



INTERIOR ARCHITECTS, P.C.

March 23, 2026

Town of Los Gatos, Community Development Department
110 E. Main Street
Los Gatos, CA 95030

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Subject: Letter of Justification – Conditional Use Permit for retail bank tenant improvement for BMO Bank N.A. (BMO)
Address: 15521 Union Avenue, Los Gatos, CA 95032
Zoning: C-1 Neighborhood Commercial
Scope: Exterior ATM and Night Deposit at Primary Business Frontage facing parking lot, minor storefront infill under canopy on NE facade, 4,200 SF interior tenant improvement to support retail banking operations within a vacant former retail bank site. New rooftop HVAC (fully screened) via existing 6'-0" high mansard roof. Site accessibility remediation for existing path of travel and parking. Exterior signage would be approved under a separate permit.

To whom it may concern:

We are providing a Letter of Justification for the proposed scope of work at the above-referenced property, at the Downing Center in the Town of Los Gatos. The project consists primarily of a 4,200 SF interior tenant improvement converting a former retail bank into a retail bank for BMO, and exterior accessibility improvements intended to enhance safety, usability, and compliance with current codes and standards.

The benefit of bringing BMO to this site, should it be approved, is creating value in the community through reinvestment of local deposits into local business loans, fostering economic resilience, and creating jobs. BMO's purpose is to **"Boldly Grow the Good in business and life."** Their purpose informs their strategy, drives their ambition, and reinforces their commitment to progress for a thriving economy, a sustainable future, and stronger communities. Branch banks provide personalized, face to face services essential for senior citizens and for complex transactions, and act as community staples that support local non-profits, volunteerism, and financial literacy. Planned hours of operation are 9am-5pm Monday - Thursday, 9am-6pm Friday, and 9am-4pm on Saturday. The planned number of employees is 8.

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IA INTERIOR ARCHITECTS GLOBAL ALLIANCE



The proposed work is intended to:

- Enhance the site's compliance with ADA regulations and CBC codes
- Improve public safety and useability for all site visitors, including those with disabilities
- Preserve the character and aesthetics of the property while identifying the branch as an essential service within the community.

The proposed uses of the property are essential or desirable to the public conveniences or welfare; the proposed uses will not impair the integrity or character of the zoning district; the proposed uses would not be detrimental to public health, safety or general welfare; the proposed uses of the property are in harmony with the various elements or objectives of the General Plan and the purposes of this Ordinance.

Thank you for your consideration of this application.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Scott McCage', is written over a light blue horizontal line.

Scott McCage, AIA. RDI, LEEDap, Principal
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