot.maryland.gov).

Sincerely,

Teresa Eller for,

Claudine Myers
Metropolitan District Engineer
State Highway Administration - District 4
Baltimore and Harford Counties