

CITY VARIANCE APPLICATION FORM

CITY VARIANCE : Billings Variance # _____ - Project # _____

The undersigned as owner(s) of the following described property hereby request a Variance from the terms of the City of Billings Zoning Regulations.

PARCEL TAX ID # A31805B CITY ELECTION WARD # 4

Legal Description of Property: MK SUB, S31, T01 N, R25 E, BLOCK 1, Lot 3, (08) ANNEX - 07-18533 (08)

Address or General Location (If unknown, contact City Engineering): _____
5502 Grand Avenue, Billings, Mt. 59106

Zoning Classification: NMU Neighborhood Mixed Use

Size of Parcel (Area & Dimensions): 1.53 Acres (219' x 306')

Variance(s) Requested: Minimum Front Lot Line Coverage, Front Build-To Zone, Street-Side Build-To Zone, Build-To Corner Requirements

Facts of Hardship: (attach letter)

*** Additional information may be required as determined by the Zoning Coordinator in order to fully evaluate the application.

Owner(s): Western Security Bank
(Recorded Owner)
2812 1st Avenue North, Billings, Mt 59101
(Address)
406-371-8200 Mjdevener@westernsecuritybank.com
(Phone Number) (email)

Agent(s): Stephanie Donovan, A&E Design
(Name)
124 N. 29th Street, Billings, Mt 59101
(Address)
248-2633 sdonovan@ae.design
(Phone Number) (email)

I understand that the filing fee accompanying this application is not refundable, that it pays for the cost of processing, and that the fee does not constitute a payment for a Variance. Also, I attest that all the information presented herein is factual and correct.

Signature: Mary Jo Devener Date: 8/1/2025
(Recorded Owner – digital signature allowed)



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A&E Design

124 N 29th ST, Suite 100

Billings, MT 59101

406.248.2633

sdonovan@ae.design

August 1, 2025

Daniel Brooks

Chairperson, City Zoning Commission

City Hall, 5th Floor

316 N. 26th St.

Billings, MT 59101

Subject: Variance Application for Proposed Bank Branch

Dear Daniel Brooks,

I am writing on behalf of Western Security Bank in support of our variance application for the development of a new bank branch at 5502 Grand Avenue in Billings, Montana. The property is currently zoned Neighborhood Mixed Use (NMU). In order to accommodate standard bank operations—particularly building orientation and vehicle queuing for drive-through services—we respectfully request a variance from several NMU zoning requirements related to building placement.

Existing Conditions and Context

The subject property is a vacant parcel located on the west end of Billings, in an area that is experiencing significant residential and commercial growth. Immediately east of the proposed bank is the Den Sports Bar, while the properties to the north and west are currently undeveloped. Other nearby properties include a mix of residential, professional offices, and small-scale commercial uses, all consistent with the intent of the NMU district. As Billings continues to expand westward, there is a growing need for essential services to support new development. This property offers a logical and timely opportunity to serve the community by enhancing access to financial services in a location where they are currently limited.

Need for the Bank Branch

Western Security Bank is committed to maintaining a citywide presence to ensure convenient access to financial services across Billings. Establishing a branch at this location allows us to serve a growing customer base on the west end that currently travels substantial distances to reach in-person banking. Our market analysis confirms that the area is underserved, and this site is ideally situated for visibility, accessibility, and proximity to our target clientele. In addition to supporting personal banking needs, this location will serve small businesses and professional clients, further contributing to the neighborhood's economic strength and vitality.

Why the Variance is Required

The requested variance is necessary because the proposed site layout does not comply with four specific requirements of the NMU zoning code (Sec. 27-407, NMU District):



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1. *Minimum Front Lot Line Coverage (90%)* – The proposed building does not meet the required 90% front lot line coverage. Achieving this would require a significantly larger structure, which is not feasible for the bank’s operations and programming. Instead, the building is positioned to ensure safe vehicle circulation and adequate queuing space—core functions of a drive-through banking facility.
2. *Front Build-To Zone (5–20 feet)* – Due to necessary circulation and site constraints, the building sits outside of the required front build-to zone. Even with single-loaded parking and an expanded build-to zone of 5 to 45 feet, the requirement still cannot be met. Placing the building just 5 feet from the parking lot would reduce the comfort of the pedestrian entry plaza, and placing parking against an easement would allow for no root space for street trees.
3. *Street-Side Build-To Zone (5–20 feet)* – The building also falls outside this required zone along the street-side frontage due to queuing needs, drive-through access, and internal site traffic flow.
4. *Build-To Corner Requirement* – Because the building does not meet the front or street-side build-to zones, it cannot meet the build-to corner requirement.

These conditions create a practical hardship when applying the code as written. Full compliance would compromise customer safety, comfort, accessibility, and the essential operational layout of the bank. The NMU zoning is generally intended for pedestrian-oriented commercial uses without drive-throughs, which do not align with the operational needs of financial institutions. We are not seeking a special privilege, but rather a reasonable and minimal variance that will allow the site to function comparably to other bank locations across Billings. The project will still meet the broader goals of the NMU district by incorporating pedestrian access, high-quality landscaping, and an attractive, context-sensitive building design.

Compliance with the Growth Policy

The proposed bank branch supports the 2016 Billings Growth Policy by promoting infill development within city limits in an area with existing infrastructure. This makes it a fiscally responsible and strategic investment. The project contributes to strong neighborhoods by providing essential financial services where demand is growing. It also supports the policy’s mobility and access goals through a safe, accessible site layout and supports local economic growth by creating jobs and helping businesses. Thoughtful landscaping and building placement enhance the area’s visual appeal, aligning with the City’s long-term vision for livable and well-designed neighborhoods.

We respectfully request your consideration and approval of this application. Western Security Bank looks forward to supporting the growth and evolving service needs of the west end community.

Sincerely,

Stephanie Donovan
Landscape Architect
A&E Design

Enclosure: Variance Application